Are you aware of your 403(b) benefit?

THE OPPORTUNITY
You have the opportunity to save for retirement by participating in your Employer’s 403(b) retirement plan. A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations and ministers.

WHY SAVE WITH 403(b)?
> You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
> Investment gains in the plan are not taxed until distributed.
> Retirement assets can be carried from one employer to another in most cases.

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

<table>
<thead>
<tr>
<th>Monthly Contributions</th>
<th>5 Years</th>
<th>15 Years</th>
<th>20 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50</td>
<td>$3,489</td>
<td>$14,541</td>
<td>$23,102</td>
</tr>
<tr>
<td>$200</td>
<td>$13,954</td>
<td>$58,164</td>
<td>$92,408</td>
</tr>
<tr>
<td>$500</td>
<td>$34,885</td>
<td>$145,409</td>
<td>$231,020</td>
</tr>
</tbody>
</table>

HOW CAN I PARTICIPATE?
Prior to contributing you must open an account with an investment provider participating in the Plan, a list of which is available on the right. You may then complete a Salary Reduction Agreement (SRA) online at:
https://www.omni403b.com

HOW MUCH CAN I CONTRIBUTE ANNUALLY?
You may contribute up to $19,500 in 2020. For appropriate limits for your particular circumstances, please contact OMNI’s Customer Care Center at 877-544-6664.

<table>
<thead>
<tr>
<th>Contribution Limits</th>
<th>15 Yr. Service Catch-up (if eligible)</th>
<th>Maximum Employer Contributions</th>
<th>Combined Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 49 &amp; below</td>
<td>Age 50 &amp; above</td>
<td>Age 49 &amp; below</td>
<td>Age 50 &amp; above</td>
</tr>
<tr>
<td>$19,500.00</td>
<td>$26,000.00</td>
<td>$57,000.00</td>
<td>$63,500.00</td>
</tr>
</tbody>
</table>

Looking for Help?
Click the link below for an investment professional to reach out to you.

https://www.omni403b.com/PlanDetail.aspx?tml=705

New accounts may be opened with following approved service providers:
- AIG RETIREMENT SERVICES (FORMERLY VALIC)
- AMERICAN CENTURY SERVICES LLC
- AMERIPRISE FINANCIAL/RIVERSOURCE
- ASPIRE FINANCIAL SERVICES
- AXA EQUITABLE LIFE INSURANCE COMPANY
- FACULTY SERVICES CORP.
- FORESTERS FINANCIAL (FIRST INVESTORS)
- GWN/EMPLOYEE DEPOSIT ACCT
- INVESCO OPPENHEIMERFUNDS
- LINCOLN INVESTMENT PLANNING
- METLIFE
- METLIFE (FC)
- NY LIFE INS. & ANNUITY CORP.
- OLDHAM RESOURCE GROUP, INC.
- ORION PORTFOLIO SOLUTIONS LLC (FORMERLY FTJ FUND-CHOICE)
- PLANMEMBER SERVICES CORP.
- SECURITY BENEFIT
- SGROI FINANCIAL LLC
- TEG FED CU/401K CONTRIBUTIONS
- THE LEGEND GROUP/ADSERV
- THRIVENT FINANCIAL FOR LUTHERANS
- VOYA FINANCIAL (NATL NY)
- WADDELL & REED INC.