

☐ New Employee ☐ Rehire ☐ Change Division

Participant Enrollment Governmental 457(b) Plan

NEW JERSEY STATE EMPLOYEES DEFERRED COMPENSATION PLAN

524954-01

Participant Information

Last Name	First Name	MI
(The name provided MUST match the name on file with Service Provider.)		
Mailing Address		
City	State	Zip Code
()	()	
Home Phone	Work Phone	
()		
Mobile Phone		
<input type="checkbox"/> Check box if you prefer to receive quarterly account statements in Spanish.		

Social Security Number		
E-Mail Address		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried		
<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Nonbinary <input type="checkbox"/> Unspecified		
Mo	Day	Year
Date of Birth		
Mo	Day	Year
Date of Hire		

Payroll Information

- ☐ I elect to contribute _____% (1% - 100%) per pay period of my compensation as Before Tax contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.
- ☐ I elect to contribute _____% (1% - 100%) per pay period of my compensation as Roth contributions to the Governmental 457(b) Plan until such time as I revoke or amend my election.

There are mandatory deductions that must be deducted prior to any deferred compensation contributions. Please keep this in mind when selecting your percentage.

Division Name	(Refer to list at the end of this document.)	Division Number
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Investment Option Information (applies to all contributions) - Please refer to your communication materials for information regarding each investment option and Asset Allocation Models.

I understand that funds may impose redemption fees on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. I will refer to the fund's prospectus and/or disclosure documents for more information.

Select either an Asset Allocation Model (A) or your own investment options (B).

(A) Asset Allocation Model Selection - only one model can be selected

Asset Allocation Model Name	Model Selection	Asset Allocation Model Name	Model Selection
Empower GoalMaker AGGRESSIVE 2005	<input type="checkbox"/>	Empower GoalMaker CONS 2040	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2010	<input type="checkbox"/>	Empower GoalMaker CONS 2045	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2015	<input type="checkbox"/>	Empower GoalMaker CONS 2050	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2020	<input type="checkbox"/>	Empower GoalMaker CONS 2055	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2025	<input type="checkbox"/>	Empower GoalMaker CONS 2060	<input type="checkbox"/>

Last Name	First Name	M.I.	Social Security Number	524954-01 Number
<u>Asset Allocation Model Name</u>	<u>Model Selection</u>		<u>Asset Allocation Model Name</u>	<u>Model Selection</u>
Empower GoalMaker AGGRESSIVE 2030	<input type="checkbox"/>		Empower GoalMaker CONS 2065	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2035	<input type="checkbox"/>		Empower GoalMaker CONS 2070	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2040	<input type="checkbox"/>		Empower GoalMaker MODERATE 2005	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2045	<input type="checkbox"/>		Empower GoalMaker MODERATE 2010	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2050	<input type="checkbox"/>		Empower GoalMaker MODERATE 2015	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2055	<input type="checkbox"/>		Empower GoalMaker MODERATE 2020	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2060	<input type="checkbox"/>		Empower GoalMaker MODERATE 2025	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2065	<input type="checkbox"/>		Empower GoalMaker MODERATE 2030	<input type="checkbox"/>
Empower GoalMaker AGGRESSIVE 2070	<input type="checkbox"/>		Empower GoalMaker MODERATE 2035	<input type="checkbox"/>
Empower GoalMaker CONS 2005	<input type="checkbox"/>		Empower GoalMaker MODERATE 2040	<input type="checkbox"/>
Empower GoalMaker CONS 2010	<input type="checkbox"/>		Empower GoalMaker MODERATE 2045	<input type="checkbox"/>
Empower GoalMaker CONS 2015	<input type="checkbox"/>		Empower GoalMaker MODERATE 2050	<input type="checkbox"/>
Empower GoalMaker CONS 2020	<input type="checkbox"/>		Empower GoalMaker MODERATE 2055	<input type="checkbox"/>
Empower GoalMaker CONS 2025	<input type="checkbox"/>		Empower GoalMaker MODERATE 2060	<input type="checkbox"/>
Empower GoalMaker CONS 2030	<input type="checkbox"/>		Empower GoalMaker MODERATE 2065	<input type="checkbox"/>
Empower GoalMaker CONS 2035	<input type="checkbox"/>		Empower GoalMaker MODERATE 2070	<input type="checkbox"/>

