

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

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