Alternate Benefit Program (ABP)
and
Additional Contributions
Tax-Sheltered Program (ACTS)
(PERS and TPAF Employees)
You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options carefully before investing. The prospectuses/prospectus summaries containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Variable annuities are intended as long-term investments designed for retirement purposes. Withdrawals from an annuity may be subject to an early withdrawal fee and, if taken prior to age 59½, an IRS 10% premature distribution penalty tax will apply, unless an IRS exception applies. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.

For 403(b) (1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to ‘88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability.
The NJ Alternate Benefits Program (ABP) is a tax sheltered, defined contribution retirement program for higher education faculty and certain administrators. The ABP provides retirement benefits, life insurance, and long-term disability coverage, which – when combined with Social Security and other tax-deferred plans – can provide security in retirement.

Eligibility
Full-time and adjunct faculty, part-time instructors, officers, visiting professors, and certain professional administrative staff required to possess a college degree or its equivalent can participate in the ABP. Full-time is defined by statute to include anyone receiving 50 percent or more of base salary, and may include anyone on sabbatical or paid leave of absence for a period not to exceed one year. Please refer to Fact Sheet #38 on the Division’s website for detailed information.

The following State agencies and institutions of higher education are covered by the ABP:

Atlantic Cape Community College
Bergen Community College
Brookdale Community College
Camden County College
County College of Morris
Cumberland County College
Department of Education (limited positions)
Essex County College
Higher Education Student Assistance Authority
Hudson County Community College
Kean University of N.J.
Mercer County Community College
Middlesex County College
Montclair State University
New Jersey City State University
N.J. Institute of Technology
Ocean County College

Passaic County Community College
Ramapo College of N.J.
Raritan Valley Community College
Rowan University of N.J.
Rowan College at Burlington County
Rowan College at Gloucester County
Rutgers Biomedical
Rutgers, The State University
Salem Community College
Stockton University
Sussex County Community College
The College of New Jersey
Thomas Edison State University
Union County College
University Hospital
Warren County Community College
William Paterson University of N.J.

To help determine whether the Public Employees Retirement System (PERS) or the ABP makes most sense for you, you can compare the two programs by visiting https://www.state.nj.us/treasury/pensions/documents/forms/ea0235.pdf.

Alternate Benefit Program (ABP):
https://www.state.nj.us/treasury/pensions/pension-active-abp.shtml
The Additional Contributions Tax-Sheltered (ACTS) Program is voluntary and allows for eligible employees to obtain supplemental tax-deferred annuities with a variety of providers through a salary reduction agreement. The ACTS Program is separate from your basic pension benefit, the Supplemental Annuity Collective Trust (SACT) Fund, and the Deferred Compensation Plan. To enroll in ACTS, see your benefits administrator.

Your annual contribution total cannot exceed the prevailing IRS maximum for all 403(b) plans or the limitations of Section 415 and the regulations thereunder of the Internal Revenue Code. Contributions are excluded from your wages for federal income tax purposes. You may change your percentage of contribution once per calendar year after the year you join the ACTS Program. You can change providers or allocations of investments twice per calendar year. You may suspend your contributions at any time.

Participants in the ACTS Program also have an additional savings opportunity to consider through Roth after-tax contributions. Participants with the Roth option can make ACTS contributions on an after-tax basis, pre-tax basis, or a combination of the two based on what is best for their personal circumstances and savings objectives.

Additional Contributions Tax-Sheltered (ACTS):
https://www.state.nj.us/treasury/pensions/pension-active-other.shtml
You can choose to make contributions to the following ABP and ACTS Designated Service Providers (DSP):

- Equitable
- Voya Financial
- Empower
- MetLife
- TIAA
- AIG Retirement Services
- Prudential (ABP members only)

You will need to establish an account with the authorized DSP (or DSPs) you select to enroll in either program. Please refer to the contact information in the Comparison Guide section of this brochure. You can also view information on each Provider’s services, investment options and features.