(B) Select Your Own Investment Options

INVESTMENT OPTION			INVESTMENT OPTION		
<u>NAME</u>	<u>TICKER CODE</u>	<u>%</u>	<u>NAME</u>	<u>TICKER CODE</u>	<u>%</u>
Prudential IncomeFlex Target Balanced.....	N/A D3198A	_____	Vanguard Instl Indx Fund Instl Plus Shrs.....	N/A D3272A	_____
Dodge & Cox International Stock Fund.....	N/A D3387A	_____	Lg Cap Grw II (mgd by AllianceBernstein)....	N/A D3360A	_____
Invesco Developing Markets Y.....	ODVYX ODVYX	_____	Large Cap Value / LSV Asset Management....	N/A D3150A	_____
Vanguard Emerging Markets Stock Index.....	N/A D3059A	_____	PGIM Quant Sol Lg Cap Core Eq (IS Pltfm)....	N/A D3456A	_____
Vanguard Developed Markets Index Fund.....	N/A D3262A	_____	Polen Capital Large Cap Growth.....	N/A D3062A	_____
International Blend / Lazard Fund.....	N/A D3244A	_____	DCP Equity Fund.....	N/A D3316A	_____
Vanguard Small Cap Index.....	N/A D3325A	_____	PIMCO All Asset Instl.....	PAAIX PAAIX	_____
Small Cap Growth II (mgd by Wellington)....	N/A D3116A	_____	Vanguard Wellesley Inc Fund (Admiral).....	N/A D3355A	_____
Small Cap Value I (mgd by BNYM Newton)...	N/A D3147A	_____	Vanguard Total Bond Market Index.....	N/A D3107A	_____
DCP Small Cap Equity Fund.....	N/A D3314A	_____	Vanguard Total International Bond Index.....	N/A D3322A	_____
Vanguard Mid Cap Index Admiral.....	N/A D3226A	_____	Core Bond Enhanced Index / PGIM Fund.....	N/A D3087A	_____
PGIM Quant Sol MidCap Core Eq (IS Pltfm)...	N/A D3131A	_____	Core Plus Bond / PGIM Fund.....	N/A D3290A	_____
Ariel Small/Mid Cap Value (IS Platform).....	N/A D3181A	_____	DCP STABLE VALUE.....	N/A D2662A	_____
Calvert Equity I.....	CEYIX CEYIX	_____	MUST INDICATE WHOLE PERCENTAGES		= 100%

Plan Beneficiary Designation

This designation is effective upon execution and delivery to Service Provider at the address below. I have the right to change the beneficiary. If any information is missing, additional information may be required prior to recording my beneficiary designation. If my primary and contingent beneficiaries predecease me or I fail to designate beneficiaries, amounts will be paid pursuant to the terms of the Plan Document or applicable law.

You may only designate one primary and one contingent beneficiary on this form. However, the number of primary or contingent beneficiaries you name is not limited. If you wish to designate more than one primary and/or contingent beneficiary, do not complete the section below. Instead, complete and forward the Beneficiary Designation form.

