US OMNI
1099 Jay Street, Bldg F, 2nd Fl • Rochester, NY 14611
PH: 1.877.544.6664 • WEB: www.omni403b.com • FAX: 1.585.672.6194

OMNIOnline℠

Secure Portal 3.0

Overview for Participants and Retirees

Contents of this document are subject to change without notice.

Visit our website, https://www.omni403b.com to ensure you have the most current version.

v08.2016tml

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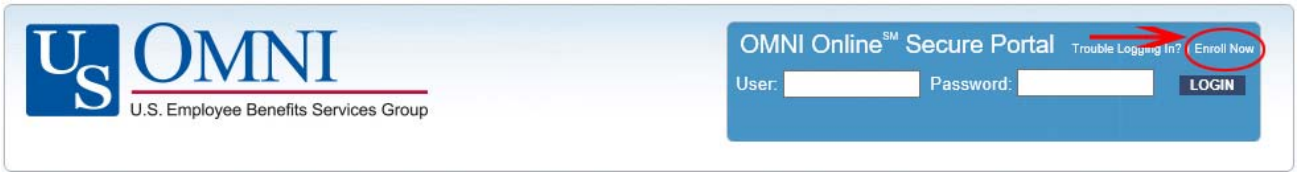
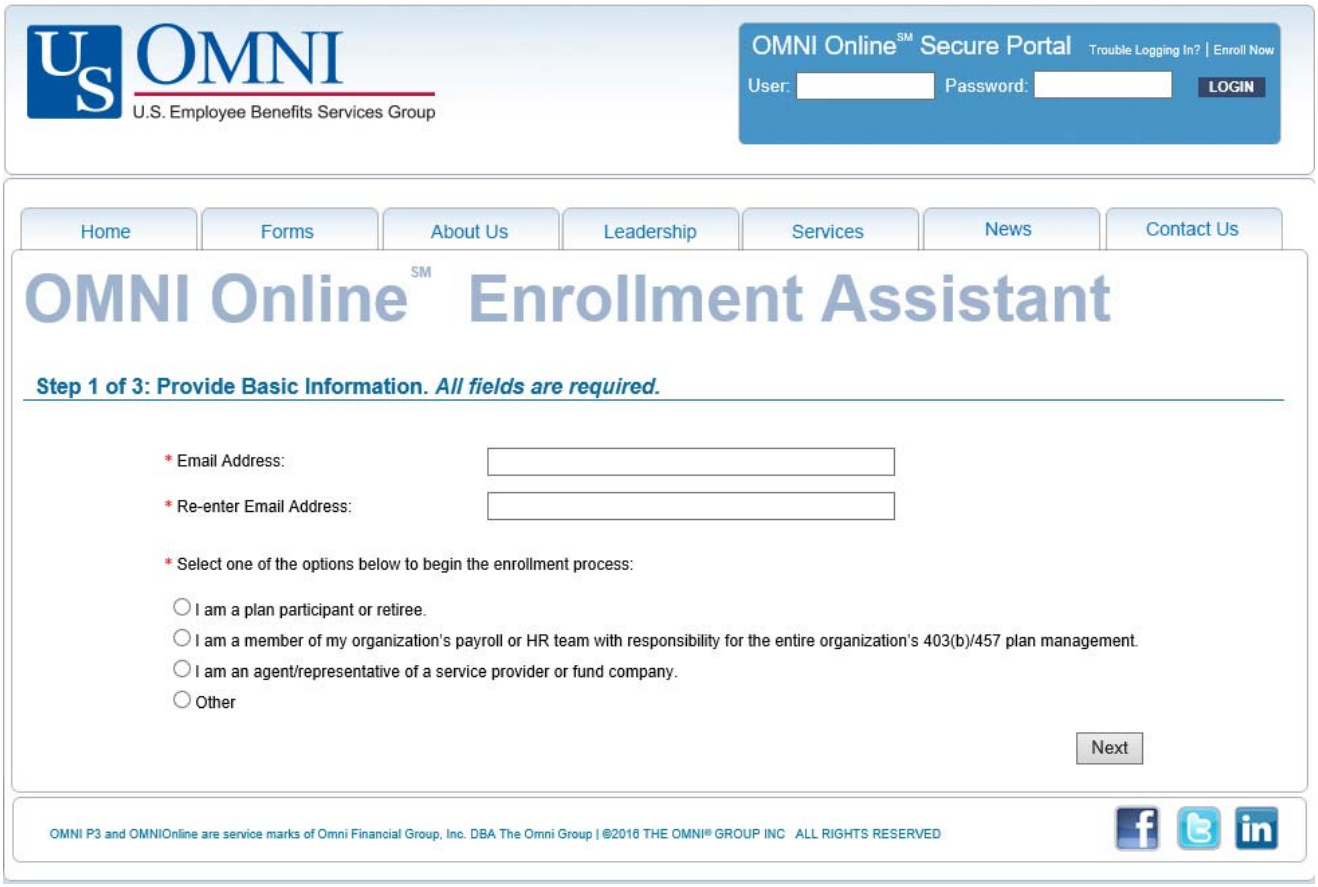
OMNIOnline Secure Portal access can be authorized in one of two ways:

1) In certain special cases, primarily for organizational contacts, OMNI personnel may enroll the account for you.

2) An account can be requested online via OMNI's website, https://www.omni403b.com. To begin the enrollment process, click the *Enroll Now* option in the OMNIOnline login area at the top of any page.



You will be presented with the following screen where you will need to enter the email address you wish for OMNI to use when contacting you via the portal and to declare what type of user you are:



If you choose any of the following options,

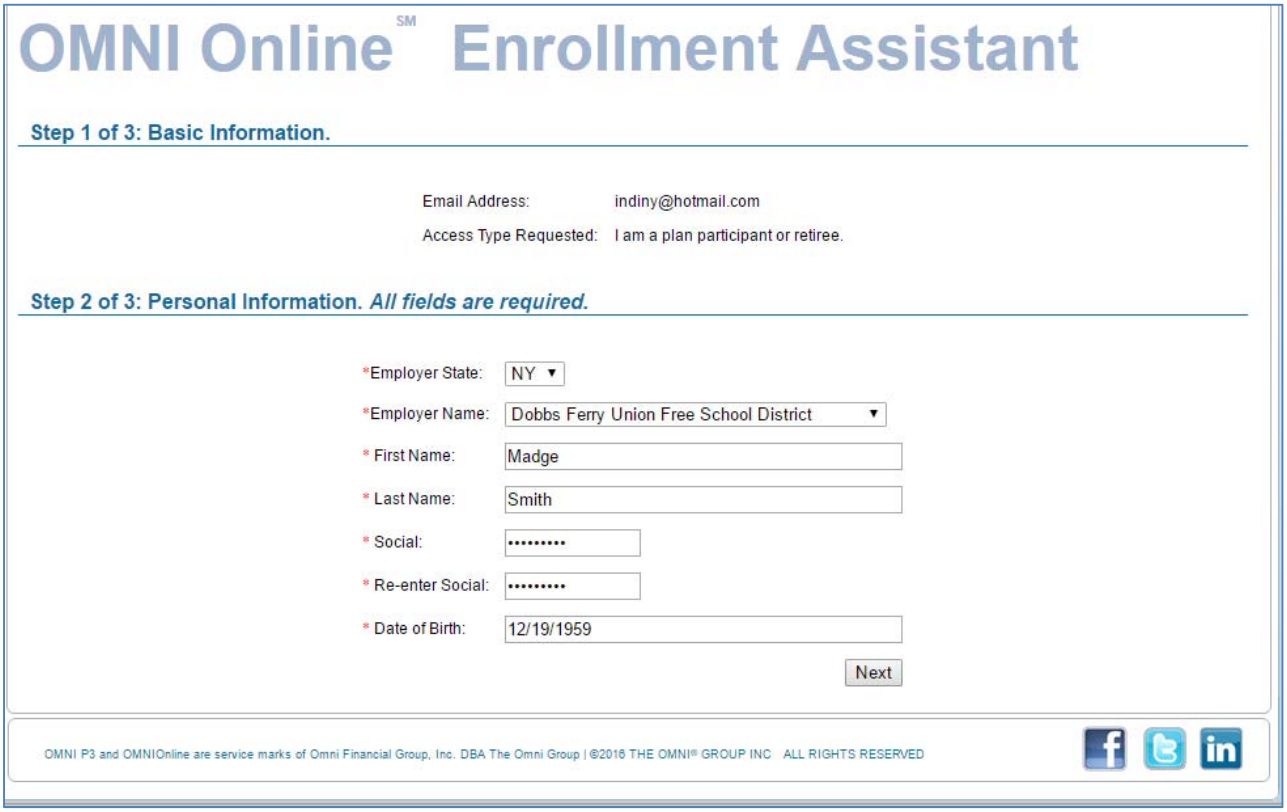
- I am a member of my organization's payroll or HR team with responsibility for the entire organization's 403(b) and/or 457 plan management.
- I am an agent/representative of a service provider or fund company.
- Other

we will confirm that the email address you've requested for your account is valid and not currently in our system then (if approved) we will email you an invitation to set up a Secure Email account.