**Please Note:** The New Jersey ABP selects one DSP as the default provider each year to accept contributions on behalf of plan participants who are employed, but have not completed a DSP Election Allocation form for the ABP.

For ACTS, you must complete a Salary Reduction Agreement (SRA) and a DSP Election Allocation form to authorize the DSP to receive your tax-deferred contributions and invest them based on your allocation instructions. Please see your Human Resources contact for the SRA and DEA form(s). You may also have to complete an Enrollment Form for each of your selected DSP(s).
Government Money Market I Fund
Guaranteed Interest Option
Voya Government Money Market Portfolio - Class I (fee waived if representative)
Voice Response System
Email
Service Center
CUSTOMER SERVICE
Interest Option
Minimum Guaranteed Current declared rate will be established monthly. The Guaranteed Interest Rate for new contributions is 3.00%, expressed as an annual effective yield. The current rate may change and be higher than the previously declared rate. VRIAC will not apply a decrease to the current rate following a rate change expressed as an annual effective yield. The current rate may change and be higher than the previously declared rate. Please contact Voya for the current rate. The Guaranteed Account is not a mutual fund. It is an investment option available through a group variable annuity and offers choice available through a group variable annuity and offers competitive credited interest rates on current contributions as well as contributions made in prior years. The minimum guaranteed interest rate for the Voya Fixed Plus Account II is 3.00%, expressed as an annual effective yield. The current interest rate is adjusted on a monthly basis. You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options carefully before investing. This and other information can be obtained by contacting your local financial representative or by visiting www.equitable.com/nj. You can contact an Equitable Representative for the current rate or visit www.equitable.com/nj or call (866) 752-0072 to speak with a local Equitable financial representative.

Voya’s NBP® Retirement Plans are available in most states. Before investing or sending money, please see the current EQUI-VEST® VantageSM ACTS 403(b) Prospectus at 1-866-752-0072 or enroll online via www.equitable.com/nj. You can contact an Equitable Representative for the current rate or visit www.equitable.com/nj or call (866) 752-0072 to speak with a local Equitable financial representative.

The projectors consider the investment objectives, risks, expenses, and other information about the investment company, which you should carefully consider before investing. Please read the prospectus carefully before investing. For additional information about Voya Retirement Plans, please contact your local Equitable Representative or visit your company’s benefits website.

The Guaranteed Interest Option has no M&E or individual fund expense. The Guaranteed Interest Option is applicable only to the use of an on-site representative for a face-to-face meeting, call on the plan or via email at 1-866-752-0072 or in writing via an equivalent address. You may also view the Guaranteed Interest Option for the life of your representative by calling 1-866-752-0072 and asking for more information. All Voya Registered Retirement plans are retroactively covered.

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The minimum guaranteed interest rate for new contributions is 3.00%, expressed as an annual effective yield. The current interest rate is 3.00%, expressed as an annual effective yield. The current interest rate remains effective for 3.00% for all contracts and 2.75% for RCP contracts (rates can change monthly). Minimum guarantees by contract = New contributions were 2.75% for RCP contracts.