Primary Beneficiary

100.00%

% of Account Balance	Social Security Number	Primary Beneficiary Name	Date of Birth
()		Relationship <i>(Required - If Relationship is not provided, request will be rejected and sent back for clarification.)</i>	
Phone Number <i>(Optional)</i>		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Grandchild <input type="checkbox"/> Sibling <input type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner	

Contingent Beneficiary

100.00%

% of Account Balance	Social Security Number	Contingent Beneficiary Name	Date of Birth
()		Relationship <i>(Required - If Relationship is not provided, request will be rejected and sent back for clarification.)</i>	
Phone Number <i>(Optional)</i>		<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Grandchild <input type="checkbox"/> Sibling <input type="checkbox"/> My Estate <input type="checkbox"/> A Trust <input type="checkbox"/> Other <input type="checkbox"/> Domestic Partner	

Participation Agreement

IncomeFlex - I should carefully read the applicable IncomeFlex Important Considerations document or Prospectus and the Investment Options at a Glance for IncomeFlex fund or portfolio performance, if I am considering investing in an IncomeFlex fund or portfolio. To obtain a copy of the disclosure, call 1-866-NJS-EDCP or access the participant website and click on the "Investment Options" page.

Withdrawal Restrictions - I understand that the Internal Revenue Code (the "Code") and/or my employer's Plan Document may impose restrictions on transfers and/or distributions. I understand that I must contact the Plan Administrator to determine when and/or under what circumstances I am eligible to receive distributions or make transfers.

Investment Options - I understand that by signing and submitting this Participant Enrollment form for processing, I am requesting to have investment options established under the Plan as specified in the Investment Option Information section. I understand and agree that this account is subject to the terms of the Plan Document. I understand and acknowledge that all payments and account values, when based on the experience of the investment options, may not be guaranteed and may fluctuate, and, upon redemption, shares may be worth more or less than their original cost. I acknowledge that investment option information, including prospectuses, disclosure documents and Fund Profile sheets, have been made available to me and I understand the risks of investing.

Asset Allocation Models - If you select an Asset Allocation Model, your funds will be invested among the investment options as indicated below. In applying models to your particular situation, you should consider all of your assets and all of your spouse's assets, including IRAs, mutual funds and other qualified plans. I understand that the Asset Allocation Models listed below are subject to change, and that my contributions will be invested upon receipt into the most current model that the Plan offers. If an Asset Allocation Model is selected and I have also designated my own investment options, the Asset Allocation Model will supersede my own investment options.

Empower GoalMaker AGGRESSIVE 2005 - D3062A 6.77% D3150A 7.79% D3116A 3.98% D3147A 4.58% D3244A 7.19% ODVYX 1.8% PAAIX 4% D3087A 25.56% D2662A 19.16% D3181A 19.17%

Empower GoalMaker AGGRESSIVE 2010 - D3062A 7.09% D3150A 8.16% D3116A 4.25% D3147A 4.89% D3244A 7.84% ODVYX 2.03% PAAIX 4.1% D3087A 24.65% D2662A 18.49% D3181A 18.5%

Empower GoalMaker AGGRESSIVE 2015 - D3062A 7.59% D3150A 8.73% D3116A 4.71% D3147A 5.42% D3244A 8.97% ODVYX 2.44% PAAIX 4.27% D3087A 23.14% D2662A 17.36% D3181A 17.37%

Empower GoalMaker AGGRESSIVE 2020 - D3062A 8.28% D3150A 9.53% D3116A 5.32% D3147A 6.12% D3244A 10.44% ODVYX 2.99% PAAIX 4.43% D3087A 21.15% D2662A 15.87% D3181A 15.87%

Empower GoalMaker AGGRESSIVE 2025 - D3062A 9.31% D3150A 10.71% D3116A 6.19% D3147A 7.12% D3244A 12.5% ODVYX 3.77% PAAIX 4.6% D3087A 18.33% D2662A 13.73% D3181A 13.74%

Empower GoalMaker AGGRESSIVE 2030 - D3062A 10.82% D3150A 12.45% D3116A 7.44% D3147A 8.56% D3244A 15.46% ODVYX 4.89% PAAIX 4.77% D3087A 14.25% D2662A 10.68% D3181A 10.68%

Empower GoalMaker AGGRESSIVE 2035 - D3062A 12.53% D3150A 14.42% D3116A 8.92% D3147A 10.26% D3244A 19.03% ODVYX 6.31% PAAIX 4.93% D3087A 9.44% D2662A 7.08% D3181A 7.08%

Empower GoalMaker AGGRESSIVE 2040 - D3062A 13.8% D3150A 15.88% D3116A 10.16% D3147A 11.68% D3244A 22.27% ODVYX 7.73% PAAIX 5.1% D3087A 5.35% D2662A 4.01% D3181A 4.02%

Last Name

First Name

M.I.

