

We are excited to announce **U.S. OMNI** as our **403(b) Third Party Plan Administrator!**

In partnership with **Schalmont Central School District**, OMNI will ensure that the plan sponsor, the participants, each of the investment providers and their agents adhere to the many compliance regulations mandated by the Internal Revenue Service.

Starting or changing your contributions:

If you wish to start contributing or make a change to your current contributions, you will need to submit a **Salary Reduction Agreement (SRA)** form. Changes include: starting a new deduction, stopping an existing deduction, changing the amount of an existing deduction, or changing your investment provider.

The SRA form can be found in the “Employees” tab under “Start | Change Contributions” section of OMNI’s website at www.omni403b.com. From there, you will select your employer state in the dropdown and enter your employer name. You have the option of printing out a form and faxing it to OMNI or completing the form electronically on their secure website. OMNI also now offers a new SRA Express Shortened Online form to streamline the process by which new participants may begin making payroll deductions into a single investment account. It is suggested that you complete the electronic SRA form to expedite your request.



OMNI’s services include the review and approval of all 403(b) & 457(b) transactions, and implementation of Salary Reduction Agreement (SRA) forms.

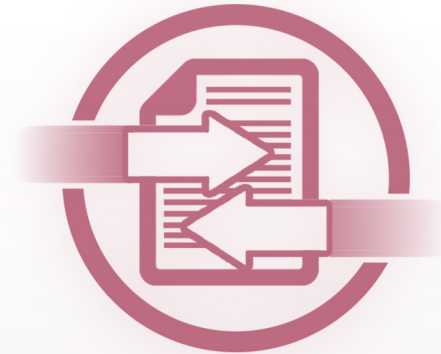
OMNI is available from 7:30 am to 8:00 pm Monday - Friday EST to assist with any questions you may have.

OMNI’s call center representatives can be reached at:

1-877-544-OMNI (6664)

www.omni403b.com

TRANSACTIONS



Refer to the instructions on the following pages to submit an SRA or any of the transactions below.

*Transactions permitted by plan may vary

- > Distributions (including distributions due to age, death, disability, separation from service, and domestic relations orders).
- > Exchanges/Transfers/Rollovers of 403(b) funds between vendors or 403(b) plans
- > Hardship Withdrawals
- > Loans
- > Purchase of Service Credits
- > Qualified Domestic Relations Orders (QDRO)



Specific plan information is available on OMNI's website at www.omni403b.com.
This information can be viewed by following the steps below:

1 > Employees > Employers > Advisors

- > Start | Change Contributions
- > Transaction Forms
- > **Your Plan Page**
- > Education
- > Employee FAQs

The IRS has rec 2020 Maximum Contribution (M and 457 plans.

Go to OMNI's website at www.omni403b.com and select "Your Plan Page" under the "Employees" tab

2 Select your Organization:

Select an organization below for a complete listing of available 403(b)/457(b) providers, including information about available investments, and online enrollment. After research the Salary Reduction Agreement to start, stop, or change your deduction.

Select Employer State

- AL
- AK
- AZ**
- AR
- CA
- CO
- CT
- DC
- DE
- FL
- GA

Employer Name

Next, under select your org, select your **Employer's State** in the dropdown to the left

3 Select your Organization:

Select an organization below for a complete listing of available 403(b)/457(b) providers, including information about available investments, and online enrollment. After research the Salary Reduction Agreement to start, stop, or change your deduction.

AZ

pa

- Palo Verde Elementary School Dist. 49
- Palominas Elementary Dist.

Next to Employer State enter the **Employer Name**. Begin typing the name, a dropdown box will appear and you can select your organization's name.



You have now reached the **Schalmont Central School District** webpage where you will find the following information:

The screenshot shows the OMNI 403(b) website interface. At the top, there's a navigation bar with "Financial Wellness Center", "Select Language", and "Secure Portal Login". Below that, the OMNI logo is followed by "Employees > Employers > Advisors". The main heading is "Plan Detail". A sub-heading reads "Plan Details for Your District Name" with a dropdown menu currently set to "403(b)".

The "Participating Investment Providers" section lists various providers with their investment types (Fixed Annuity, Fixed Index Annuity, Variable Annuity, Investment Advisory Service, Mutual Funds) and contact information. A sidebar on the right contains icons for "Start | Change Contributions", "Transaction Forms", "Universal Availability", "Catch Up Contribution", and "More Employee Information".

The "Plan Features" section is divided into two columns. The left column lists features like "Eligible Employees", "Employer Non-Elective Contributions", "Loans", "Financial Hardship Distribution", "Transfers Into Plan", and "Transfers Out of Plan". The right column lists "Service Based Catch-up", "Rollover Contributions", "ROTH 403(b)", "Contract Exchanges", and "Distributions".

PLAN DETAILS

403(b)

- 1. Salary Reduction Agreement (SRA)** – You can submit an on-line SRA form to start, stop or make a change to your contribution. You must already have an account established with your selected investment provider before submitting an SRA.
- 2. Participating Investment Providers** – Add or open an account choosing from the investment service providers that have been approved in your plan.
- 3. Plan Transactions** – You'll find the forms needed to initiate transactions such as a distribution, hardship or loan.
- 4. Plan Features** – Find your Plan Features below the listed Participating Investment Providers. Your Plan Features contains what is or is not permitted within the plan based on your current plan document.



APPROVED 403(b) PROVIDERS

American Century Services LLC
 Ameriprise Financial/RiverSource
 Equitable (formerly AXA)
 Invesco OppenheimerFunds
 Lincoln Investment Planning
 Mass Mutual VA
 MetLife
 The Legend Group, A Lincoln Investment Company
 Vanguard Fiduciary Trust Co.
 Voya Financial (Natl NY)

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.

American Fund/Capital Guardian
 Fidelity Management Trust
 Fiduciary Trust Intl-Franklin Templeton
 Pershing Funds