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### DESIGNATED SERVICE PROVIDER COMPARISON GUIDE

**INVESTMENT CHOICES BY ASSET CLASS (INCLUSIVE OF MORTGAGE AND EXPENSE AND ANY APPLICABLE ADMINISTRATIVE FEES)**

<table>
<thead>
<tr>
<th>Category</th>
<th>Example 1</th>
<th>Example 2</th>
<th>Example 3</th>
<th>Example 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Money Market Fund</strong></td>
<td>0.7%</td>
<td>0.7%</td>
<td>0.7%</td>
<td>0.7%</td>
</tr>
<tr>
<td><strong>Fixed Income Fund</strong></td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
</tr>
<tr>
<td><strong>Equity Fund</strong></td>
<td>1.2%</td>
<td>1.2%</td>
<td>1.2%</td>
<td>1.2%</td>
</tr>
<tr>
<td><strong>Balanced/Target Date</strong></td>
<td>1.2%</td>
<td>1.2%</td>
<td>1.2%</td>
<td>1.2%</td>
</tr>
<tr>
<td><strong>Real Estate</strong></td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
</tr>
<tr>
<td><strong>Specialized</strong></td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
</tr>
<tr>
<td><strong>Alternative</strong></td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.1%</td>
</tr>
<tr>
<td><strong>Cash Management</strong></td>
<td>0.8%</td>
<td>0.8%</td>
<td>0.8%</td>
<td>0.8%</td>
</tr>
</tbody>
</table>

### Asset Allocation

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>Example 1</th>
<th>Example 2</th>
<th>Example 3</th>
<th>Example 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equity</strong></td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Fixed Income</strong></td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Alternative</strong></td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
</tr>
</tbody>
</table>

### Voorhees Financial

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>Example 1</th>
<th>Example 2</th>
<th>Example 3</th>
<th>Example 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equity</strong></td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Fixed Income</strong></td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Alternative</strong></td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
</tbody>
</table>

### Empower

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>Example 1</th>
<th>Example 2</th>
<th>Example 3</th>
<th>Example 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equity</strong></td>
<td>45%</td>
<td>45%</td>
<td>45%</td>
<td>45%</td>
</tr>
<tr>
<td><strong>Fixed Income</strong></td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Alternative</strong></td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>

### MetLife

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>Example 1</th>
<th>Example 2</th>
<th>Example 3</th>
<th>Example 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equity</strong></td>
<td>42%</td>
<td>42%</td>
<td>42%</td>
<td>42%</td>
</tr>
<tr>
<td><strong>Fixed Income</strong></td>
<td>38%</td>
<td>38%</td>
<td>38%</td>
<td>38%</td>
</tr>
<tr>
<td><strong>Alternative</strong></td>
<td>18%</td>
<td>18%</td>
<td>18%</td>
<td>18%</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>4%</td>
<td>4%</td>
<td>4%</td>
<td>4%</td>
</tr>
</tbody>
</table>

### TIAA

<table>
<thead>
<tr>
<th>Investment Type</th>
<th>Example 1</th>
<th>Example 2</th>
<th>Example 3</th>
<th>Example 4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equity</strong></td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Fixed Income</strong></td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Alternative</strong></td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
</tbody>
</table>
**DESIGNATED SERVICE PROVIDER COMPARISON GUIDE continued**

### INVESTMENT CHOICES BY ASSET CLASS

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>InvestCo</th>
<th>InvestCo</th>
<th>InvestCo</th>
<th>InvestCo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equities</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>International</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Real Estate</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**Restrictions and charges**

- **Fixed Account Only:** Limited to $25 per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 10% of prior year’s account balance.
- **Variable Account Options:** Limited to 10% of prior year’s account balance.
- **Variable Account Options:** Limited to 10% of prior year’s account balance.
- **Variable Account Options:** Limited to 10% of prior year’s account balance.

**Transferring Funds Among Designated Service Providers While Employed**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

**Transferring Funds Within Designated Service Provider Options**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

**Additional Information**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

---

**AG Retirement Services**

- **Equity**
- **Vevo Financial**
- **Empower**
- **MetrLife**

**转入金额**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

**转入金额**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

---

**CUA Retirement Services**

- **Equity**
- **Vevo Financial**
- **Empower**
- **MetrLife**

**转入金额**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

**转入金额**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

---

**TIAA**

- **Equity**
- **Vevo Financial**
- **Empower**
- **MetrLife**

**转入金额**

- **Fixed Account Option:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.

