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403 (b) UNIVERSAL AVAILABILITY NOTICE

The Opportunity:

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. If there are any questions, you may contact the Plan's administrator, the OMNI Group at 877-544-6664.

We recommend that all employees view a brief, 3-minute video presentation called, "403(b), Why Me?" explaining a 403(b) plan, and how to contribute. The video can be viewed on OMNI's website at www.omni403b.com.

How Can I Participate?

You can participate in the Plan with pre-tax contributions by submitting a Salary Reduction Agreement ("SRA") online via OMNI's website or by submitting a completed SRA form, found on the same website, to OMNI either by facsimile to 585-672-6194 or by mail to 1099 Jay Street, Building F, Rochester, NY 14611. Additionally, prior to contributing you must open an account with an investment provider participating in the Plan. A list of the Plan's participating investment providers may be viewed on OMNI's website after submitting your Employer's name and state.

How Much Can I Contribute Annually?

You may contribute up to \$19,000 in 2019; this amount is subject to change annually. If you have at least 15 years of service with your employer or you are at least 50 years old, you may be entitled to make additional contributions. For appropriate limits for your particular circumstances, please contact OMNI's Customer Care Center at 877-544-6664.

What If I Already Have An Account?

If you are already contributing to the Plan, and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. See directions above for on-line and paper submission options.

What If I Do Not Want to Contribute?

If you do not want to take advantage of this program, simply submit an SRA with the option "I do not wish to participate at this time" selected. See directions above for on-line paper submission options.

How Can I Get More Information?

You can access further information at www.omni403b.com.

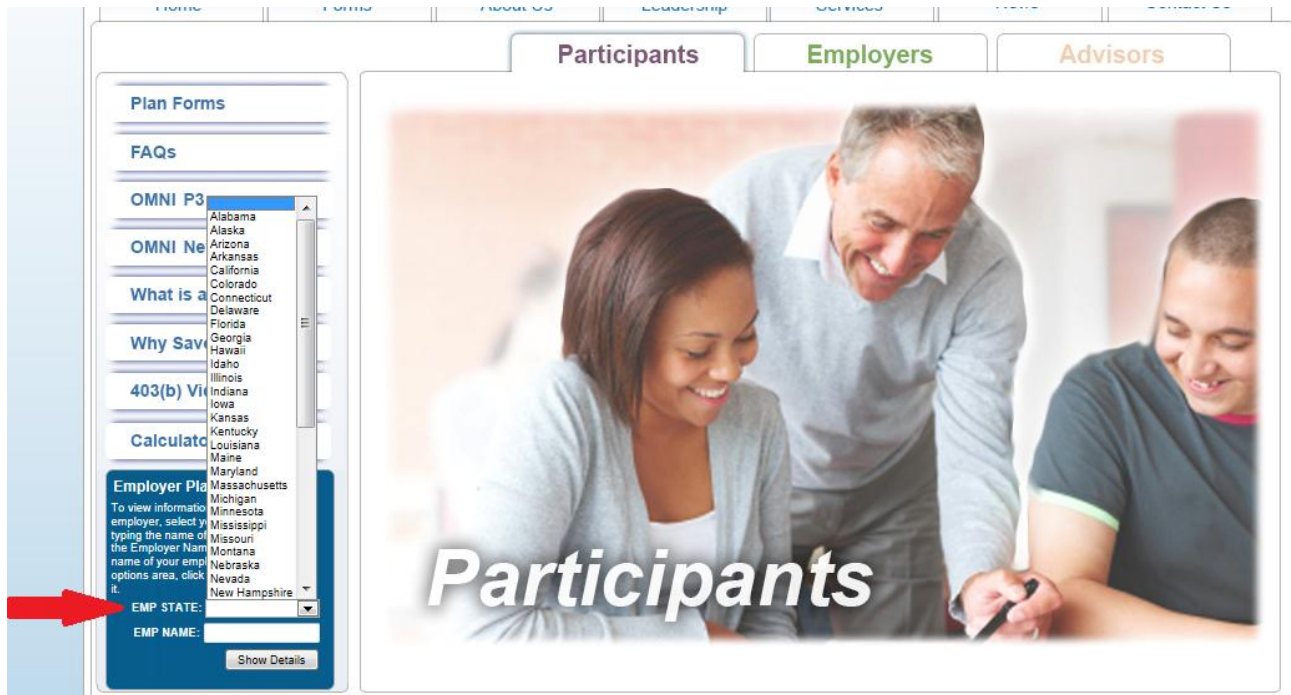
Organization Page

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.

The screenshot shows a website interface with three tabs: "Participants" (selected), "Employers", and "Advisors". On the left, there is a sidebar menu with links for "Plan Forms", "FAQs", "OMNI P3", "OMNI Newsletter", "What is a 403(b) Plan?", "Why Save with 403(b)", "403(b) Videos", and "Calculators". Below the sidebar is a section titled "Employer Plan Info." with instructions: "To view information specific to your employer, select your state then begin typing the name of your employer into the Employer Name field. When the name of your employer appears in the options area, click on its name to select it." Below the instructions are two input fields: "EMP STATE:" with a dropdown menu set to "New York", and "EMP NAME:" with the text "al" entered. A red arrow points to the dropdown menu that has appeared, listing several options: "Albany City SD", "Albion CSD", "Alden CSD", "Alexander CSD", and "Alexandria CSD". The main content area features a large image of three people (two women and one man) looking at a document together, with the word "Participants" overlaid in large white text. At the bottom of the page, there is a footer with the text "A Member of U.S. Employers' Group" and "©2014 THE OMNI® GROUP INC. ALL RIGHTS RESERVED", along with social media icons for Facebook, Twitter, and LinkedIn.

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., persons providing service on a temporary basis while attending a school, college or university) described in Code section 3121(b)(10) are not be 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) (3) (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 transfer of assets from one employer's 403(b) plan to another)
Available

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

Rollover Contributions (A contribution of a distribution from another plan (i.e. 401(k), 457, IRA))
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. Separation from Service, Attainment of 59 ½ years of age, Permanent Disability, or Death)
Available

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Participating Service Providers

403(b) Providers

This Employer has enrolled in OMNI's Limited Preferred Provider Program (P3). Employees may select among the following P3 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

Waddell & 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.

Cadaret, Grant & Co.

Capital Bank & Trust

Fidelity Management Trust Co.

First New York FCU

MetLife (FC)

Vanguard Fiduciary Trust Co.

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Forms

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](#)

[Loan](#)

[QDRO](#)

[Rollover](#)

[Service Credit](#)

[Transfer](#)

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