

State-Authorized ABP INVESTMENT CARRIERS

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Empower (formerly MassMutual)

Yolanda Gonzalez

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MetLife/Bright house



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MetLife/Brighthouse

(formerly Travelers/CitiStreet)

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Empower (formerly Prudential Retirement)

Jordan Swartz | Retirement Plan Counselor

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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. As a result, the NJDPB has determined the default provider for the current fiscal year (FY) covering July 1, 2024, through June 30, 2025, to be MetLife/Brighthouse.

ABP Providers

<u>Equitable</u>	333 Thornall Street, 8th Floor Edison, NJ 08837	<u>1-800-628-6673</u>	N/A
<u>Empower (formerly Prudential)</u>	8515 E. Orchard Road Greenwood Village, CO 80111	<u>1-866-657-3327</u>	TDD line: <u>1-877-760-5166</u>
<u>Empower</u>	PO Box 825764 Philadelphia, PA 19182-5764	<u>1-866-816-4400</u>	For assistance with enrollment and investments, please contact Yolanda Gonzalez at Gitterman Wealth Management: ygonzalez@gittermanwealth.com Once enrolled, go to <u>Empower</u> (formerly MassMutual) to register your account.
<u>Teachers Insurance and Annuity Association/TIAA</u>	155 Village Blvd, Suite A Princeton, NJ 08540	<u>1-800-842-8412</u>	N/A
<u>VOYA Financial Services</u>	33 Wood Avenue South, Suite 600 Iselin, NJ 08830	<u>1-877-873-0321</u> <u>732-326-5613</u>	<u>njabp.beready2retire.com</u>
<u>Corebridge Financial (AIG)</u>	307 Fellowship Road, Suite 205 Mount Laurel, NJ 08054	<u>732-998-1535</u>	William.Sorrentino@corebridgefinancial.com
<u>MetLife/Brighthouse</u>	501 US Highway 22 Bridgewater, NJ 08807	<u>1-800-543-2520</u>	If you have a Legacy Travelers Account, please visit <u>av.metlife.com</u> to access your account information. For additional questions, please contact your <u>MassMutual Financial Professional</u> or call Customer Service at 1-800-842-9406.