Social Security Number

Number

Empower GoalMaker AGGRESSIVE 2045 - D3062A 14.25% D3150A 16.39% D3116A 10.84% D3147A 12.47%
D3244A 24.39% ODVYX 8.86% PAAIX 5.27% D3087A 4.52% D2662A 1.5% D3181A 1.51%

Empower GoalMaker AGGRESSIVE 2050 - D3062A 14.02% D3150A 16.13% D3116A 11.03% D3147A 12.69%
D3244A 25.45% ODVYX 9.67% PAAIX 5.43% D3087A 3.35% D2662A 1.11% D3181A 1.12%

Empower GoalMaker AGGRESSIVE 2055 - D3062A 13.55% D3150A 15.6% D3116A 11.02% D3147A 12.68%
D3244A 26.08% ODVYX 10.34% PAAIX 5.6% D3087A 3.59% D2662A .77% D3181A .77%

Empower GoalMaker AGGRESSIVE 2060 - D3062A 13.05% D3150A 15.01% D3116A 10.96% D3147A 12.61%
D3244A 26.59% ODVYX 11% PAAIX 5.77% D3087A 3.51% D2662A .75% D3181A .75%

Empower GoalMaker AGGRESSIVE 2065 - D3062A 12.53% D3150A 14.42% D3116A 10.88% D3147A 12.52%
D3244A 27.05% ODVYX 11.67% PAAIX 5.93% D3087A 3.5% D2662A .75% D3181A .75%

Empower GoalMaker AGGRESSIVE 2070 - D3062A 12.53% D3150A 14.42% D3116A 10.88% D3147A 12.52%
D3244A 27.05% ODVYX 11.67% PAAIX 5.93% D3087A 3.5% D2662A .75% D3181A .75%

Empower GoalMaker CONS 2005 - D3062A 4.12% D3150A 4.74% D3116A 2.42% D3147A 2.78% D3244A 4.38%
ODVYX 1.09% PAAIX 3% D3087A 30.99% D2662A 23.24% D3181A 23.24%

Empower GoalMaker CONS 2010 - D3062A 4.21% D3150A 4.84% D3116A 2.52% D3147A 2.9% D3244A 4.65%
ODVYX 1.2% PAAIX 3.05% D3087A 30.65% D2662A 22.99% D3181A 22.99%

Empower GoalMaker CONS 2015 - D3062A 4.52% D3150A 5.2% D3116A 2.81% D3147A 3.23% D3244A 5.33%
ODVYX 1.46% PAAIX 3.13% D3087A 29.73% D2662A 22.29% D3181A 22.3%

Empower GoalMaker CONS 2020 - D3062A 5.08% D3150A 5.85% D3116A 3.27% D3147A 3.76% D3244A 6.4%
ODVYX 1.85% PAAIX 3.22% D3087A 28.23% D2662A 21.17% D3181A 21.17%

Empower GoalMaker CONS 2025 - D3062A 5.8% D3150A 6.67% D3116A 3.86% D3147A 4.44% D3244A 7.77%
ODVYX 2.36% PAAIX 3.3% D3087A 26.32% D2662A 19.74% D3181A 19.74%

Empower GoalMaker CONS 2030 - D3062A 6.64% D3150A 7.64% D3116A 4.57% D3147A 5.26% D3244A 9.47%
ODVYX 3.03% PAAIX 3.38% D3087A 24% D2662A 18% D3181A 18.01%

