

## TAX SHELTERS (403(b) Plans)

Morris School District offers a tax shelter through the following companies:

### The Faller Company LLC/Lincoln Investment

Chip Faller  
800-528-8924 Ext. 14

### AIG Retirement/Valic

Adam Desimone 908-470-4114 Direct Line  
908-455-4248 Cell  
[adam.desimone@valic.com](mailto:adam.desimone@valic.com)

### Lincoln Financial Group

Trudi E. Muller  
201-556-4578  
[Trudi.Muller@LFG.com](mailto:Trudi.Muller@LFG.com)

### Lincoln Investment Planning

Pat Romano  
973-214-1162  
[promano@lincolninvestment.com](mailto:promano@lincolninvestment.com)

### AXA Equitable

Joseph Moliterno  
732-476-2821  
845-721-6092 cell  
[joseph.moliterno@axa-advisors.com](mailto:joseph.moliterno@axa-advisors.com)

David Lynne  
732-452-7326  
732-236-2739 cell  
[david.lynne@axa-advisors.com](mailto:david.lynne@axa-advisors.com)

Eric Rose  
732-452-7238  
732-567-4647 cell  
[eric.rose@axa-visors.com](mailto:eric.rose@axa-visors.com)

### Security Benefit

Matt Monahan  
201-602-0410 Cell  
[matt@myturningpointe.com](mailto:matt@myturningpointe.com)

Kristen Scanlan  
717-682-9474 Direct  
[kristen@myturningpointe.com](mailto:kristen@myturningpointe.com)

Laura Siegel  
973-200-5052  
[laura@myturningpointe.com](mailto:laura@myturningpointe.com)

You may contact the companies directly and decide which is best suited for your needs. Representatives from each of the above listed companies visit each district location during the months of November and May. Each building is notified of the day they will be in. November changes take effect January of the following year. May changes go into effect September 1 for 10 month employees and July 1 if you are a 12 month employee.