How to Enroll

- Complete the enrollment forms from your investment carrier
- Complete a Salary Reduction Agreement
- Return both forms to Human Resources

How to Make Changes

- To change or cancel your salary reduction contribution, complete a Salary Reduction Agreement
- Return the Salary Reduction Agreement to Human Resources

Investment Carriers

- AXA Equitable 866-752-0072
- MassMutual (formerly The Hartford) 800-528-9009
- ING Financial Services 877-873-0321
- Met Life 732-652-1334
- TIAA-CREF 800-842-8412
- Prudential 855-652-2711
- VALIC 800-448-2542

Additional Contributions Tax-Sheltered Programs (ACTS)

Members of the Public Employees Retirement System and Police and Firemen's retirement System may voluntarily tax shelter a portion of salary from federal income taxes while saving for retirement.
Plan Type - IRC 403(b) pre-taxed plan

Employee Pre- Tax Contribution

- Under age 50, $17,500 in calendar year 2014
- Age 50 and over $23,000 in calendar year 2014

How to Enroll

- Complete the enrollment forms from your investment carrier
- Complete a Salary Reduction Agreement
- Return both forms to Human Resources

How to Make Changes

- To change or cancel your salary reduction contribution, complete a Salary Reduction Agreement
- Return the Salary Reduction Agreement to Human Resources

Investment Carriers

- **AXA Equitable** 866-752-0072
- **MassMutual** (formerly The Hartford) 800-528-9009
- **ING Financial Services** 877-873-0321
- **Met Life** 732-652-1334
- **TIAA-CREF** 800-842-8412
- **Prudential** 855-652-2711
- **VALIC** 800-448-2542