Who is OMNI?

What does OMNI do?

Your employer has hired The OMNI Group to administer their 403(b) plan in accordance with applicable IRS regulations.

What does OMNI do for YOU?

> Ensure you do not exceed your Contribution Limit
> Process changes to your contributions
> Process Plan transaction requests (loans, hardships, rollovers, etc.)

How do you start a 403(b) Retirement Saving Account? 4 simple steps

Step 1:

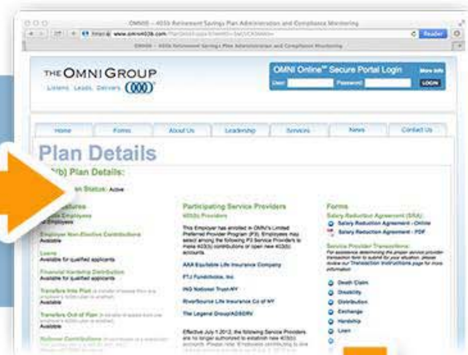
Go to your employer's webpage on our website, http://www.omni403b.com and select the "Participants" button.

Step 2:

Select your state, type in name of your employer in the "Employer Plan Info." Box and click "Show Details":

Step 3:

Choose your Service Provider & Open your account*



Step 4:

Submit an SRA to OMNI

2014 403(b) Plan Limits

$17,500 Base Limit
Is employee eligible for 15-year cap expansion?

- **YES** → **$20,500 *Limit** — Is employee age 50 or older this calendar year
  - **YES** → **$26,000 *Limit**
  - **NO** → **$20,500 *Limit**
- **NO** → **$17,500 Limit** — Is employee age 50 or older this calendar year
  - **YES** → **$23,000 Limit**
  - **NO** → **$17,500 Limit**

*Individual Calculations Required

*OMNI cannot provide advice concerning any particular service provider or investment vehicle. You may wish to consult with a financial advisor to determine which one(s) best meets your financial needs/goals.

Questions? Our Customer Care Center is available toll-free at 877-544-6664
Monday – Friday: 7:30 AM– 8:00 PM EST

A Member of
Employee Benefits Services Group