Empower GoalMaker CONS 2035 - D3062A 7.8% D3150A 8.97% D3116A 5.55% D3147A 6.39% D3244A 11.81%
ODVYX 3.97% PAAIX 3.47% D3087A 20.82% D2662A 15.61% D3181A 15.61%

Empower GoalMaker CONS 2040 - D3062A 9.32% D3150A 10.72% D3116A 6.86% D3147A 7.89% D3244A 14.98%
ODVYX 5.28% PAAIX 3.55% D3087A 16.56% D2662A 12.42% D3181A 12.42%

Empower GoalMaker CONS 2045 - D3062A 10.81% D3150A 12.44% D3116A 8.23% D3147A 9.46% D3244A 18.44%
ODVYX 6.81% PAAIX 3.63% D3087A 18.11% D2662A 6.03% D3181A 6.04%

Empower GoalMaker CONS 2050 - D3062A 11.78% D3150A 13.56% D3116A 9.27% D3147A 10.66% D3244A 21.28%
ODVYX 8.23% PAAIX 3.72% D3087A 12.9% D2662A 4.3% D3181A 4.3%

Empower GoalMaker CONS 2055 - D3062A 11.96% D3150A 13.76% D3116A 9.72% D3147A 11.18% D3244A 22.87%
ODVYX 9.25% PAAIX 3.8% D3087A 12.22% D2662A 2.62% D3181A 2.62%

Empower GoalMaker CONS 2060 - D3062A 11.77% D3150A 13.54% D3116A 9.89% D3147A 11.38% D3244A 23.83%
ODVYX 10.08% PAAIX 3.88% D3087A 10.94% D2662A 2.34% D3181A 2.35%

Empower GoalMaker CONS 2065 - D3062A 11.39% D3150A 13.11% D3116A 9.89% D3147A 11.38% D3244A 24.41%
ODVYX 10.78% PAAIX 3.97% D3087A 10.55% D2662A 2.26% D3181A 2.26%

Empower GoalMaker CONS 2070 - D3062A 11.39% D3150A 13.11% D3116A 9.89% D3147A 11.38% D3244A 24.41%
ODVYX 10.78% PAAIX 3.97% D3087A 10.55% D2662A 2.26% D3181A 2.26%

Empower GoalMaker MODERATE 2005 - D3062A 5.33% D3150A 6.13% D3116A 3.13% D3147A 3.6% D3244A 5.66%
ODVYX 1.41% PAAIX 4% D3087A 28.29% D2662A 21.22% D3181A 21.23%

Empower GoalMaker MODERATE 2010 - D3062A 5.59% D3150A 6.44% D3116A 3.34% D3147A 3.85% D3244A 6.19%
ODVYX 1.6% PAAIX 4.1% D3087A 27.55% D2662A 20.67% D3181A 20.67%

Empower GoalMaker MODERATE 2015 - D3062A 6.05% D3150A 6.96% D3116A 3.72% D3147A 4.29% D3244A 7.16%
ODVYX 1.96% PAAIX 4.27% D3087A 26.24% D2662A 19.67% D3181A 19.68%

Empower GoalMaker MODERATE 2020 - D3062A 6.68% D3150A 7.68% D3116A 4.24% D3147A 4.88% D3244A 8.45%
ODVYX 2.44% PAAIX 4.43% D3087A 24.48% D2662A 18.36% D3181A 18.36%

Empower GoalMaker MODERATE 2025 - D3062A 7.46% D3150A 8.58% D3116A 4.88% D3147A 5.61% D3244A 10.06%
ODVYX 3.07% PAAIX 4.6% D3087A 22.3% D2662A 16.72% D3181A 16.72%

Empower GoalMaker MODERATE 2030 - D3062A 8.58% D3150A 9.87% D3116A 5.77% D3147A 6.64% D3244A 12.32%
ODVYX 3.96% PAAIX 4.77% D3087A 19.23% D2662A 14.43% D3181A 14.43%

