

# 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](http://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
<b>Aspire</b>	Jack M. Miceli info@aspireonline.com	810-265-0412 866-634-5873
<b>AXA Equitable</b>	Chad Nyitray	734-213-2145
<b>Cambridge Investments</b>	Robert Bambrough	877-884-8800
<b>Consolidated Financial Corp.</b>	Carol Mitchell	800-232-2383
<b>Fidelity Investments</b>	William Dolunt	734-891-7325 800-343-0860
<b>National Life Group</b>	Sean Shearon (GLP & Associates)	248-982-9365 sshearon@glpwins.com
<b>Mass Mutual</b>	Randy Holtzman	734-214-3980
<b>Met Life</b>	Sergei Yelizarov	248-357-7661 syelizarov@financialguide.com
<b>Paradigm Equities, INC/MEA</b>	Scott Warriner	734-724-9954
<b>Foresters Financial</b>	Kurt Ebel Spencer Warn	800-229-3940 248-663-5400 ext. 205 Spencer.Warn@Foresters.com
<b>VOYA</b>	Kenneth Szczyпка	734-930-5500

### How Much Can I Contribute?

Generally, the IRS limits employee contributions to **\$19,000** 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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