

# Who is OMNI?

## What does OMNI do?

Your employer has hired The OMNI Group to administer their 403(b) plan in accordance with applicable IRS regulations.

## What does OMNI do for YOU?

- > Ensure you do not exceed your Contribution Limit
- > Process changes to your contributions
- > Process Plan transaction requests (loans, hardships, rollovers, etc.)

## How do you start a 403(b) Retirement Saving Account? 4 simple steps

### Step 1:

Go to your employer's webpage on our website, <http://www.omni403b.com> and select the "Participants" button.

### Step 2:

Select your state, type in name of your employer in the "Employer Plan Info." Box and click "Show Details":

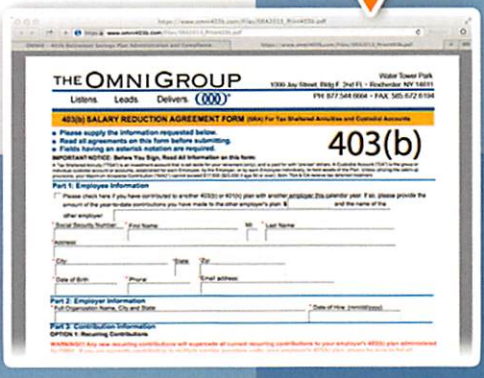
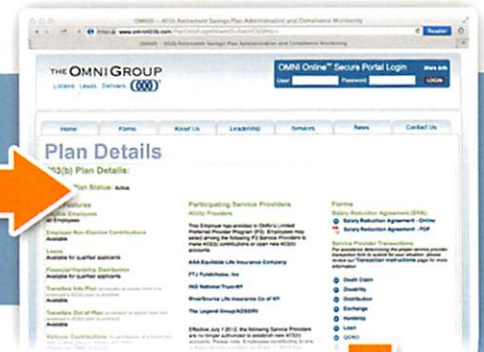
# Start Now!

### Step 3:

Choose your Service Provider & Open your account\*

### Step 4:

Submit an SRA to OMNI



LIKE **US** on   
 facebook

FOLLOW **US** on   
 twitter

- Contests and prizes
- Helpful tips for retirement
- Company updates and newsletters



\*OMNI cannot provide advice concerning any particular service provider or investment vehicle. You may wish to consult with a financial advisor to determine which one(s) best meets your financial needs/goals.

Questions? Our Customer Care Center is available toll-free at 877-544-6664  
Monday – Friday: 7:30 AM – 8:00 PM EST

**US OMNI**



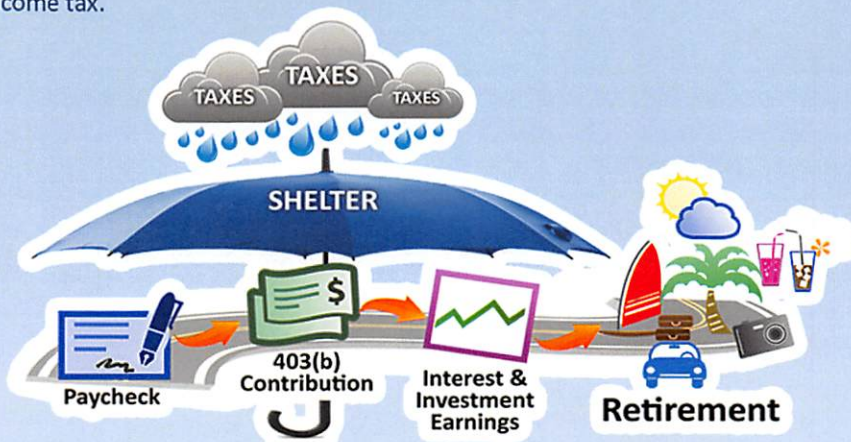
# 403(b)asics

## What is a 403(b)?

A 403(b) is often thought of as a lesser known cousin to a 401(k) - although in truth 403(b) plans have been in existence for almost 60 years, and are vastly utilized nationwide. Tailored to the unique needs of non-profits, churches, and public employees, the 403(b) is designed for flexibility in helping participants meet their retirement planning needs.

## How it works?

After establishing a 403(b) account, money is withheld from your paycheck, and invested with your selected service provider. Your contributions are not treated as taxable income, which can greatly reduce the impact on your annual tax liability. For example, if you receive a paycheck for \$1,000 and \$100 of it goes into your 403(b), only \$900 of your pay will be subject to income tax.



## Where does the money go?

Your contributions flow through OMNI to your chosen service provider, where it is in turn deposited into one or more investment vehicles. There are a number of different investment vehicles that may be available, including mutual funds, annuities, and fixed interest bearing accounts. Choosing which type of investment vehicle is best for you can be a challenge, and OMNI encourages you to carefully consider every available option. Your contributions, along with any investment or interest earnings, accumulate tax-free until distribution. Available service providers at your employer are listed to the right.

## When do I get my money?

403(b) plans are intended primarily to help achieve a financially secure retirement. As a result, distribution is permissible after you reach age 59 ½ or separate from service with your employer. Some participants may instead opt to rollover their deferrals into an Individual Retirement Account (IRA) at this point.

In certain circumstances you may be able to withdraw funds earlier, albeit sometimes at the expense of your retirement nest-egg. If you are facing financial hardship or need to access some of your 403(b) funds, many plans offer hardship withdrawals and loans, subject to IRS regulations.

## It Just Makes “Cents”!

If you were to put as little as \$10 of your weekly earnings into a 403(b) it would equate to roughly \$500 a year. That's less than \$1.40 a day, cheaper than the price of an average cup of coffee. That small amount over 30 years with 10% annual compounded rate of return growth can equate to over \$82,000 dollars! Also, every dollar you put aside lowers your taxable income.

Visit [omni403b.com/calculators](http://omni403b.com/calculators) to get an idea of how putting a little aside, can go a long way!

Please Note: From January 1970 through the end of 2012, the average annual compounded rate of return for the S&P 500, including reinvestment of dividends, was approximately 10.1%. Rates of return are variable and dependent upon investment performance.



## TOP TEN REASONS TO PARTICIPATE IN A 403(B)!

1. It's painless
2. Contributions are tax deferred
3. Earnings grow tax deferred
4. Compounding interest
5. Can contribute more to a 403(b) than to an IRA
6. Create a diversified portfolio
7. Loans and hardship withdrawals available where plan permits
8. Transfer money with job change
9. Social Security won't be enough
10. Stop and start whenever you want