OMNI Updates

2nd Quarter 2019

Providing a Better Understanding of Your **Tax Deferred Retirement Benefit**

IT'S NEVER TOO LATE!

US OMNI would like to wish all participants a happy Spring season! With a season of growth upon us, OMNI would like to remind participants to be sure your retirement is growing as well, and invest in your employer's 403(b) plan. It's never too late to get started! Follow the steps below or contact OMNI at **877-544-6664** for more information.

Salary Reduction Agreement Process

OMNI prides itself on providing full-service Salary Reduction Agreement (SRA) administration that includes direct submission of SRAs to OMNI, thereby alleviating the plan sponsor of this responsibility. SRAs can be completed online at OMNI's website at www.omni403b.com or by paper and sent via mail, facsimile, or e-mail. Our customer service team is available to assist employees in completing the forms and can be reached at (877)544-6664 Monday through Friday from 7:30 am – 8:00 pm EST.

Here's how it works

1. Participants submit SRAs for all deduction changes directly to OMNI, either online or by completing a PDF copy and faxing or mailing the form.

2. OMNI verifies with the service provider(s) that the participant has an account open and ready to accept contributions.

3. OMNI sends the plan sponsor notice of the deduction change through the secure portal of our website.

4. OMNI receives the funds from the plan sponsor and validates the amount against the participant's most recent SRA, before remitting to the chosen service provider.

Take advantage of our dedicated Customer Service!

OMNI has a dedicated Customer Service Team to assist participants and their financial advisors with all 403(b) or 457(b) related inquiries. Our Customer Service Team is based at our headquarters in Rochester, NY and staffed by ten highly trained representatives with five additional representatives available during periods of high call volume. OMNI's Call Center receives calls from all over the United States and is open between the hours of 7:30 am and 8:00 pm EST, Monday through Friday. We also maintain a dedicated bi-lingual (Spanish) call center, staffed between the hours of 7:30 am – 4:00 pm EST, Monday through Friday.

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Service Credits

A service credit is a transfer of a specific amount of funds from a 403(b) account to purchase a credit for a period of service in tax-qualified defined benefit governmental plans (i.e., pension plans). OMNI recognizes the time-sensitive nature of this type of transaction and expedites all service credit requests. Please see the following steps for obtaining approval from OMNI for a service credit:

1. Participants must contact their defined benefit plan service provider to determine the amount required to purchase the service credit and obtain any paperwork needed from the provider.

2. Participants must then fill out the online Service Credit request form on the OMNI website. OMNI will email the certificate of approval which should be printed, attached to the service provider's paperwork, and submitted directly to the provider.

While our online processes guarantee your participants the fastest possible turnaround times, OMNI also accommodates those participants who prefer to manage their account via facsimile or mail. Complete paperwork can be e-mailed to serviceprovider@omni403b.com, faxed to our Service Provider Team at (585)756-5557, or mailed to our home office at 1099 Jay Street, Building F, Rochester, NY 14611. Approval will be attached to the paperwork and forwarded directly to the service provider.

OMNI Participant Secure Portal

Through the OMNI Online secure portal, participants have access to do the following in connection with their 403(b) / 457(b) retirement accounts:

- Submit Salary Reduction Agreement (SRA) Forms
- Initiate and complete common transactions such as loans, hardships / unforeseeable emergencies, transfers, exchanges, and distributions
- Utilize MAC (Maximum Allowable Contribution) and retirement savings calculators
- View general information and FAQs
- Review information specific to the plan sponsor's plan
- Review information on participating 403(b) / 457(b) investment providers
- View educational videos

To learn more contact U.S. OMNI, M-F 7:30-8:00pm EST, 877-544-6664 or visit www.omni403b.com

Millard Public Schools

New accounts may be opened with the following approved service providers:

AIG RETIREMENT SERVICES (FORMERLY VALIC)
AMERIPRISE FINANCIAL SERVICES INC.
ASPIRE FINANCIAL SERVICES
AXA EQUITABLE LIFE INSURANCE COMPANY
FIDELITY MANAGEMENT TRUST CO.
FORESTERS FINANCIAL (FIRST INVESTORS)
GLOBAL ATLANTIC FINANCIAL GROUP
GREAT AMERICAN INSURANCE GROUP
HORACE MANN LIFE INS. CO.
KANSAS CITY LIFE INSURANCE COMPANY
LINCOLN NATIONAL
METLIFE
MIDLAND NATIONAL LIFE INSURANCE
OPPENHEIMER SHAREHOLDER SVCS.
PUTNAM INVESTMENTS
ROTH - AIG RETIREMENT SERVICES (FORMERLY VALIC)
ROTH - ASPIRE
ROTH - AXA EQUITABLE
ROTH - FORESTERS FINANCIAL (FIRST INV.)
ROTH - HORACE MANN LIFE INS. CO.
ROTH - KANSAS CITY LIFE INS. COMPANY
ROTH - LINCOLN NATIONAL
ROTH - METLIFE
ROTH - MIDLAND NATIONAL LIFE INSURANCE
ROTH - OPPENHEIMER
ROTH - SECURITY BENEFIT
ROTH - VOYA FINANCIAL (RELIASTAR)
ROTH - VOYA FINANCIAL (VRIAC)
SECURITY BENEFIT
THRIVENT FINANCIAL FOR LUTHERANS
VOYA FINANCIAL (RELIASTAR)
VOYA FINANCIAL (VRIAC)
WADDELL & REED INC.
ASPIRE FINANCIAL SERVICES - 457
FIDELITY MANAGEMENT TRUST CO. - 457
SECURITY BENEFIT - 457