Empower GoalMaker MODERATE 2035 - D3062A 10.16% D3150A 11.68% D3116A 7.03% D3147A 8.09% D3244A 15.5% ODVYX 5.24% PAAIX 4.93% D3087A 14.95% D2662A 11.21% D3181A 11.21%

Empower GoalMaker MODERATE 2040 - D3062A 11.8% D3150A 13.58% D3116A 8.41% D3147A 9.68% D3244A 19.13% ODVYX 6.79% PAAIX 5.1% D3087A 10.2% D2662A 7.65% D3181A 7.66%

Empower GoalMaker MODERATE 2045 - D3062A 12.95% D3150A 14.9% D3116A 9.5% D3147A 10.93% D3244A 22.26% ODVYX 8.29% PAAIX 5.27% D3087A 9.54% D2662A 3.18% D3181A 3.18%

Empower GoalMaker MODERATE 2050 - D3062A 13.32% D3150A 15.32% D3116A 10.05% D3147A 11.57% D3244A 24.29% ODVYX 9.47% PAAIX 5.43% D3087A 6.33% D2662A 2.11% D3181A 2.11%

Empower GoalMaker MODERATE 2055 - D3062A 13.07% D3150A 15.04% D3116A 10.16% D3147A 11.69% D3244A 25.26% ODVYX 10.32% PAAIX 5.6% D3087A 6.2% D2662A 1.33% D3181A 1.33%

Empower GoalMaker MODERATE 2060 - D3062A 12.67% D3150A 14.58% D3116A 10.13% D3147A 11.65% D3244A 25.91% ODVYX 11.08% PAAIX 5.77% D3087A 5.75% D2662A 1.23% D3181A 1.23%

Empower GoalMaker MODERATE 2065 - PAAIX 5.93% D3087A 5.6% D2662A 1.2% D3181A 1.2% D3062A 12.2% D3150A 14.04% D3116A 10.03% D3147A 11.54% D3244A 26.45% ODVYX 11.81%

Empower GoalMaker MODERATE 2070 - D3062A 12.2% D3150A 14.04% D3116A 10.03% D3147A 11.54% D3244A 26.45% ODVYX 11.81% PAAIX 5.93% D3087A 5.6% D2662A 1.2% D3181A 1.2%

Your account will be rebalanced quarterly so that your account aligns with your selected Asset Allocation Model. Rebalancing does not assure a profit and does not protect against loss in declining markets.

Compliance With Plan Document and/or the Code - I agree that my employer or Plan Administrator may take any action that may be necessary to ensure that my participation in the Plan is in compliance with any applicable requirement of the Plan Document and/or the Code. I understand that the maximum annual limit on contributions is determined under the Plan Document and/or the Code. I understand that it is my responsibility to monitor my total annual contributions to ensure that I do not exceed the amount permitted. If I exceed the contribution limit, I assume sole liability for any tax, penalty, or costs that may be incurred.

Incomplete Forms - I understand that in the event my Participant Enrollment form is incomplete or is not received by Service Provider at the address below prior to the receipt of any deposits, I specifically consent to Service Provider retaining all monies received and allocating them to the default investment option selected by the Plan. If no default investment option is selected, funds will be returned to the payor as required by law. Once an account has been established on my behalf, I understand that I must call the Voice Response System or access the Web site in order to transfer monies from the default investment option. Also, I understand all contributions received after an account is established on my behalf will be applied to the investment options I have most recently selected.

Account Corrections - I understand that it is my obligation to review all confirmations and quarterly statements for discrepancies or errors. Corrections will be made only for errors which I communicate within 90 calendar days of the last calendar quarter. After this 90 days, account information shall be deemed accurate and acceptable to me. If I notify Service Provider of an error after this 90 days, the correction will only be processed from the date of notification forward and not on a retroactive basis.

Signature(s) and Consent

Participant Consent

I have completed, understand and agree to all pages of this Participant Enrollment form.

