457 and 403(b) Plans

Employees of District #318 have the opportunity to voluntarily participate in a tax sheltered or tax deferred plan. The below companies are able to help you choose investments to fit your needs.

It is the employee's responsibility to meet with the Financial Advisor(s) and make their own decision as to which company or companies will meet their expectations in service and strategy. Employees can elect to set aside funds for retirement either Pre-Tax or Roth (After-Tax). Talk to an advisor to see which option is right for you.

Paperwork for changes to your contributions must have a Salary Reduction Agreement (SRA) provided to the Payroll Department.

Our Third Party Provider, Aviben, will complete and sign all paperwork regarding withdrawals, loans, and transferring funds to a new vendor.

Third Party Provider

- **Company:** Aviben
  - Mailing Address: Attn: 403(b) ACS Division
    1995 E Rum River Dr S
    Cambridge, MN 55008
  - Phone: 855-369-5518, Option 1
  - Fax: 763-689-6685
  - Email: acssupport@aviben.com

457: Minnesota State Deferred Compensation Plan Company

- **Company**: Minnesota State Retirement System (MSRS)
  - Susan Nystrom
  - Phone: 1-800-657-5757 or 651-284-7863
  - Email: susan.nystrom@msrs.us

Local 403(b) Companies

- **Company**: LPL Financial Services (Empower/Great West)
  - Contact: Katie Williams
  - Phone: 952-955-8216
  - Email: kwilliams@lpl.com

- **Company**: Horace Mann
  - Contact: Jerry Betzler
  - Phone: 218-326-4232
  - Email: jerry.betzler@horacemann.com

- **Company**: CETERA Investment Services (Aspire)
  - Contact: Shane Skelly
  - Phone: 218-245-4012
  - Email: shane.skelly@cetaris.com

- **Company**: Clairmont Financial Services (Aspire)
  - Contact:
    - Guy Clairmont
      - guy.clairmont@lpl.com
    - Thomas McBride
      - thomas.mcbride@lpl.com
  - Phone: 218-326-3000

- Company: Fidelity
  - Phone: 1-800-343-0860
  - https://www.fidelity.com/viewpoints/personal-finance/how-to-start-investing

- **Company**: EFS Advisors
  - Contact:
    - Roger Pogorelc
      - 218-262-1680
      - rogerp@efsadvisors.com
    - Kent Schutte
      - 763-552-6043
      - kents@efsadvisors.com
    - Jesse Babich
      - 218-208-8775
      - jesseb@efsadvisors.com

- **Company**: New York Life
  - Contact:
  - Kerry Matthews
    - kamatthews01@ft.newyorklife.com
  - Michael Toscano
    - mtoscano@ft.newyorklife.com
  - David Simonson
    - dsimonson@ft.newyorklife.com
  - Phone: 218-262-2222

- **Company**: Edward Jones (Aspire)
  - Contacts:
    - Danielle Witherill
      - 218-327-1331
    - John Weber
      - 218-212-7378
    - Laurie Clausen
      - 218-327-3516
    - Michelle Rodenberg
      - 218-212-7661
    - Brad Johnson
      - 218-327-7280
    - Shane Jaeger
      - 218-327-0190
    - Kristina Gaalaas
      - 218-326-8100
    - Robert Zaun:
      - 218-327-1157
    - Mike Mulvahill
      - 218-262-0780

***If you are using any other 403(b) Vendor that use one of the following platforms, you **are** able to continue using them and receive the district match through payroll as well:

- Aspire
- ESI Education MN/Educators Financial Services
- Horace Mann
- New York Life Insurance & Annuity