

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.

|  |  |  |
| --- | --- | --- |
| AXA Advisors | Robert Mairone | 732.606.8409 |
|  |  | [robert.mairone@axa-advisors.com](mailto:robert.mairone@axa-advisors.com) |
| Lincoln Investment | Greg Mikolajczak | 800.375.1133 ext 2061 |
|  |  | [gmikolajczak@lincolninvestment.com](mailto:gmikolajczak@lincolninvestment.com) |
|  | Joan Glenn | 856.566.8330 |
|  |  | [jglenn@lincolninvestment.com](mailto: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](mailto:jgruccio@gwnsecurities.com) |
| VALIC Financial Advisors, Inc. | Phillip Golden | 800.892.5558 ext 89708 |
|  |  | [phillip.golden@valic.com](mailto: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 |