

CHOOSE A PROFILE PORTFOLIO

Profile Portfolios are premixed and diversified investment options in your NJ TRANSIT Defined Contribution Plans that are designed to meet the general investing objectives of conservative, moderate and aggressive investors.

Profile Portfolios are a kind of “shortcut” for choosing investment options for your retirement account. Once you choose a Profile Portfolio, you can let the investment strategy of that Profile Portfolio help keep you on the road to a more secure financial future as long as your investment objectives don’t change.

If your investment objectives do change, remember to review, rebalance and reallocate your investments to stay on track to your retirement goals.^{1,2}

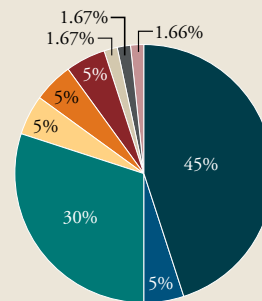
Once you’ve identified the Profile Portfolio that interests you, make sure you carefully review each Fund Overview and the applicable disclosure documents. You can also visit the website at www.25GONJT.com or call KeyTalk® at (800) 25-GO-NJT for more information on each investment option, including investment objectives, asset allocations, operating expenses and specific holdings.³

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information, you may obtain mutual fund prospectuses and disclosure documents from your registered representative or Plan website. For prospectuses related to investments in your Self-Directed Brokerage (SDB) account, contact your SDB provider. Read them carefully before investing.

- 1 Diversification of an investment portfolio and rebalancing do not ensure a profit and do not protect against loss in declining markets.
- 2 Holdings and composition of holdings are subject to change. The Profile Portfolio allocations are based on an investment strategy based on risk and return. This is not intended as financial planning or investment advice.
- 3 Access to KeyTalk and the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.
- 4 Foreign investments involve special risks, including currency fluctuations and political developments.
- 5 Equity securities of small and medium-sized companies may be more volatile than securities of larger, more established companies.

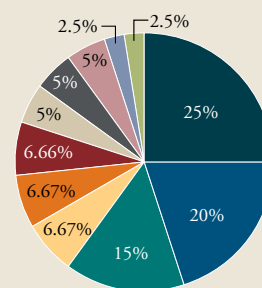
Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed. KeyTalk® is a registered trademark of Great-West Life & Annuity Insurance Company. Great-West Life & Annuity Insurance Company is not licensed to sell insurance products in New York. The NJ TRANSIT Defined Contribution Plans are offered through the state of New Jersey and do not offer an insurance product. Products and services may be sold in New York by FASCore, LLC. GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution, and administrative services. Investment options offered through mutual funds and collective trust funds. FASCore, LLC and GWFS Equities, Inc. is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. ©2012 Great-West Life & Annuity Insurance Company. All rights reserved. Form# CB1033MP (04/2012) PT 148347



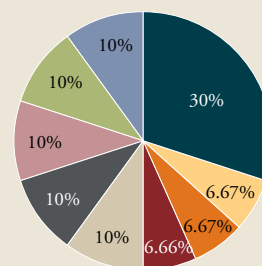
Conservative Profile

Seeks preservation of capital, concentrating on income and low risk by investing in eligible underlying funds, with an emphasis on fixed-income investments. Potentials: income, low growth, low principal risk



Moderate Profile

Seeks intermediate total return through long-term capital appreciation (and to a lesser extent, income) by investing in eligible underlying portfolios, with an emphasis on equity and fixed income investments. Potentials: medium income, medium/high growth, medium principal risk



Aggressive Profile

Seeks high total return through long-term capital appreciation by investing in eligible underlying portfolios, with an emphasis on equity investments. Potentials: high growth, high principal risk

- PIMCO Total Return Fund Admin
- American Funds EuroPacific Growth Fund R4⁴
- NJT Stable Value Fund
- American Funds Fundamental Investors R4
- American Funds Growth Fund of America R4
- BlackRock Equity Dividend I
- CRM Mid Cap Value Instl⁵
- Rainier Small/Mid Cap Equity⁵
- Goldman Sachs Mid Cap Value Instl⁵
- Allianz NFJ Small Cap Value Fund Instl⁵
- Baron Growth Inst

NJTRANSIT
The Way To Go.

