

ARE YOU AWARE OF YOUR 403(b) BENEFIT



The opportunity

Your Employer offers a 403(b) retirement plan as a benefit to employees.

The Plan allows employees to save and invest by making tax-deferred contributions directly from their paycheck.

Why save with 403(b)?

- > You do not pay income tax on contributions until you begin making withdrawals from the plan, usually after your retirement.
- > Investment gains in the plan are not taxed until distributed.
- > Benefit from saving and investing.

Sample: Future retirement savings value assuming 6% yield on investment.**

Monthly Contributions	5 yrs.	15 yrs.	20 yrs.
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

** OMNI does not offer financial advice. Always consult your financial advisor before investing. For more information about 403(b) Plans, visit the IRS website.

How can I participate?

1. Complete a Salary Reduction Agreement (SRA). This can be done Online at www.omni403b.com.
2. Open an account with an investment provider. The list of your available providers is on the right.

How much can I contribute annually?

Employees can contribute up to \$18,500 in 2018. Employees who are age 50 or older can contribute an additional \$6,000.

Employees with 15 years of service may contribute up to an additional \$3,000.

U.S OMNI administers the Plan and is available to answer questions at (877) 544-6664. or visit www.omni403b.com.

Want to learn more about your investment options?

Click the link below for an investment provider to contact you.

<https://www.omni403b.com/spinforeq.aspx>

Want to start contributing or learn more about your employer's plan?

Click the link below to visit your Plan-page.

(Not available for all providers. Visit your Plan-page for a complete listing.)

<https://www.omni403b.com/PlanDetail.aspx?tml=996>

New accounts may be opened with following approved service providers

AMERICAN FUND/CAPITAL GUARDIAN
 AMERICO FINANCIAL LIFE/ANNUITY
 ATHENE ANNUITY AND LIFE (AVIVA)
 AXA EQUITABLE LIFE INSURANCE COMPANY
 FORESTERS FINANCIAL (FIRST INVESTORS)
 FRANKLIN TEMPLETON FUNDS
 GREAT AMERICAN INSURANCE GROUP
 GWN/EMPLOYEE DEPOSIT ACCT
 HORACE MANN LIFE INS. CO.
 JACKSON NATIONAL LIFE IIIII
 JEFFERSON NATIONAL LIFE
 MIDLAND NATIONAL LIFE INS. CO.
 NATIONAL LIFE GROUP (LSW)
 OPPENHEIMER SHAREHOLDER SVCS.
 PLANMEMBER SERVICES CORP.
 RIVERSOURCE LIFE INSURANCE CO OF NY
 ROTH - AXA EQUITABLE
 ROTH - FORESTERS FINANCIAL (FIRST INV.)
 ROTH - NATIONAL LIFE GROUP (LSW)
 ROTH - PLANMEMBER SERVICES CORP.
 ROTH - VALIC
 USAA LIFE INSURANCE CO.
 VALIC
 VANGUARD FIDUCIARY TRUST CO.
 VOYA FINANCIAL (RELIASTAR)
 WADDELL & REED INC.
 HARTFORD LIFE INS. CO. - 457
 NATIONAL LIFE GROUP (LSW) - 457
 VOYA FINANCIAL (NATL) - 457