

Tamalpais Union High School District

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

WHY SAVE WITH 403(b)?

1. You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
2. Investment gains in the plan are not taxed until distribution.
3. Generally, retirement assets can be carried from one employer to another.

Future retirement savings value assuming 6% growth

Monthly Contributions	5 Year	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

HOW CAN I PARTICIPATE?

Prior to contributing you must open an account with an investment provider authorized in the Plan, a list of which is available on the right. You may then complete a Salary Reduction Agreement (SRA) online at: 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 2023, you may contribute up to \$22,500 if you are 49 years of age or below and up to \$30,000 if you are 50 years of age and over. You may also be entitled to additional catch-up provisions like the 15 Year Service Catch-up. Please contact OMNI's Customer Care Center at **877.544.6664** for further details.

Contribution Limits		15 Yr. Service Catch-up (if eligible)	Maximum Employer Contributions	Combined Limit	
Age 49 & below	Age 50 & above			Age 49 & below	Age 50 & above
\$22,500	\$30,000	\$3,000	\$66,000	\$66,000	\$73,500

LOOKING FOR HELP?

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

[Tamalpais Union High School District Plan Detail Page](#)

New accounts may be opened with the following approved service providers.

- American Century Services LLC
- American Fidelity Assurance Co.
- American Funds Service Company
- American United Life Ins Co 1
- Americo Financial Life/Annuity
- Ameriprise Financial/RiverSource
- Brighthouse Life Ins (MetLife CT/Travelers)
- California Teachers Association (CTA)
- CalSTRS Pension 2 (VOYA)
- Corebridge Financial (formerly AIG)
- Equitable (formerly AXA)
- Fidelity Management Trust
- Fiduciary Trust Co. of New Hampshire
- Fiduciary Trust Intl-Franklin Templeton
- Global Atlantic Financial Group
- GLP & Associates
- GWN/Employee Deposit Acct
- Horace Mann Life Ins. Co.
- Industrial Alliance Ins & Fin. Serv. Inc
- Invesco OppenheimerFunds
- Jackson National Life III
- Lincoln Investment Planning
- Lincoln National
- MetLife
- Midland National Life Insurance
- Modern Woodmen of America
- National Life Group (LSW)
- North American Company 2
- NY Life Ins. & Annuity Corp.
- Orion Portfolio Solutions, LLC (Formerly FTJ FundChoice)
- Pacific Life Insurance Company
- PenServ SmartSAV (formerly Foresters)
- PFS Investments
- PlanMember Services Corp.
- Protective Life Insurance Company
- Putnam Investments
- ROTH - American Century Services LLC
- ROTH - CalSTRS Pension 2 (VOYA)
- ROTH - Corebridge Financial (formerly AIG)
- ROTH - Equitable (formerly AXA)
- ROTH - Fidelity Management Trust
- ROTH - Horace Mann Life Ins. Co.
- ROTH - Industrial Alliance Pacific
- ROTH - Invesco OppenheimerFunds
- ROTH - Lincoln Investment
- ROTH - MetLife
- ROTH - National Life Group (LSW)
- ROTH - Orion Portfolio Solutions, LLC (Formerly FTJ FundChoice)
- ROTH - PenServ SmartSAV (formerly Foresters)
- ROTH - PlanMember Services Corp.
- ROTH - Primerica Financial Services
- ROTH - Security Benefit
- ROTH - The Legend Group, A Lincoln Investment Company
- ROTH - Vanguard Fiduciary Trust Co.
- ROTH - Voya Financial (Reliastar)
- ROTH - Voya Financial (VRIAC)
- Security Benefit

Plan Participation Guide

It's your future. Own it.



Plan Participation Guide

What you will find in your Plan Participation Guide

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Dear Employee,

Our goal at U.S. OMNI & TSACG Compliance Services is to make your life easier by ensuring your employer's supplemental retirement plan is administered properly and by ensuring that you have the resources you need to take full advantage of the opportunity to participate.

Your employer has placed the administration of their plan(s) in our hands, and this is not a responsibility we take lightly. It is our promise to you that no matter where you are at in life - actively working, nearing retirement, or retired - we will dedicate the time and effort to simplify how you access your account and manage your contributions.

This Plan Participation Guide was developed to provide resource information, but as you dive deeper into the management of your retirement accounts, you may find that you still have questions. Don't worry. We are here to help. Our Customer Service Representatives are available to assist with distribution submission and approval questions as well as salary reduction agreement submission questions. The contact information for our teams can be found later in this document.

