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### **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 \(BEP 2010-02-20 \(Y\)-3 / P MID 4-BDC 6.00004ra e](#)