**转入金额**

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- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
- **Variable Account Options:** Limited to 25% per year (applies only to Fixed Account Plus) from Variable Investment Options: None.
<table>
<thead>
<tr>
<th>AIG Retirement Services</th>
<th>Equitable</th>
<th>Voya Financial&lt;sup&gt;11&lt;/sup&gt;</th>
<th>Empower</th>
<th>MetLife</th>
<th>TIAA</th>
<th>Prudential - ABP Members Only</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SURGEON OR WITHDRAWAL UPON RETIREMENT OR SEVERANCE FROM EMPLOYMENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Prudential Retirement imposes no restrictions regarding an annuitant’s withdrawal upon retirement or severance from employment. If you are invested in the Prudential Target Retirement fund please see the Important Considerations document for details. The Stable Value Fund does not have any liquidity restrictions.</td>
</tr>
<tr>
<td><strong>INCOME OPTIONS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Withdrawals</td>
<td>Yes, subject to plan provisions</td>
<td>Yes, subject to plan provisions: For the ABP 401(k) program, unlimited partial cash and lump sum withdrawals are available without IRS penalty at age 55 and with separation of service. For the 403(b) program unlimited partial cash and lump sum withdrawals are available without IRS penalty upon separation of service or at age 55.</td>
<td>Subject to plan restrictions</td>
<td>Available, subject to Plan provisions</td>
<td>Available</td>
<td>Available; subject to plan rules&lt;sup&gt;11&lt;/sup&gt;</td>
</tr>
<tr>
<td>Systematic Withdrawals</td>
<td>Yes, subject to plan provisions</td>
<td>Yes, subject to plan restrictions: The Employer can give the employee authorization to receive Pre-TIAA RIAA distributions up to $1000 annually after age 55.</td>
<td>Subject to plan restrictions</td>
<td>Systematically withdrawals are available on a monthly, quarterly, semi-annual or annual basis.</td>
<td>Systematically withdrawals are available on monthly, quarterly, semi-annual, or annual basis.</td>
<td>Available, subject to plan rules&lt;sup&gt;11&lt;/sup&gt;</td>
</tr>
<tr>
<td>Interest-only payments</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Net Applicable</td>
<td>Net Applicable</td>
<td>Yes</td>
</tr>
<tr>
<td>Minimum Distribution</td>
<td>Yes, subject to plan provisions</td>
<td>Yes</td>
<td>Yes</td>
<td>Available</td>
<td>Available</td>
<td>Available; subject to plan rules&lt;sup&gt;11&lt;/sup&gt;</td>
</tr>
<tr>
<td>Joint plan withdrawals</td>
<td>Yes, subject to plan provisions</td>
<td>Yes</td>
<td>Yes</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Joint Survivor Annuity</td>
<td>Yes, subject to plan provisions</td>
<td>Yes, subject to plan restrictions</td>
<td>No</td>
<td>Available; subject to plan rulesF5, F6</td>
<td>Available; subject to plan rulesF5</td>
<td>Subject to Plan Provisions</td>
</tr>
<tr>
<td>Guaranteed Periodic</td>
<td>Yes, subject to plan provisions: Guaranteed period of 10, 15, 20 years</td>
<td>Yes: 5-30 years: For a Special Installation Option it is a 30 years not to exceed the annuitant’s life expectancy (unless if they are 85 they would get a maximum of 4 years). For the Life Contingent contracts if a participant elects a Life Annuity, the maximum is 120% of the participant’s life expectancy. For a Special Installment Option it is 2-30 years not to exceed the annuitant’s life expectancy as explained above. Life-contingent annuities are structured for the annuitant’s lifetime.</td>
<td>Yes: 10, 15, 20 years</td>
<td>Available</td>
<td>Available</td>
<td>Yes; 10, 15, 20 year terms</td>
</tr>
<tr>
<td><strong>LOAN PROVISIONS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Available (with ESG's for specific funds)</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Available</td>
<td>Available</td>
<td>Yes&lt;sup&gt;12&lt;/sup&gt;</td>
</tr>
<tr>
<td>Guaranteed Death Benefit</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>GUARANTEED DEATH BENEFIT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guaranteed Death Benefit</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Available</td>
<td>Available</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Notes:**
- **F5, F6**: See prospectuses for details.
- **GUARANTEED DEATH BENEFIT**: Provides a guaranteed death benefit to your beneficiary.
- The guarantee states that your beneficiary will receive less than the annuitant you have invested in a fixed and variable annuity, provided no withdrawals have been made from the account. If withdrawals are made, your beneficiary’s guaranteed death benefit will be reduced by the amount withdrawn. The guarantee applies to the account balance as of the date you die.
- **Adjusted purchase payments**: Before Age 75: greater of adjusted purchase payments or account value. After Age 75: account value.
- **Return of account value**: Before Age 75: greater of adjusted purchase payments or account value. After Age 75: account value.
- **Contract in the accumulation phase or non-lifetime Income Payout stage are 100% transferable to beneficiaries at current contract value.**
- **Contracts in a Lifetime Payout that have chosen either a 10, 15 or 20 year beneficiary period will have guaranteed payments continue in accordance with the guaranteed death benefit terms.**
- **Systematic withdrawals are available on: monthly, quarterly, semi-annual or annual basis.**
- **Subject to plan restrictions**: Available; subject to Plan Provisions.
Equitable

