

MEMORANDUM

TO: All Employees
FROM:
DATE:
RE: Tax Sheltered Annuities 403b Plan

We have contracted with an independent Third Party Administrator (TPA), The Omni Group (“OMNI”), to administer our 403(b) Retirement Plan. OMNI, currently servicing over 2100 plans across the United States, will now be responsible for ensuring that our plan stays compliant with all pertinent regulation mandated by the IRS.

OMNI’s services will include review and approval of any and all 403(b) transactions, as well as the implementation of Salary Reduction Agreement (SRA) forms. Contact OMNI at **1-877-544-6664** if you wish to effect any 403(b) transaction including those listed below:

- ❖ Distribution (including distributions due to age, death, disability, separation from service, and domestic relations orders).
- ❖ Exchanges/Transfer/Rollover of 403(b) funds between vendors or 403(b) plans
- ❖ Hardship distribution
- ❖ Loans
- ❖ Purchase of Service Credits

Additionally, OMNI will be responsible for the coordination of any changes to your 403(b) deduction profile. **Please note that current deductions will not be impacted by this transition.** If you wish to start, stop, or change your contribution amount after _____, it will be necessary for you to complete an OMNI Salary Reduction Agreement.

INSTRUCTIONS ON HOW TO COMPLETE THE SRA

Go to OMNI’s website at www.omni403b.com and select the purple button labeled “Participants”

Next, in the lower left-hand corner in the blue box entitled “Employer Plan Info” select the Employer’s State

On the same page, just below “Employer’s State” begin entering the Employer Name. Note that when you begin typing the name, a dropdown box will appear where you can select the name of your organization.

You will then be brought to your “home page” where you’ll find your organization’s “Plan Details”. Here you can access the necessary forms to complete any/all transactions including the SRA.

Please note: Any change effected through submission of a new SRA will cause recurring contributions to supersede all existing recurring contributions. If you are currently contributing to multiple investment providers under your employer's 403(b) plan, please be sure to list all contributions you wish to continue on the new SRA. Any active 403(b) or ROTH 403(b) contributions found in our records, but not listed on the new SRA will be discontinued.

If you have any questions, please call **OMNI Customer Service Toll-Free: 1-877-544-6664**

Website – Screen Shots

Organization specific plan information is available on OMNI's website at www.omni403b.com. This information can be viewed by following the steps below:

Go to OMNI's website at www.omni403b.com and select the purple button labeled "Participants":



Next, in the lower left-hand corner in the blue box select the Employer's State:



On the same page, in the lower left-hand corner begin entering the Employer Name. Note that when you begin typing the name, a dropdown box will appear where you can select the correct name.



You have now reached the Organization Page where you will find the following information:

1. Plan Features – This section outlines what is or is not permitted within the plan based on the organization’s current plan document.
2. Participating Service Providers – This section identifies those service providers that employees are allowed to make contributions to.
3. Salary Reduction Agreement (SRA) – This section is where employees can submit or print an SRA form to start, stop or make a change to their contribution.
4. Service Provider Transactions – This section is where you will find the forms needed to initiate a transaction such as a distribution or loan.

Plan Details Organization Name

403(b) Plan Details:

Current Plan Status: Active

Plan Features ①

Eligible Employees
All employees, but employees who normally work fewer than 20 hours per week or student-teachers or teacher's aides (i.e., positions providing services on a temporary basis while attending a school, college or university) described in Code section 3121(b)(10) are not eligible to participate. Please note: An employee normally works fewer than 20 hours per week if, for the 12-month period beginning on the date the employee's employment commenced, the employer reasonably expects the employee to work fewer than 1,000 hours of service (as defined under Section 410(a)(1)(C) of the Code) and, for each plan year ending after the close of that 12-month period, the employee has worked fewer than 1,000 hours of service.

Employer Non-Elective Contributions Available

Loans Available for qualified applicants

Financial Hardship Distribution Available for qualified applicants

Transfers Into Plan (A variety of assets from one employer's 403(a) plan to another)
Available

Transfers Out of Plan (A variety of assets from one employer's 403(a) plan to another)
Available

Rollover Contributions (A contribution of a distribution from another plan (i.e., 401(k), 457, 459))
Please call OMNI to inquire

ROTH 403(b)
Not Available

Contract Exchanges (A change of investment within a 403(b) plan)
Available. Please note that a new investment provider must be participating in your Employer's 403(b) plan. A list of your Employer's participating providers can be found under the Participating Service Providers section.

Distributions (i.e., Distribution from Service, Advanced if 10 or more of age, Retirement Disability, or Death)
Available

Participating Service Providers ②

403(b) Providers

This Employer has enrolled in OMNI's Limited Provider Provider Program (LPP). Employees may select among the following FJ Service Providers to make 403(b) contributions or open new 403(b) accounts.

AXA Equitable Life Insurance Company
First Investors Corporation
ING National Trust-NY
Lincoln Investment Planning
Mass Mutual VA
MetLife
Oppenheimer Shareholder Svcs.
RiverSource Life Insurance Co of NY
The Legend Group/ADSERV
VALIC
Wadsworth & Reed Inc.

Effective July 1, 2012, the following Service Providers are no longer authorized to establish new 403(b) accounts. Please note, Employees contributing to one of these service providers as of July 1, 2012 may continue their contributions without interruption.

Coburn, Grant & Co.
Capital Bank & Trust
Fidelity Management Trust Co.
First New York FCU
MetLife (FC)
Vanguard Fiduciary Trust Co.

Forms ③

Salary Reduction Agreement (SRA):
[Salary Reduction Agreement - Online](#)
[Salary Reduction Agreement - PDF](#)

Service Based Catch-Up Request:
[Online Request Form](#)
[Downloadable PDF Version](#)

Service Provider Transactions:
For assistance determining the proper service provider transaction form to submit for your situation, please review our Transaction Instructions page for more information.

- [Death Claim](#)
- [Disability](#)
- [Distribution](#)
- [Exchange](#)
- [Hardship](#) ④
- [Loan](#)
- [QDRO](#)
- [Rollover](#)
- [Service Credit](#)
- [Transfer](#)