Welcome to your benefits plan. We are happy you are here.

Sincerely,

U.S. OMNI & TSACG Compliance Services

Meet U.S. OMNI & TSACG Compliance Services

Making sure you receive the **financial wellness resources you deserve.**

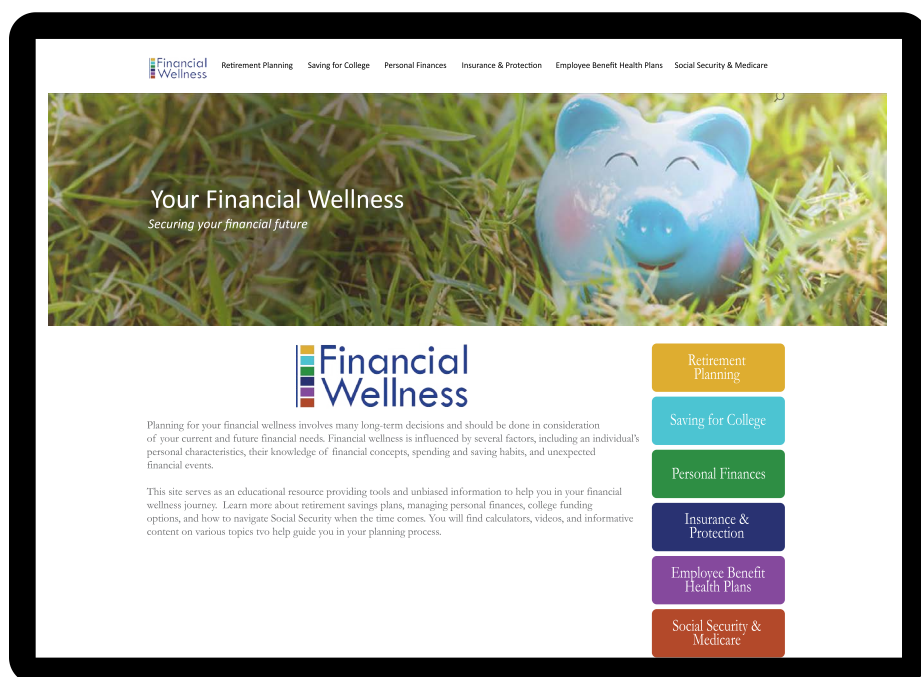
At our core, we are a group of people helping people achieve their retirement planning and wellness goals. We are just like you. We work hard so that one day we, too, can have a secure financial future.

We understand that financial preparedness should be stress-free, so we are here to make sure your plan is administered properly. We take care of the administrative details of your plan, such as remitting contributions, authorizing distribution requests, and answering everyday questions.

Since 1996, we have grown dramatically while remaining focused on what truly matters most: people. Whether it is you, your employer, our employees, or our community, we focus on connecting people with financial wellness solutions that lead to a more fulfilled life.

Many of these solutions can be found in our Financial Wellness Center. The center program contains planning modules that allow you to watch, read, or plan utilizing numerous planning calculators, videos, and educational articles. Center resources can be accessed 24/7.

Financial Wellness Center: <https://usrbpfinancialwellness.com/>



Getting Started

An introduction to your plan.



Understanding Your Plan

A 403(b) or 457(b) plan allows you to save for retirement on a tax-deferred basis. Your contributions are voluntary, and you can choose the amount based on your retirement goals. For more specific information on your employer's plan design, please reference the **Universal Availability** notice, which can be accessed by searching for your employer forms and information at <https://www.omni403b.com>.



Why Wait?

Simply put, waiting could cost you. You might ask: What difference could ten years make? Let's say you wanted to build a \$500,000 nest egg to help bridge the gap of your current retirement savings plan. If you start at age 25, you will need to contribute at least \$1,500 annually to a plan earning 10% in order to meet your goal; however, if you were to wait ten years to start, you will need to contribute at least \$4,400 annually to earn the same amount. The earlier you start, the more potential earnings you can enjoy later in life.



Online Resources

Once enrolled in the plan, you have 24/7 access to a variety of educational tools and plan resources online. Available in the EMPLOYEE or EMPLOYER sections at <https://www.omni403b.com>, your online access allows you to obtain plan information, access our Financial Wellness modules, view the plan's authorized investment providers, and so much more.