If transfer restrictions were to be enforced, Equitable will notify you at least 45 days in advance.

International securities carry additional risks including currency exchange fluctuation and different government regulations, economic conditions or accounting standards.

Bond investments are subject to interest rate risk so that when interest rates rise, the prices of bonds can decrease and the investor can lose principal value.

AIG Retirement Services

Equitable

Annuities issued by VALIC, Houston, Texas. Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. Guarantees are backed by the claims-paying ability of VALIC and are not the responsibility of American International Group, Inc. ("AIG"). VALIC, VFA and ACS are members of AIG. AIG Retirement Services represents AIG member companies - The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG). Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor.

You could lose money by investing in the Money Market Fund ("Fund"). Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

The fund expenses and fees noted on the comparison guide for AIG Retirement Services are as of January 2022, and are subject to change. In order to confirm current fund expenses and fees, you may obtain fund prospectuses by visiting www.aig.com/retirementservices or by calling 1-800-428-2542 (press 1, then 3).

Annuity contracts typically include limitations, exclusions and expense charges, which are described in the current Portfolio Director prospectus. Fees include Separate Account fees, which range from 0.25% to 1.25% depending on the contract, and Annual Net Fund Expenses, which range from 0.12% to 1.15% for the variable options. The current Annual Net Fund Expense is the current Annual Total Fund Expense less contractual expense waivers or reimbursements. Fees are subject to change based on expense waivers and reimbursements. Additionally, account maintenance fees of $3.75 per quarter and surrender charges may apply, depending on your contract.

The fund company may limit the number of trades in and out of the fund. Please see the individual prospectus for more information. The principal value of an investment in a Target Date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

Policy Form series UIT-194, UIITG-194 and UIITG-194F, a fixed and variable annuity issued by VALIC, Houston, Texas.

The Equi-Vest Vantage variable annuity is issued by Equitable Financial Life Insurance Company (NY, NY) and is distributed by an affiliate, Equitable Advisors, LLC. Contract form #s: 2012-TSAGAC 403(b) and 2012GAC-401(a).

Equitable reserves the right not to permit transfers into the Guaranteed Interest Option in the first participation year. Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company.

Fixed Maturity Options (FMOs) are available for single sum transfers or rollover contributions only. These are offered with maturity dates generally ranging from one to 10 years, each offering a guaranteed interest rate when held to maturity. Withdrawals and transfers from FMOs prior to maturity will result in a market value adjustment, which may increase or decrease your account value in the affected FMOs.

Bond investments are subject to interest rate risk so that when interest rates rise, the prices of bonds can decrease and the investor can lose principal value.

