

**Dearborn Public Schools**  
**403b and 457 Tax Deferred Savings Plan Providers (January 2025)**

All employees of DPS have the opportunity to save for retirement by participating in one or both tax deferred savings plans. Contracts with the companies listed below are the personal responsibility of the employee. No deductions will be made without authorization from DPS's third party administrator, The OMNI Group, 877.544.6664, [www.omni403b.com](http://www.omni403b.com).

Contributions of up to \$23,500.00 for employees under 50 are allowed in 2025; this amount is subject to change annually. If you have at least 15 years of service with DPS or are at least 50 years old, you may also be able to make additional catch-up contributions. For appropriate limits for your particular circumstances, contact OMNI's Customer Care Center at 877.544.6664.

Salary Reduction Agreements (SRA's) to initiate or make changes in amounts to be deducted must be submitted to OMNI who will verify account status and communicate deduction information to the DPS Payroll Office. SRA forms and other plan details are available on OMNI's page for Dearborn Public Schools at <https://omni403b.com/PlanDetail.aspx?clientID=V5RKh9rk08U>.

Provider	Plan	Contacts
	403B 457	Craig Nikischer 800.892.5558 ext 87996 Cell 734.476.9633 craig.nikischer@valic.com
	403B 457 VALIC	Jim Thorpe 313.216.0132 James.w.thorpe@ampf.com Joanne Hardin 313.216.0125 joanne.m.hardin@ampf.com
	403B 457	Tom Tafelski 313.718.1066 thomas.tafelski@equitable.com Gehad AlavJan 313.506.0456 gehad.alawan@equitable.com Badri Jawad 313.418.4664 badri.jawad@equitable.com Rich Gilbertson 734.560.3148 richard.gilbertson2@equitable.com Rohnee Saad 313.525.9810 rohnee.saad@equitable.com
	403B 457	Gary Niemczak 734.464.0907 gniemczak@LincolnInvestment.com Office 800.232.2383
	403B	800.343.0860 www.fidelity.com/atwork
	457	David L. Rychlick 734.338.6584 David.Rychlick@lfg.com
	403B 457	Joe Banach 248.250.8314 joe@williams-co.com Williams & Company 877.769.4032
	457	For Appointments 800.842.2776