



403b Information / Voluntary Programs

Employees or retired employees receiving a retirement allowance from a state pension system, are eligible to participate in a supplemental tax-deferred annuity program. You can choose from six 403(b) investment carriers, Prudential Deferred Compensation Plan and/or SACT.

Additional voluntary federal tax-deferred contributions under Internal Revenue Code, Section 403(b), may also be made based on the actual base salary paid less the mandatory 5% member contribution. Before having any additional contributions deducted, members should contact the authorized carrier of their ABP account for a calculation on the exact amount available to them for a Section 403(b) contribution. These contributions cannot exceed the actual dollar limits eligible for tax-shelter in a given tax year.

For additional information, please see:

[Additional Contributions Tax-Sheltered \(ACTS\) Program](#)

[State Employees Deferred Compensation Plan \(NJSEDCP\)](#)

[Supplemental Annuity Collective Trust Fund of NJ \(SACT\)](#)