If you request access as a participant or retiree, additional information is required before access is granted. You will be asked to provide:

- Employer State
- Employer Name
- Your First Name
- Last Name
- Social Security Number
- Date of Birth

In some cases, your organization may either NOT PERMIT access or may require that you provide additional information they deem necessary for your account to be considered authorized. If access is not permitted or special information is needed, additional areas may appear on Step 2 of the submission form:



Regardless of the type of access you've requested, if authorized you will immediately receive the following message on the screen advising that your account has been established, informing you of the invitation message being sent to the email address given and providing you with a tracking number should any questions arise.

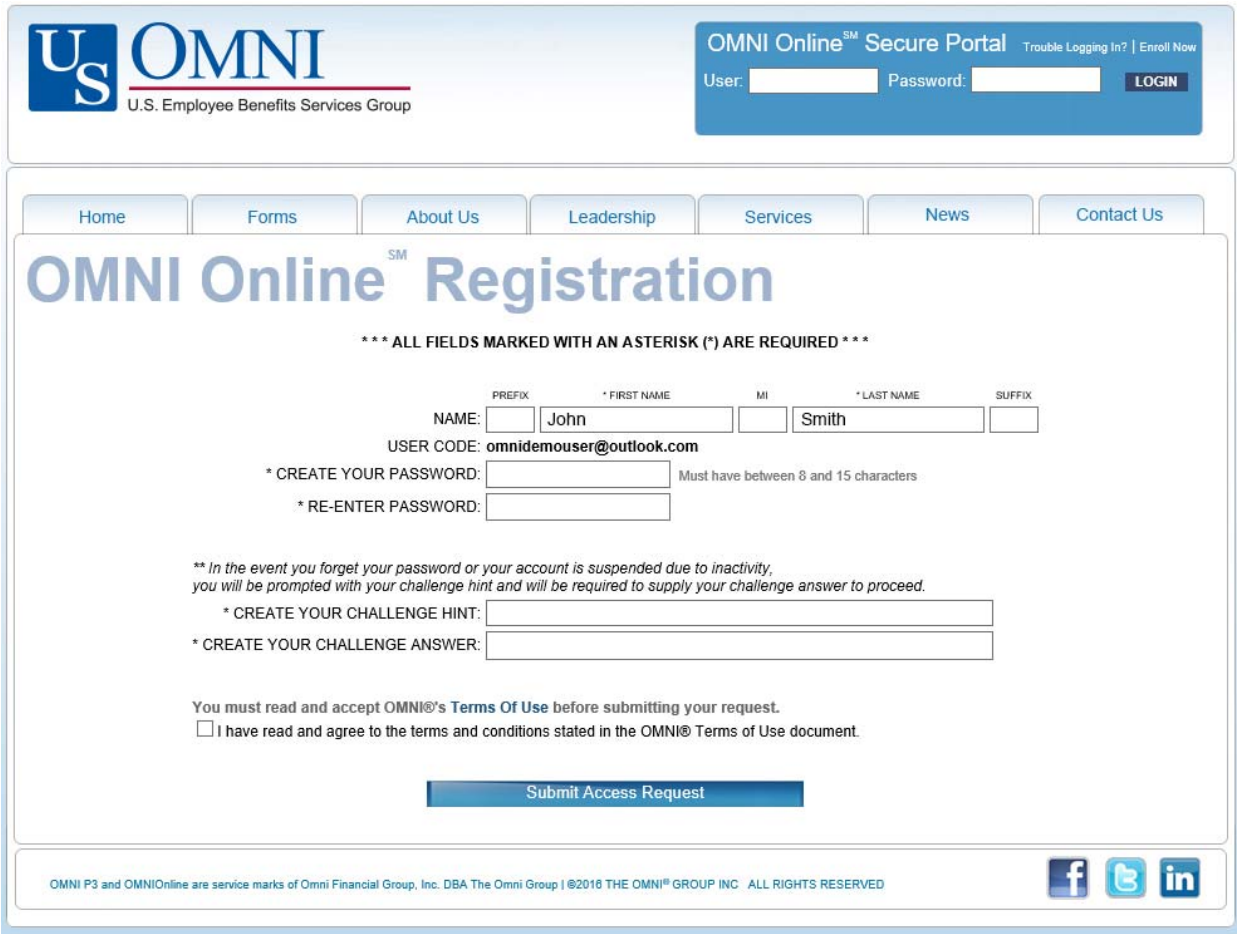
Your request for OMNIOnline Portal access has been APPROVED.

