State-Authorized ABP INVESTMENT CARRIERS

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Empower Retirement (formerly MassMutual)

Yolanda Gonzalez
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(848) 248-4405
www.massmutual.com/serve

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Gitterman Wealth Management, LLC. | www.gittermanwealth.com 379 Thornall Street | 6th Floor | Edison, NJ 08837 | 14 Penn Plaza | 225 West 34th St, Suite 1014 | New York, NY 10122 | office: 848-248-4875 | fax: 888-476-1314 | email: ygonzalez@gittermanwealth.com

MetLife/Bright house



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Prudential

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TIAA

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AIG Retirement Services 100 Connell Dr # 2100, Berkeley Heights, NJ 07922 908-470-4110

Voya Financial Advisors, Inc.
Dave Ramsumair, Registered Representative Suite 620 Woodbridge, NJ 07095

F 732-596-9303 T 732-326-5638 Email: d.ramsumair@voyafa.com

Name	Address	Phone	Other
<u>Equitable</u>	333 Thornall Street, 8th Floor Edison, NJ 08837	1-800-628- 6673	N/A
<u>Prudential</u>	30 Scranton Office Park Scranton, PA 18507	<u>1-855-652-</u> <u>2711</u>	TDD line: <u>1-877-760-5166</u>
Empower Retirement	379 Thornall Street Edison, New Jersey 08837	<u>1-848-248-</u> <u>4405</u>	For assistance with enrollment and investments, contact Gitterman Wealth Management. Once enrolled, go to Empower Retirement to register your account.
Teachers Insurance and Annuity Association/TIAA	155 Village Blvd, Suite A Princeton, NJ 08540	1-800-842- 8412	N/A
VOYA Financial Services	33 Wood Avenue South, Suite 600	1-877-873- 0321 732-326- 5613	njabp.beready2retire.com

	Iselin, NJ 08830		
AIG Retirement Services	100 Connell Dr # 2100, Berkeley Heights, NJ 07922	908-470- 4110	N/A
MetLife/Bright house	501 US Highway 22 Bridgewater, NJ 08807	1-800-543- 2520	If you have a Legacy Travelers Account, please visit av.metlife.com to access your account information. For additional questions, please contact your MassMutual Financial Professional or call Customer Service at 1-800-842- 9406.

Default Provider for ABP Investments

ABP enrollees not designating an investment provider for their program contributions within 45 days of program participation are enrolled with the investment provider designated by the NJDPB as the default investment provider at the time of enrollment. The default investment provider is authorized to accept employer and employee mandatory contributions and will invest the funds in a money market fund. Contributions will continue to be sent to the default investment provider and invested in that money market fund until the ABP member designates an investment provider, completes an application with that investment provider, and notifies the employer of this action. If the member is subject to delayed vesting, and is enrolled with the default investment provider, the member is allowed to choose an alternate investment provider during the first year and transfer the contributions deposited to that alternate investment provider.

The NJDPB has considered the concerns of members, human resource managers, and the investment providers for the ABP, and has developed procedures to periodically select an investment provider to serve as the default provider.

Voya is the designated default provider for the period August 1, 2021, through June 30, 2022.