You will incur higher costs with this portfolio than if you were to invest directly in the underlying portfolios. However, not all of the underlying portfolios may be available as investment options in your contract. An investor investing directly in the underlying portfolios would not receive the asset allocation and rebalancing services provided by Equitable Investment Funds Management Group, LLC. An investment in Target Date Allocation portfolios is not guaranteed and it is possible to lose money, including at or after the target date.

Investing in value stocks is based upon a portfolio's manager subjective assessment of fundamentals of the companies he believes are undervalued. This style of investing may increase the volatility of the portfolio and may not produce the intended results over short or long time periods. Larger, more established companies may not be able to attain higher growth rates of smaller companies, especially during extended periods of economic expansion.

International securities carry additional risks including currency exchange fluctuation and different government regulations, economic conditions or accounting standards.

An investment in the EQ/Money Market Portfolio is neither guaranteed nor insured by the U.S. government, the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at $1.00 per unit, it is possible to lose money by investing in the portfolio.

The S&P 500® Price Return Index — includes 500 leading companies in leading industries of the U.S. economy, capturing approximately 80% coverage of U.S. equities. The S&P 500® Price Return Index does not include dividends declared by any of the companies included in this index. Larger, more established companies may not be able to attain potentially higher growth rates of smaller companies, especially during extended periods of economic expansion. S&P®, Standard & Poor’s®, S&P 500®, Standard & Poor’s, and Standard & Poor’s Financial Services LLC ("Standard & Poor’s") and have been licensed for use by Equitable. The Structured Investment Option is not sponsored, endorsed, sold or promoted by Standard & Poor’s, and Standard & Poor’s does not make any representation regarding the advisability of investing in the Structured Investment Option.

The Structured Investment Option tracks the S&P 500 Price Return Index so if the index goes up at the end of the Segment’s investment period (which lasts one year), amounts in the Segment earn the same rate of return as the Index up to the Segment’s "Performance Cap Rate." If the S&P 500 Price Return Index goes down at the end of the Segment’s investment period, a -10% Segment Buffer protects against the first 10% of losses. While you are protected from some downside risk, if the negative return is in excess of the Segment Buffer, there is risk of substantial loss of principal. Equitable may, upon advanced notice, discontinue, suspend, or change Segment offerings. The Structured Investment Option prospectus contains more information on Segment offering limitations and restrictions. The Structured Investment Option does not involve an investment in any underlying portfolio. Instead, it is an obligation of, and subject to, the claims-paying ability of Equitable Financial Life Insurance Company.

Fees and expenses are current as of $1/21 and include any fee waivers and/or expense reimbursements. To see “gross” fees and expenses which do not reflect fee waivers or expense reimbursements, please see the prospectus.

If transfer restrictions were to be enforced, Equitable will notify you at least 45 days in advance.
Voya Financial

1. Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states.

2. The current rate for the Voya Fixed Plus Account II is 3.00% expressed as an annual effective yield. For 2022, the minimum annual rate is equal to the Guaranteed Minimum Interest Rate (GMIR) of 3.00%. The current rate for the Voya Fixed Plus Account II A is 0.95%, expressed as an annual effective yield. For 2022, the minimum annual rate is equal to the GMIR of 1.00%.

3. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

4. There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and there is no guarantee of value at any time, including the target date. The "target date" is the approximate date when you plan to start withdrawing your money. When your target date is reached, you may have more or less than the original amount invested. For each target date portfolio, until the day prior to its Target Date, the portfolio will seek to provide total returns consistent with an asset allocation targeted for an investor who is retiring in approximately each portfolio's designation target year. Prior to choosing a Target Date portfolio, investors are strongly encouraged to review and understand the portfolio's objectives and its composition of stocks and bonds, and how the asset allocation will change over time as the target date nears. No two investors are alike and one should not assume that just because they intend to retire in the year corresponding to the Target Date that that specific portfolio is appropriate and suitable to their risk tolerance. It is recommended that an investor consider carefully the possibility of capital loss in each of the target date portfolios, the likelihood and magnitude of which will be dependent upon the portfolio's asset allocation. On the Target Date, the portfolio will seek to provide a combination of total return and stability of principal. Stocks are more volatile than bonds, and portfolios with a higher concentration of stocks are more likely to experience greater fluctuations in value than portfolios with a higher concentration in bonds. Foreign stocks and small and midcap stocks may be more volatile than large cap stocks. Investing in bonds also entails credit risk and interest rate risk. Generally investors with longer timeframes can consider assuming more risk in their investment portfolio. The Voya Index Solution Portfolios are actively managed and the asset allocation adjusted over time. The portfolios may merge with or change to other portfolios over time. Refer to the prospectus for more information about the specific risks of investing in the various asset classes included in the Voya Index Solution Portfolios.

