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 ministers.

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.

Sample: Future retirement savings value assuming 6% yield on invest.**

<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 www.omni403b.com

HOW MUCH CAN I CONTRIBUTE ANNUALLY?
You may contribute up to $19,000 in 2019. 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 877-544-6604.

<table>
<thead>
<tr>
<th>Contribution Limits</th>
<th>15 Yr. Service Catch-up (if eligible)</th>
<th>Maximum Employer Contributions</th>
<th>Combined Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 49 &amp; below</td>
<td>Age 50 &amp; above</td>
<td>Age 49 &amp; below</td>
<td>Age 50 &amp; above</td>
</tr>
<tr>
<td>$19,000.00</td>
<td>$3,000.00</td>
<td>$56,000.00</td>
<td>$62,000.00</td>
</tr>
</tbody>
</table>

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


New accounts may be opened with following approved service providers:

* ALPINE TRUST AND INVESTMENT GROUP
* AMERICAN CENTURY SERVICES LLC
* AMERICAN FIDELITY LIFE/ANNUITY
* AMERIPRISE FINANCIAL SERVICES INC.
* ASPIRE FINANCIAL SERVICES
* AXA EQUITABLE LIFE INSURANCE COMPANY
* BARRON FINANCIAL SERVICES LLC - CPI
* FAM FUNDS
* FIDELITY SECURITY LIFE INS. CO.
* FORESTERS FINANCIAL (FIRST INVESTORS)
* GLOBAL ATLANTIC FINANCIAL GROUP
* GLP & ASSOCIATES
* GREAT AMERICAN INSURANCE GROUP
* OWN/EMPLOYEE DEPOSIT ACCT
* HORACE MANN LIFE INS. CO.
* INDUSTRIAL ALLIANCE - (SEC.BEN.)
* JEFFERSON NATIONAL LIFE
* KADES-MARGOLIS
* KANSAS CITY LIFE INSURANCE COMPANY
* LINCOLN INVESTMENT PLANNING
* METLIFE
* MIDLAND NATIONAL LIFE INSURANCE
  NATIONAL LIFE GROUP (LSW)
* NORTH AMERICAN CO FOR LIFE AND HEALTH
* NY LIFE INS. & ANNUITY CORP.
* OLDHAM RESOURCE GROUP INC.
* OPPENHEIMER SHAREHOLDER SVCS.
* PLANMEMBER SERVICES CORP.
* PUTNAM INVESTMENTS
* RELIANT FINANCIAL SERVICES
* SECURITY BENEFIT
* SUNSET LIFE INSURANCE
* SYMETRA LIFE INSURANCE COMPANY
* THE LEGEND GROUP/ADSERV
* THRIVENT FINANCIAL FOR LUTHERANS
* VALIC
* VOYA FINANCIAL (RELIASTAR)
* VOYA FINANCIAL (VRAIG)
* WADDELL & REED INC.
* WESTERN UNITED LIFE ASSURANCE CO