Submitting Distributions

Within just a few minutes, distribution requests can be submitted and approved using our Online Distribution System. This online system allows participants and advisors alike to gain immediate approval certification for eligible distributions. Further, all distribution requests may be submitted in this manner -- even those that require supporting documentation. U.S. OMNI & TSACG Compliance Services' Online Distribution System can be found through the TRANSACTION FORMS link under the EMPLOYEE menu at <https://www.omni403b.com>, and is available 24/7. For more information on submitting distributions, please visit our website.



Submitting Salary Reduction Agreements (SRA)

If this service is being utilized by your employer, you also have the ability to start, change, or stop a deduction at your convenience via our online Salary Reduction Agreement page: <https://www.omni403b.com/SRA/Landing>. Simply select the method desired from the available options, and follow the instructions. More information is provided on the next page.

Enrollment

You have decided to participate in the plan. Now what?

After reviewing your employer's 403(b) or 457(b) plan, you will likely want to take advantage of saving for retirement on a tax-deferred basis. Here are some tips on how to get started.

Pick Your Investment Provider

You will want to review your employer's list of authorized investment providers and determine where you want to invest your money. A current and complete list of your investment providers is available to you when you visit your employer's page via <https://www.omni403b.com/PlanDetail>. A list is also available on the next page. Not sure which investment provider to choose? Review company marketing materials, consult with your financial advisor, or ask a trusted colleague or mentor if they work with an advisor or investment provider they would recommend.

Contact Your Chosen Investment Provider

Once you have decided on an investment provider or providers, be sure to contact them and establish an account.

Complete a Salary Reduction Agreement

Next, you simply complete a Salary Reduction Agreement (SRA) via the process defined by your employer. Select your employer from at <https://www.omni403b.com/SRA/Landing>, and select the submission option that you prefer. Enter your information in all required fields through the interview process, and submit your forms as appropriate via the option you selected. Employees can start, stop, or change their reduction through this convenient process 24/7.

What Happens Next?

Once you have submitted your SRA request, your employer will begin deducting your contribution amount from your paycheck and send the funds to your chosen investment provider or providers.



Questions?

Call
Customer Service:
(877) 544-6664

Customer Service Hours:

Monday through Friday,
7:30 a.m. to 8:00 p.m. ET

Salary Reduction Agreements

Use these Step-by-Step instructions to get started today.

Step 1

Review the list of authorized Investment Providers for your employer.

Step 2

Open an account with the Investment Provider you selected. Your account must be established with the Investment Provider before you can begin contributing to the account through your Employer.

Step 3

Complete the Salary Reduction Agreement (SRA) form specific to your employer through the online process accessible 24/7 at <https://www.omni403b.com>. Using the drop-down menu at the top of the web page, click on EMPLOYEES and then select START|CHANGE CONTRIBUTIONS.

Step 4

Once the page loads, select your STATE and type in the name of your Employer in the EMPLOYER PLAN INFO box. Verify that the Employer showing is correct. If both pieces of information are correct, click GO to move to the SALARY REDUCTION AGREEMENT FORMS page and begin the form input process.

Step 5

When the SALARY REDUCTION AGREEMENT FORMS page loads, select the SRA option you prefer, and follow the on-screen prompts to input all required information including "Employee Information" and "Contribution Information." After you have confirmed your information, you can then submit the information to complete the online process.

Step 6

Upon completion, your SRA information is transmitted to your Employer, and your contribution will be deducted from your next available payroll, and the funds will be sent to your selected Investment Provider. Congratulations!

The image displays three screenshots of the OMNI & TSACG Compliance Services website, illustrating the steps to complete a Salary Reduction Agreement (SRA) form.

Top Screenshot: The homepage of the Financial Wellness Center. A navigation menu at the top includes "Employees", "Employers", "Advisors", and "Track Forms". A dropdown menu is open under "Employees", showing options: "Start | Change Contributions", "Transaction Forms", "Your Plan Page", "Education", and "Employee FAQs". A banner image shows a city skyline with the text "What's New at OMNI & TSACG". Below the banner are several informational tiles, including "MAC Limits 2022", "U.S. OMNI & TSACG Compliance Services", and "When it comes to your health care, network options matter".

Middle Screenshot: The "403(b) SALARY REDUCTION AGREEMENT FORM for Marin County Office Of Education [San Rafael, CA]" page. It shows the "Step 1 of 3: Supply Information" section. The "Employee Information" section includes fields for First Name, Last Name, Address, City, State, Zip, Email, Social Security #, Birth Date, and Hire Date. A "GO" button is visible at the bottom right of the form.

