



NEW JERSEY'S PENSION CRISIS:

No Cookie Cutter **SOLUTIONS**

Proposed solutions can include:

CUT WASTEFUL SPENDING

Instead of raising taxes, cut wasteful spending and unnecessary programs.

401(K)-STYLE PLANS

Place all new state employees on a 401(k)-style plan.

PLAN FOR THE FUTURE

Make 100% of the financially-determined employer contributions each year, so this crisis never happens again.

Sign the pledge for Pension Reform at **SafeguardNJFuture.com**

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