

# ARE YOU AWARE OF YOUR 403(b) BENEFIT



New accounts may be opened with following approved service providers

AMERICAN FUND/CAPITAL GUARDIAN  
AXA EQUITABLE LIFE INSURANCE COMPANY  
LINCOLN INVESTMENT PLANNING

## 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](http://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](http://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=1148>