Bottom Screenshot: The "Start | Change Contributions" page. It features a "Salary Reduction Agreement Forms for" dropdown menu with "CA" selected. Below the dropdown is a list of frequently used employers, including "Marin Community College District", "Marin County Office Of Education", "Mariposa County Unified School District", "Marysville Joint Unified SD", "Hondola Unified SD", "Miller Creek Elementary School District", and "Monroe Elementary School District". A "GO" button is next to the dropdown. The page also includes sections for "How do I contribute?", "Do I need to invest with OMNI & TSACG?", "Can I change my deduction amount and/or investment provider?", and "How much can I contribute to my 403(b) plan?".

Authorized Investment Providers

Employees can select from the below authorized Investment Providers.

AUTHORIZED INVESTMENT PROVIDERS

AIG Retirement Services (formerly VALIC)
American Century Services LLC
American Fidelity Assurance Co.
American Funds Service Company
American United Life Ins Co 1
Americo Financial Life/Annuity
Ameriprise Financial/RiverSource
Brighthouse Life Ins (MetLife CT/Travelers)
California Teachers Association (CTA)
CalSTRS Pension 2 (VOYA)
Equitable (formerly AXA)
Fidelity Management Trust
Fiduciary Trust Intl-Franklin Templeton
Global Atlantic Financial Group
GLP & Associates
GWN/Employee Deposit Acct
Horace Mann Life Ins. Co.
Industrial Alliance Ins & Fin. Serv. Inc
Invesco OppenheimerFunds
Jackson National Life III
Lincoln Investment Planning
Lincoln National
MetLife
Midland National Life Insurance
Modern Woodmen of America
National Life Group (LSW)
North American Company 2
NY Life Ins. & Annuity Corp.
Orion Portfolio Solutions, LLC (formerly FTJ FundChoice)
Pacific Life Insurance Company
PenServ SmartSAV (formerly Foresters)
PFS Investments
PlanMember Services Corp.
Protective Life Insurance Company
Putnam Investments
ROTH - AIG Retirement Services (formerly VALIC)
ROTH - American Century Serevices LLC
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ROTH - Equitable (formerly AXA)
ROTH - Fidelity Management Trust
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ROTH - Invesco OppenheimerFunds
ROTH - Lincoln Investment
ROTH - MetLife
ROTH - National Life Group (LSW)
ROTH - Orion Portfolio Solutions, LLC (formerly FTJ FundChoice)
ROTH - PenServ SmartSAV (formerly Foresters)
ROTH - PlanMember Services Corp.
ROTH - Primerica Financial Services
ROTH - Security Benefit
ROTH - The Legend Group, A Lincoln Investment Company

ROTH - Voya Financial (Reliastar)
ROTH - Voya Financial (VRIAC)
Security Benefit
The Legend Group, A Lincoln Investment Company
Thrivent Financial for Lutherans
TIAA-CREF
TransAmerica
Transamerica Fund Serevices, Inc. - 403(b)
Vanguard Fiduciary Trust Co.
Victory Capital (USAA Mutual Funds)
Voya Financial (Reliastar)
Voya Financial (VRIAC)
Waddell & Reed Inc.
Western National (AIG) - 1

The following Investment Providers are no longer authorized to establish new accounts for this plan. Employees currently contributing to one of these Investment Providers may continue their contributions without interruption.

USAA Life Insurance Co.



403(b) NEW HIRE INFORMATION PACKET

Please take the time to review this information about the 403(b) retirement plan offered by your employer. While most employees choose to take advantage of their 403(b) plan immediately, even if you choose not to contribute at this time, it is important to be familiar with the opportunities associated with your plan.

What is a 403(b) Plan?

A 403(b) plan is a tax sheltered retirement savings plan. Eligible employees can contribute pre-tax dollars to their plan, which are invested in either an annuity contract or custodial account (mutual fund). Contributions will be allowed to grow tax free until the funds in question are withdrawn (usually at retirement, although it may be possible to access your funds prior to retirement in certain circumstances). U.S. OMNI strongly recommends that you seek the input of a financial professional to select the proper investments to meet your retirement planning goals.

Why should I contribute?

403(b) plans can play a vital role in building a secure retirement. The value of your investments may increase based upon fund performance and other factors, making it possible to build account balances that far exceed the amounts withdrawn from your paycheck. It is also important to remember that your taxable income will be lowered in proportion to the amount you choose to defer, minimizing the impact to your take home pay.

Who is eligible to contribute to a 403(b) Plan?

All full time employees are eligible. Part time employees may or may not be eligible, depending on the specifics of your employer's plan.