Deferral agreements must be entered into prior to the first day of the month that the deferral will be made.

Participant Signature

Date

A handwritten signature is required on this form. An electronic signature will not be accepted and will result in a significant delay.

After all signatures have been obtained, this form can be:

Uploaded electronically to:

Login to account at
empower.com/njplans
Click on *Upload Documents* to submit

OR

Sent regular mail to:

Empower
PO Box 56025
Boston, MA 02205-6025

OR

Sent express mail to:

Empower
8515 E. Orchard Road
Greenwood Village, CO 80111

We will not accept hand delivered forms at express mail addresses.

The group variable annuity insurance products are issued through Empower Annuity Insurance Company, Hartford, CT and distributed through Prudential Investment Management Services, LLC (PIMS). Each organization is solely responsible for its financial condition and contractual obligations. PIMS is not affiliated with Empower Retirement, LLC. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. The annuity or certain of its investment options or features may not be available in all states. Policy forms currently available include DC- 08-TGWB-2011, ALC-408-TGWB-2011-NR, ALC-408-TGWB-2011-ROTH, IND-IFX-TGWB-2013-NR, IND-IFX-TGWB-2013-ROTH or state variation thereof.

You could lose money by investing in money market investments. Although they seek to preserve the value of your investment at \$1 or \$10.00 per share (see the prospectus), there is no guarantee they will. An investment in a money market investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The money market investment's sponsor has no legal obligation to provide financial support to the portfolio, and you should not expect that the sponsor will provide financial support to the portfolio at any time. The yield quotation more closely reflects the current earnings of the portfolio than the total return quotation.

Division Number	Division Name
1	CENTRALIZED PAYROLL
2	RUTGERS STATE UNIVERSITY
3	TERMINATED - RUTGERS BIOMEDICAL & HEALTH SCIENCE
4	NJ INST. OF TECHNOLOGY
5	PALISADES INTERSTATE PARK COMM
6	OCEAN CTY SOIL CONSERVATION DIST
7	NJ WATER SUPPLY AUTHORITY
8	SOUTH JERSEY PORT AUTH CORP
9	DELAWARE RIVER BASIN COMM
10	NJ Sports & Exposition Auth.
11	WATERFRONT COMM. OF NY HARBOR
12	NJ EDUCATIONAL FACILITIES AUTH.
13	CASINO REINVESTMENT DEVEL AUTHORITY
14	NJ HOUSING & MORTGAGE FINANCE
15	THE COLLEGE OF NEW JERSEY
16	RAMAPO COLLEGE OF NEW JERSEY
17	ROWAN UNIVERSITY
18	WILLIAM PATTERSON UNIV OF NJ
19	THOMAS EDISON STATE UNIVERSITY
20	KEAN UNIVERSITY
21	MONTCLAIR STATE UNIVERSITY
22	STOCKTON UNIVERSITY
23	NEW JERSEY CITY UNIVERSITY
24	PINELANDS COMMISSION
25	TERMINATED - ATLANTIC CITY CONVENTION CENTER
26	WARREN CTY SOIL CONSERVATION
27	NJ HEALTH CARE FACILITIES FIN.
28	BURLINGTON CTY SOIL CONSERVATION
29	MERCER CTY SOIL CONSERVATION
30	FREEHOLD SOIL CONSERVATION DIST.
31	GLOUCESTER CTY SOIL CONSERVATION
32	HUNTERDON CTY SOIL CONSERVATION
33	MORRIS CTY SOIL CONSERVATION
34	TERMINATED - NJ COMMERCE & ECON GROWTH COMM
35	CAMDEN CTY SOIL CONSERVATION
36	LAKE HOPATCONG COMMISSION
37	New Jersey Building Authority
38	COMPENSATION RATING & INSPECTION
39	SOUTH JERSEY ECONOMIC
40	NJ ECON DEVEL AUTH
41	NJSDA
42	UNIVERSITY HOSPITAL
43	New Jersey Infrastructure Bank