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 ministries.

We recommended that all employees visit our education page which can be found here: https://www.omni403b.com/Employees/Education

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.

Future retirement savings value assuming 6% growth.

<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/SRA

If you are already contributing to your Employer’s Plan and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. You can begin or change your contributions as soon as your next payment cycle following our receipt of a completed SRA.

HOW MUCH CAN I CONTRIBUTE ANNUALLY?
In 2021, you may contribute up to $19,500 if you are 49 years of age and below and up to $26,000 if you are 50 years of age and over. You may also be entitled to additional catchup provisions like the 15 Year Service Catch-up. Please contact OMNI’s Customer Care Center at 877-544-6664 for further details.

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

https://www.omni403b.com/PlanDetail