

**Mill Neck's
Tax-Sheltered Annuity Program
(403-B Retirement Savings)**

As an employee of a not-for-profit organization, you are able to participate in this retirement savings program. Under this program, your contribution via payroll deduction is made without being taxed (pretax dollars). Generally this program is for retirement savings, and money may not be withdrawn until you reach the age 59, without penalties. There are certain exceptions. Mill Neck offers you five options for placing your retirement investment:

THRIVENT FINANCIAL

Contact: Daniel C. Tohill, CFP, FIC
150 Motor Parkway
Suite 401
Hauppauge, NY 11788
631-780-6612

FIDELITY INVESTMENT SERVICES

82 Devonshire Street
Boston, MA 02109
Contact 1 (800) 343-0860

ING INVESTMENT SERVICES

Contact: Anthony F. Amalfitano
1 Huntington Quadrangle
Suite 1C01
Melville, N.Y. 11747
631-755-0826

OPPENHEIMER FUNDS

Contact: Steve Birbiglia, MPA, CFP
Brighton Financial Group
23 Green Street
Huntington, N.Y. 11743
516-702-6855

PHOENIX/HOME LIFE Mutual Insurance Co.

Contact: Lloyd Gold
Nassau West Corporate Center II
50 Charles Lindbergh Blvd
Suite 600
Uniondale, N.Y. 11553
516-357-9500 X465