How do I contribute?

Your first step will be to contact a participating 403(b) investment provider to establish your investment account. A list of participating investment providers for your employer is available on OMNI's website at www.omni403b.com. After working with your provider to establish your account and select investment vehicle(s), you will then need to complete an OMNI online Salary Reduction Agreement (SRA) to initiate your deductions.

Who/what is U.S. OMNI? Do I need to invest with OMNI?

OMNI is a Third Party Administrator (TPA) of 403(b) plans. We work with your employer to help ensure compliance with IRS regulations governing the operation of 403(b) plans. OMNI also helps your employer remit 403(b) contributions to participating service providers. OMNI is NOT an investment provider- we do not offer and cannot recommend any specific investment vehicle.

I don't want to contribute right now; do I still need to fill out a Salary Reduction Agreement (SRA)?

IRS regulations mandate that all employees be provided meaningful notice of their eligibility to participate in a 403(b) plan. Accordingly, OMNI requires employees who do not wish to participate to complete a SRA form indicating that they do not wish to contribute for recordkeeping purposes.

Who can I call if I have more questions?

OMNI's Customer Care Team is available at 877-544-6664 between the hours of 7:30 AM and 8:00 PM Eastern Standard Time.

Please sign and date to acknowledge receipt of this notice, and return to your employer along with the completed Salary Reduction Agreement found on the next page.

Employee Signature

Date

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403(b) SALARY REDUCTION AGREEMENT FORM (SRA) For Tax Sheltered Annuities and Custodial Accounts

- Please supply the information requested below.
- Read all agreements on this form before submitting.
- Fields having an asterisk notation are required.

403(b)

IMPORTANT NOTICE: Before You Sign, Read All Information on this form:

A Tax Sheltered Annuity ("TSA") is an investment account that is set aside for your retirement (only), and is paid for with "pre-tax" dollars. A Custodial Account ("CA") is the group or individual custodial account or accounts, established for each Employee, by the Employer, or by each Employee individually, to hold assets of the Plan. Unless utilizing the catch-up provisions, your Maximum Allowable Contribution ("MAC") cannot exceed \$19,500 (\$26,000 if age 50 or over) in 2020. Both TSA & CA receive tax deferred treatment.

Part 1: Employee Information

☐ Please check here if you have contributed to another 403(b), 401(k) or 401(a) plan this calendar year. If so, please provide the amount of the year-to-date contributions you have made to the other plan(s): \$ and, if applicable, the name of the other Plan:

* Social Security Number: * First Name: MI: * Last Name:

* Address:

* City: * State: * Zip:

* Date of Birth: * Phone: * Email address:

Part 2: Employer Information

* Full Organization Name, City and State: * Date of Hire: (mm/dd/yyyy)

Part 3: Contribution Information

OPTION 1: Recurring Contributions

WARNING!!! Any new recurring contributions will supercede all current recurring contributions to your employer's 403(b) plan administered by OMNI. If you are currently contributing to multiple service providers under your employer's 403(b) plan, please be sure to list all contributions you wish to continue. Any active 403(b) contributions found in our records, but not listed below WILL BE DISCONTINUED. Also, a contribution may be discontinued by listing it below with an amount of zero.

Please withhold funds from my pay for the following 403(b) contributions until further notice:

Plan Type	Service Provider	Account #	Effective Date	Amount Per Pay	OR	Percent Per Pay Period
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>

If you have requested a percentage amount for any of the contributions above, please supply:

Your Annual Salary: Number of Pay Periods Per Year:

☐ Please check here if you are NOT a full-time employee

OPTION 2: One-Time Contributions (Elective Contributions Only)

After this contribution, any 403(b) recurring contributions to this service provider should be:

Plan Type	Service Provider	Account #	Effective Date	Amount	
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> DISCONTINUED <input type="checkbox"/> RESUMED
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> DISCONTINUED <input type="checkbox"/> RESUMED
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> DISCONTINUED <input type="checkbox"/> RESUMED
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> DISCONTINUED <input type="checkbox"/> RESUMED
<input type="checkbox"/> 403(b) <input type="checkbox"/> ROTH 403(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> DISCONTINUED <input type="checkbox"/> RESUMED

☐ Please check here if you are NOT a full-time employee

OPTION 3: Participation Opt Out

☐ I do not wish to participate at this time. I understand that I may participate in the future simply by filling out a new Salary Reduction Agreement form.

