

In addition to completing the "State of New Jersey Department of the Treasury - Division of Pensions Alternate Benefit Program Enrollment Application", the employee must also complete an application for the carrier they have selected.

An employee must also complete an ABP Investment Carrier Allocation Form.

Employees may tax defer additional voluntary contributions by entering into a salary reduction agreement with the University. The employee must complete an "Alternate Benefit Program (ABP) Salary Reduction Agreement".

Employees must also contact their carrier for a calculation of the amount they may tax-defer by law. Upon receipt of the calculation, they must enter into the agreement. Salary reduction agreements that do not have the required calculation attached will not be processed.

Salary reduction agreements can be signed four times per calendar year.