

**MORRIS HILLS REGIONAL DISTRICT  
APPROVED TAX SHELTER PROVIDERS**

Morris Hills Regional District Board of Education has approved the following providers to offer traditional 403b, 457 and Roth accounts for its employees. To open new accounts, employees may contact the following companies directly, use their own financial advisor or use the MHRD representative and then complete an OMNI Salary Reduction Agreement (SRA). Employees with established accounts who wish to make changes to their contribution must complete an OMNI Salary Reduction Agreement (SRA). OMNI Salary Reduction Agreements and additional information can be found on The Omni Group ("OMNI") website at [www.omni403b.com](http://www.omni403b.com).

**TAX SHELTER**

**MHRD REPRESENTATIVE**

Equitable L.I.C.

Paul Santos  
[Paul.santos@axa-advisors.com](mailto:Paul.santos@axa-advisors.com)  
908-421-1705

Lincoln National L.I.C.

Rachel Geueke  
[Rachel.geueke@lfg.com](mailto:Rachel.geueke@lfg.com)  
973-989-9162

Lincoln Investment Planning\*

Pat Romano/Jonathan Peck  
[promano@lincolninvestment.com](mailto:promano@lincolninvestment.com)  
[jpeck@lincolninvestment.com](mailto:jpeck@lincolninvestment.com)  
877-917-4001/800-627-0067

The Legend Group\*

Alan P. Curley  
[alancurley@legendequities.com](mailto:alancurley@legendequities.com)  
201-874-8723/800-735-9395

Variable Annuity L.I.C.

Kevin R. Walker  
[Kevin.walker@valic.com](mailto:Kevin.walker@valic.com)  
(800) 892-5558 ext. 89760  
917-968-6333

Metlife

Damien Paumi  
[dpaumi@nisivoccia.com](mailto:dpaumi@nisivoccia.com)  
973-328-1825

Mass Mutual Financial Group

Dan Katzeff  
[dkatzeff@financialguide.com](mailto:dkatzeff@financialguide.com)  
973-237-4337

Aspire Financial Services\*

866-634-5873  
[info@Aspireonline.com](mailto:info@Aspireonline.com)

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**TAX DEFERRED MUTUAL FUNDS 403(b)7**

Employees may also establish new 403(b)7 accounts with American Funds, T. Rowe Price and Vanguard which are not directly available, but may be purchased through a platform company. Service providers marked with an asterisk are Platform Companies.