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.

<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>
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<tr>
<td>$200</td>
<td>$13,954</td>
<td>$58,164</td>
<td>$92,408</td>
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<tr>
<td>$500</td>
<td>$34,865</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

New accounts may be opened with following approved service providers

AIG RETIREMENT SERVICES FORMERLY VALIC
EQUITABLE FORMERLY AXA
INVEIVO OPPENHEIMERFUNDS
LINCOLN INVESTMENT PLANNING
METLIFE
METLIFE INVESTORS
ROTH AIG RETIREMENT SERVICES FORMERLY VALIC
ROTH EQUITABLE FORMERLY AXA
ROTH INVEIVO OPPENHEIMERFUNDS
ROTH LINCOLN INVESTMENT
ROTH METLIFE
ROTH METLIFE INVESTORS
ROTH SECURITY BENEFIT
SECURITY BENEFIT
VANGUARD FIDUCIARY TRUST CO
BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS 457
EQUITABLE FORMERLY AXA 457