Empower

20. Effective January 1, 2013, Massachusetts Mutual Life Insurance Company ("MassMutual") acquired The Hartford's Retirement Plans Group ("RPG") business. MassMutual has no affiliation, and the RPG business no longer has any affiliation, with The Hartford Financial Services Group, Inc. or any of its subsidiaries. MassMutual has been appointed by Hartford Life Insurance Company ("HLIC") to provide all administrative services necessary to support the insurance contracts issue by HLIC in connection with the RPG business.

21. These are the Total Annual Fund Operating Expenses for each underlying fund as of its most recent prospectus. Total Annual Fund Operating Expenses are the expenses that are deducted from fund assets, including management fees, Rule 12b-1 distribution and/or service fees, and other expenses. Actual fees and expenses for the underlying funds vary daily. As a result, the fees and expenses for any given day may be greater or less than the Total Annual Fund Operating Account (TAFBA) in the table. The column under “Net” lists each underlying fund’s Total Annual Fund Operating Expenses before any fee waivers or reimbursements. The column under “Net” represents each underlying fund’s Total Annual Fund Operating Expenses after any fee waivers or reimbursements. More detail concerning each underlying fund’s fees and expenses is contained in the prospectus for each fund.

22. We deduct the mortality, expense risk and administrative charge from the assets of the Separate Account on a daily basis at the annual rate shown above. If the mortality, expense risk and administrative charge under a Contract is insufficient to cover actual costs incurred by us, we will bear the loss. If the mortality, expense risk and administrative charge exceeds these costs, we will keep the excess as profit. We may use these profits, as well as fees and payments received from the fund families, for any proper corporate purpose, including, among other things, payment of sales expenses, including our expenses of paying compensation to broker-dealers, financial institutions and other persons for selling the Contracts. We expect to make a profit from the mortality, expense risk and administrative charge.

23. We receive these fees and payments with respect to the Funds that are offered as variable investment options to your plan through your Contract (sometimes referred to generally as “revenue sharing” payments). We consider these fees and payments, among a number of other factors, when deciding to include a Fund in the Investment OptionMenus. Virtually all of the Funds on the Investment Option Menus make these payments to us and/or our affiliates. For more information about these fees and payments please refer to our Disclosure Statement - Reasonable Contract or Arrangement under ERISA Section 408(b)(2).

MetLife

24. The net expense ratio is less applicable fee waivers or expense reimbursements the investment adviser and/or administrator may have agreed upon, either voluntary or by contractual agreement; the gross expense ratio is not. Fee waivers and reimbursements may be modified or terminated at any time. Additional information can be found in the Fund's prospectus and/or other disclosure documents regarding effective dates and/or if waivers or reimbursements are voluntary or by contractual agreement. Absent waivers or reimbursements, the performance would have been lower.

TIAA

25. As with all the TIAA Variable Annuity accounts, the funds you invest in the CREF Money Market Account are neither insured nor guaranteed by the FDIC or any other U.S. Government agency.

26. Because its social criteria excludes some investments, the fund may not be able to take advantage of the same opportunities or market trends as do funds that do not use such criteria.

27. There are special risks associated with international investing, including erratic market conditions, economic and political instability, and fluctuations in currency exchange rates.