An invitation message has been sent to the email address provided above. It contains a personalized link and further instructions for registering your new OMNIOnline account.

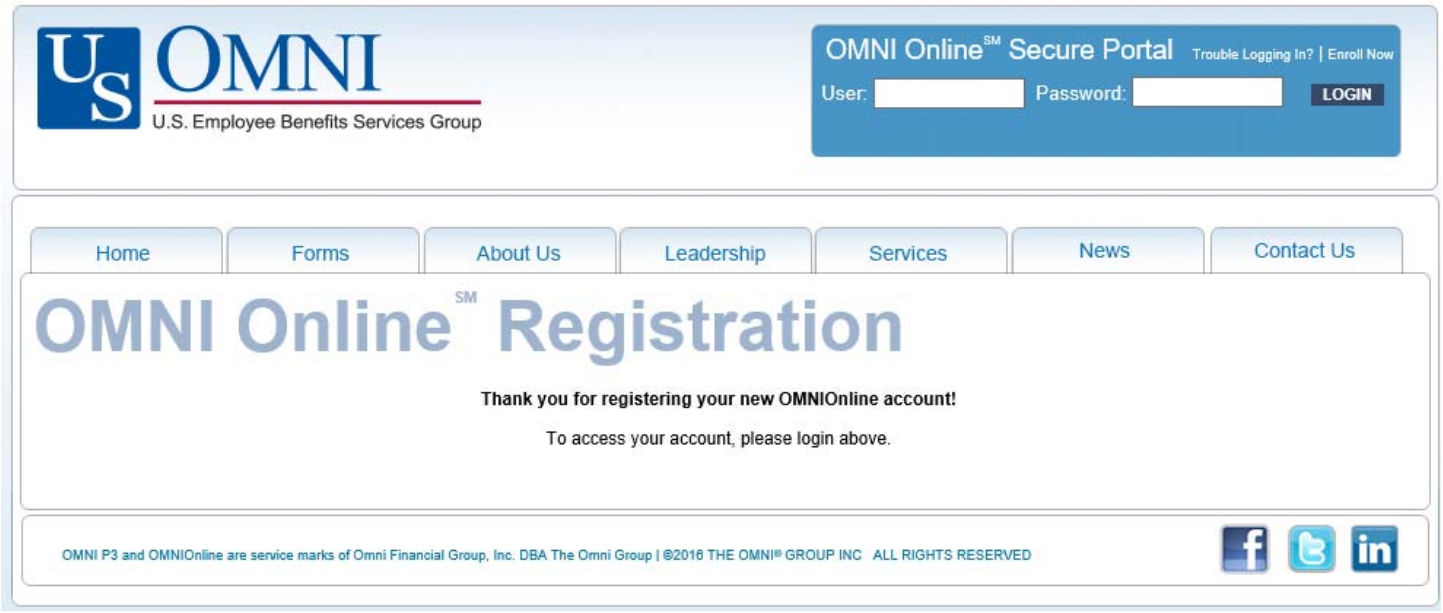
Should you need to contact OMNI regarding this request, the tracking number is: 999073

Once the account has been enrolled, a registration invitation email will be sent to the email address provided. The email will contain a personalized link and further instructions for registering your new OMNIOnline account.

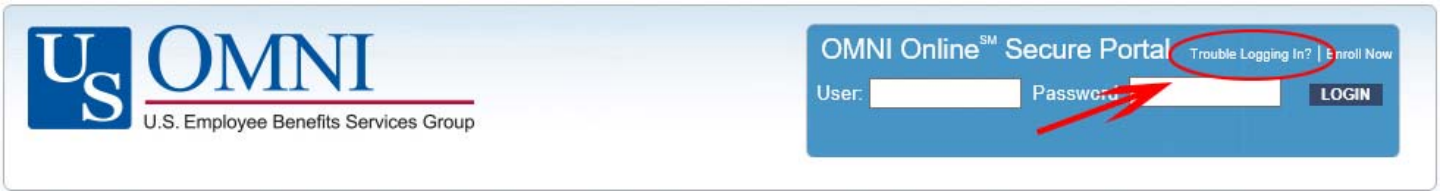
Clicking the link provided in the invitation will take you to the Registration screen where you will be asked to provide some additional personal information, create the password and declare a Challenge Hint and Challenge Answer (required should you forget your login credentials).



