**Universal Availability Notice 2023**

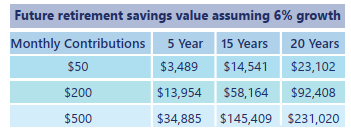
**THE OPPORTUNITY**

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](https://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.



**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](https://www.omni403b.com/SRA/Landing)

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