28. The real estate industry is subject to various risks, including potential environmental problems and liability.

29. Federal tax penalties may apply for early withdrawals. Under RAs, GRAs, and RCs, availability is subject to the provisions of your institution’s plan. For RA and GRA contracts, paid in 10 annual installments over 9 years and 1 day. There are no surrender or withdrawal costs for this service.

30. Fixed Period payments may be available subject to federal tax law and/or your institution's rules. Payment periods for TIAA Traditional under GRAs are from 5 to 30 years; and for CREF variable annuity accounts, TIAA Access variable annuity accounts and TIAA Real Estate account, from 2 to 30 years. Not available in RC.

31. TIAA Stable Value pays a guaranteed minimum interest rate of between 1% and 3% (before deductions for contract fees), with the goal of declaring additional interest in addition to the minimum rate. As of 1/1/22 the declared net crediting rate was 1.60% (net of the total 0.30% contract fee). Crediting rates are reviewed and may be reset every six months (on January 1 and July 1).

32. Limited to $10,000 or entire account made over 10 annual transactions.
F9 TIAA established a fee waiver arrangement in April 2020 to help mitigate the CREF Money Market Account going negative. Without this waiver, the total returns of each class of the Account would have been lower, and could be negative. This waiver expired on December 31, 2021 and CREF Money Market Account investors will experience negative returns in the account due to the current interest rate environment. TIAA may, for a period of three years after the date an amount was waived, recover from the Account a portion of the amounts waived at such time as the class's daily yield would be positive absent the effect of the waiver and, in such event, the amount of recovery on any day will be approximately 25% of the class's yield (net of all other expenses) on that day.

The TIAA-CREF Money Market Fund (used as an investment option within the TIAA Access TIAA-CREF Money Market T1 annuity product) uses the TIAA-CREF Money Market Fund as its underlying mutual fund investment option. You could lose money by investing in the Account which, in turn, invests in the Fund. Although the Fund seeks to preserve the value of its shares at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

F10 A contractual arrangement is in place that limits certain fees and/or expenses. Had fees and/or expenses not been limited ("capped"), currently or in the past, returns would have been lower. This arrangement is scheduled to expire 9/30/2022. Please see the prospectus for details.

All fund fee and expense information as of 1/1/22 unless otherwise stated.
TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Advisory services provided by Advisor & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Prudential

G1 The DCP Stable Value Fund is a trust product that is composed of a group annuity contract issued by The Prudential Insurance Company of America and a portfolio of assets owned by the New Jersey State Employees Deferred Compensation Plan or its designee. Guarantees apply during the term of the group annuity contract. The Fund is not issued or guaranteed by the U.S. government or by any state government or agency. Transfers into the Fund may be made at any time. Transfers out of the Fund may be made to other investment options that are accepting contributions at such time. If in the future the plan adds an investment option(s) with characteristics similar to the DCP Stable Value Fund, transfers to such new option(s) may be subject to restrictions. The Prudential Insurance Company of America, Newark, NJ, is a Prudential Financial company. Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company. Prudential Retirement is a Prudential Financial business.

G2 Registered Mutual Fund

Prudential IncomeFlex Target® Funds are separate accounts under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT. PRIAC does not guarantee the investment performance or return on contributions to those separate accounts. You should consider the objectives, risks, charges, and expenses of the Funds and guarantee features before purchasing this product. Like all variable investments, these funds may lose value. Availability and terms may vary by jurisdiction; subject to regulatory approvals. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Contract form # GA-2020-TGWB4-0805 or state variation. For this and other information, please read the Prudential IncomeFlex Target® Important Considerations prior to investing.

All investing involves various risks, including the possible loss of principal. You can lose money by investing in securities.

Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contains complete information about the investment options available through your plan. Please call 1-855-NJABP11 (1-855-652-2711) for a free prospectus and if available, a summary prospectus that contains this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available carefully before investing. It is possible to lose money by investing in securities.

Shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Prudential Retirement is a Prudential Financial Business.