

Atlantic City Public Schools

Business Office

1300 Atlantic Avenue 5th Floor

Atlantic City, New Jersey 08401

[www.acboe.org](http://www.acboe.org)

**TAX SHELTER ANNUITY PLANS – 403(b)**

A 403(b) plan is a tax deferred retirement plan available to employees of educational institutions and certain non-profit organizations. Contributions and investment earnings in a 403(b) grow tax deferred until withdrawal (assumed to be retirement), at which time they are taxed as ordinary income. Investment in a 403(b) plan can provide a supplement to your pension.

The following vendors have been approved to offer employees participation in a 403(b) plan.

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| --- | --- | --- |
| AXA Advisors | Robert Mairone  | 732.606.8409 |
|   |   | robert.mairone@axa-advisors.com |
| Lincoln Investment  | Greg Mikolajczak | 800.375.1133 ext 2061 |
|   |  | gmikolajczak@lincolninvestment.com |
|   | Joan Glenn | 856.566.8330 |
|   |   | jglenn@lincolninvestment.com |
| Oppenheimer Funds  |   | 800.525.7040 |
| Putnum Investments  | Jay Hurley  | 609.383.2025 |
| Siracusa Benefits  | Joseph Ruffenach | 609.653.0181 |
|   | Gary Brown  | 609.351.5033 |
| VALIC Financial Advisors, Inc. | Phillip Golden  | 800.892.5558 ext 89708 |
|   |   | phillip.golden@valic.com |
| Vanguard  |   | 800.662.2003 |
| VOYA Financial  | Anthony DiPietro | 609.415.5530 / adipietro@yoyafa.com  |
|   | John H. Murray  | 856.394.2525 / jhmurray@voyafa.com |
| Wells Fargo Advisors/Pacific Life  | Clifford Murray  | 609.926.8600 |