

**PENNSAUKEN BOARD OF EDUCATION  
ADMINISTRATION OFFICES  
1695 HYLTON ROAD  
PENNSAUKEN, NJ 08110  
PHONE: 856-662-8505  
Yeimy Gates Ext. 6517  
Rosetta Dweh Ext. 6516  
Email: payroll@pennsauken.net**

A 403 (B) plan is a tax-deferred retirement plan for some non-profit organizations and public schools.

Contributions can grow tax deferred until withdrawal at which time the money is taxed as ordinary income.

It allows you to set aside pre-tax dollars out of your paycheck to save for retirement. Below is a list of approved 403B providers: Please contact the Representative for additional information.

**Tax Shelters - 403B plans**

<b>Company</b>	<b>Representative</b>	<b>Phone Numbers</b>
<b>AXA Equitable</b>	<i>Christopher A. Faust</i>	<b>732-865-4504</b>
	<i>Christopher McDonald</i>	<b>732-606-8400</b>
<b>Ameriprise Financial</b>	<i>Fred Rosenfeld</i>	<b>856-334-5001</b>
	<i>Henry Williams</i>	
<b>Midland National Life</b>	<i>Steven Carter</i>	<b>732-300-4908 (Cell)</b>
<b>Siracusa</b>	<i>Joe Ruffenach</i>	<b>609-653-0181</b>
	<i>Jared Gruccio</i>	<b>609-454-6612 (Cell)</b>
<b>Valic Financial Advisors</b>	<i>Tara Benstead</i>	<b>609-560-6999 (Cell)</b>
	<i>Desiree Brocious</i>	<b>609-335-2499 (Cell)</b>
<b>Lincoln Investments</b>	<i>Alberto or Richard Gaglianses</i>	<b>1-800-375-1133</b>
	<i>Harold Hill</i>	
	<i>Jonathan Wilt</i>	