

Exceptional!

ANN ARBOR PUBLIC SCHOOLS

UNIVERSAL AVAILABILITY NOTICE

The Opportunity

All Ann Arbor Public Schools' employees have the opportunity to participate in 403(b) and 457(b) Retirement Plans.

How Can I Participate?

If you are not already enrolled in the plan and wish to do so, the following steps will help in the process:

- 1) Select an investment provider from the approved provider list below.
- 2) Meet with a representative directly, or with a financial planner.
- 3) Enroll in an approved provider plan.
- 4) Complete a Salary Reduction Agreement online through www.MyRetirementManager.com



This deduction will continue until you change it. You may increase or decrease your contribution, stop your contribution, or change from one approved provider to another at any time. You may also enroll in the plan at any time.

Where Can I Invest?

COMPANY NAME	LOCAL REP.	PHONE
Corebridge <i>Formerly AIG (V.A.L.I.C.)</i>	Fernando Aguirre	313-402-4923 Fernando.Aguirre@AIG.com
Aspire	Jack M. Miceli info@aspireonline.com	810-265-0412 866-634-5873
AXA Equitable	Joseph Binder	734-416-4200 Joseph.binder@equitable.com
Consolidated Financial Corp.	Carol Mitchell	800-232-2383
Fidelity Investments	William Dolunt william@rwsgruop.org	734-891-7325 800-343-0860
National Life Group	Sean Shearon (GLP & Associates)	248-982-9365 sshearon@glpwins.com
Mass Mutual	Sergei Yelizarov	248-357-7661 syelizarov@financialguide.com
Met Life	Randa Dagher	313-980-0124
Empower, Paradigm Equities, Prudential INC/MEA	Scott Warriner swarriner@mea.org	734-724-9954
PenServ / PenSelect / MG Trust	Kurt Ebel Spencer Warn	248-663-5400 ext. 205 (for either Rep) kurt.ebel@ceterainvestors.com Spencer.warn@ceterainvestors.com
VOYA	Justin Diesbourg jdiesbourg@voyafa.com	1-888-311-9487 248.554.4805

How Much Can I Contribute?

Generally, for 2026, the IRS limits employee contributions to **\$24,500** annually. Some employees might be eligible for IRS catchup provisions, which would increase this limit.

Disclosure to employees: The District has no liability for any employee's election to participate in the plan, choice of vendor(s), or expected tax consequences resulting from participating in the plan. The District does not provide tax, legal or investment advice and recommends that employees seek advice from professionals who specialize in these areas.

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