Part 4: Agreements and Acknowledgements

The above named Employee where applicable, agrees as follows:

1. To modify his/her salary reduction as indicated above.
2. That his/her Employer transfers the above stated funds on Employee's behalf to OMNI for remittance to the selected Service Provider(s).
3. This SRA is legally binding and irrevocable with respect to amounts paid.
4. This SRA may be changed with respect to amounts not yet paid.
5. This SRA may be terminated at any time for amounts not yet paid or available, and that a termination request is permanent and remains in effect until a new SRA is submitted.
6. (a) That OMNI does not choose the annuity contract or custodial account in which your contributions are invested.
(b) OMNI does not endorse any authorized Service Provider, nor is it responsible for any investments.
(c) OMNI makes no representation regarding the advisability, appropriateness, or tax consequences of the purchase of the TSA and/or CA described herein.
(d) (i) OMNI shall not have any liability whatsoever for any and all losses suffered by Employee with regard to his/her selection of the TSA and/or CA, its terms, the selection of any service provider, the financial condition, operation of or benefits provided by said service provider, or his/her selection and purchase of shares by any service provider. Nothing herein shall affect the terms of employment between Employer and Employee.
(ii) Employee acknowledges that Employer has made no representation to Employee regarding the advisability, appropriateness, or tax consequences of the purchase of the annuity and/or custodial account described herein.
(iii) The Employer shall not have any liability for any and all losses suffered by an Employee with regard to the selection(s) of any TSA and/or CA, any related terms and conditions, the selection of any service provider, the financial condition, operation of or benefits provided by any service provider or the selection and purchase of shares by any service provider.
7. To be responsible for setting up and signing the legal documents necessary to establish a TSA or CA.
8. To be responsible for naming a death beneficiary under their TSA or CA. This is normally done at the time the contract or account is established. Beneficiary designations should be reviewed periodically.
9. When provided all required information in a timely manner, OMNI is responsible for determining that salary reductions do not exceed the allowable contribution limits under applicable law, and will complete MAC calculations as required by law.
10. To contact OMNI and complete the appropriate OMNI forms for any requests for distributions, loans, hardship withdrawals, account exchanges plan-to-plan transfers or rollover contributions. Processing fees for the foregoing transactions may apply.
11. This SRA is subject to the terms of the Services Agreement between OMNI and Employer, and to the Information Sharing Agreement between OMNI and the Service Providers.
12. This agreement supercedes all prior salary reduction agreements and shall automatically terminate if Employee's employment is terminated.

Part 5: Employee Signature (Mandatory)

I certify that I have read this complete agreement and that my requested salary reduction(s), if in excess of my base limit, represent(s) my wish to utilize any catch-up provisions for which I may be eligible. I further certify that I will notify OMNI in the event I begin contributing to another 403(b), 401(k) or 401(a) plan. I understand my responsibilities as an Employee under this Program, and I request that Employer take the action specified in this agreement. I understand that all rights under the TSA or CA established by me under the Plan are enforceable solely by my beneficiary, my authorized representative or me.

Employee Signature: _____

Date: _____

Part 6: Acknowledgement and Representation of Sales Agent/Representative (Not Required to Submit SRA)

I agree to comply with all pertinent written directives regarding the solicitation of Employee. In the event I provide OMNI with an Employee's date of birth ("DOB"), I acknowledge and agree that I must provide accurate information based on documentation provided to me by the Employee. Furthermore, I understand that any DOB information I provide to OMNI is utilized by OMNI to calculate the Employee's Maximum Allowable Contribution limits, which must be accurate to keep the Employer's plan in compliance with IRS regulations. All indemnification or other responsibility for a claim or demand arising from an error in employee DOB I provide will be governed by the Information Sharing Agreement between my employer and OMNI.

Sales Agent/Representative Name: _____

Phone: _____

Email: _____

Signature: _____

Date: _____

☐ I wish the above named agent to be copied on all e-mail communications sent to the plan participant, including certificate(s) of approval, which may be associated with this transaction.

Part 7: Employer Acknowledgement (If Applicable)

Salary: _____

of TSA/CA Pay Periods: _____

Effective Payroll Date: _____

Employer Name & Title: _____

Employer Signature: _____

Date: _____

Please return this agreement to Omni Financial Group, Inc., unless otherwise advised by your employer:

Omni Financial Group, Inc.
220 Alexander Street, Suite 400 • Rochester, NY 14607
Toll Free: (877) 544-OMNI • Fax: (585) 672-6194
Please visit our website at www.omni403b.com

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