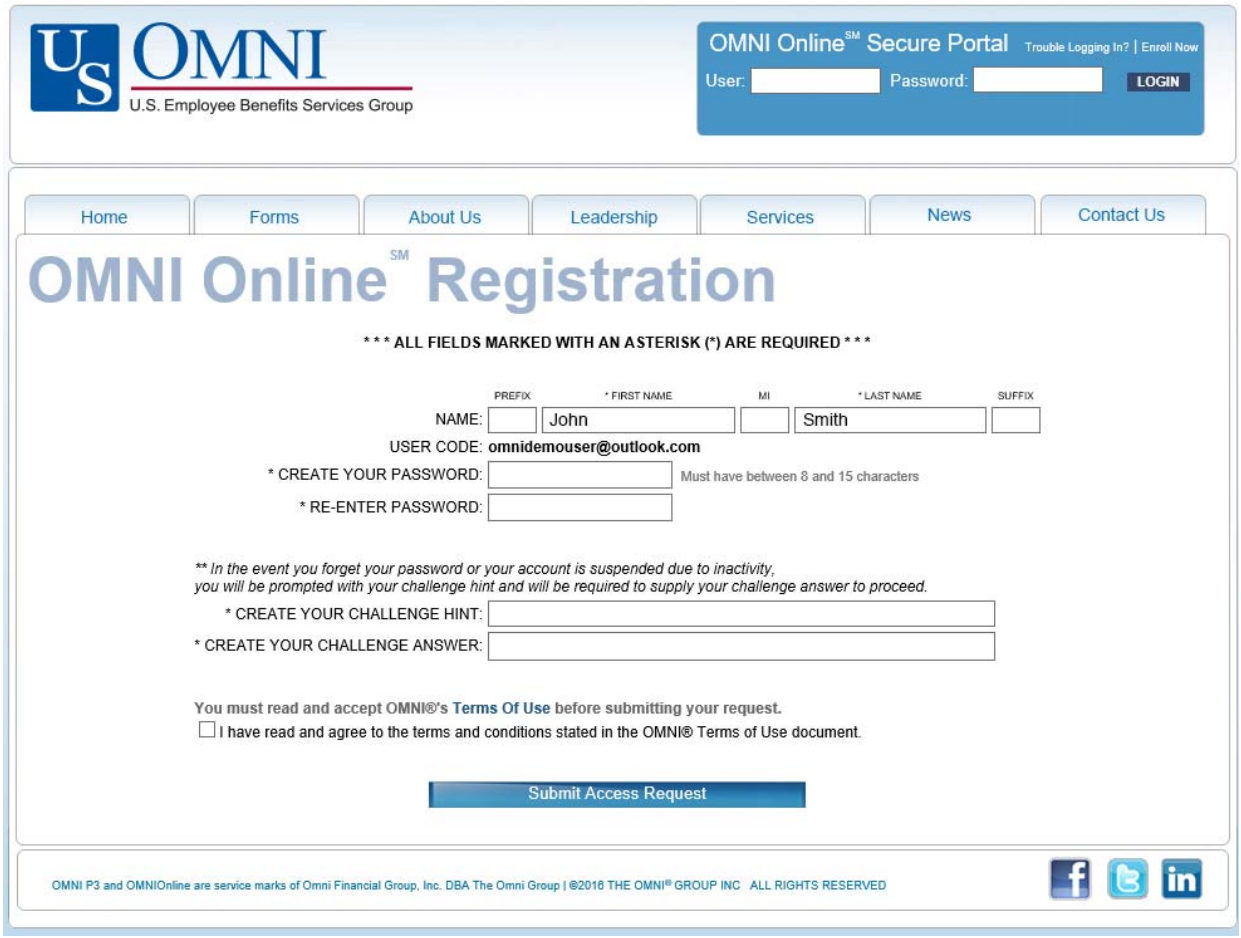
After your new account has been registered, you may use the OMNIOnline Secure Portal Login (located at the top of all pages on our website, https://www.omni403b.com) to access your account at any time.



Should you forget your login credentials, we offer an online recovery option. To begin, click the *Trouble Logging In?* link in the OMNIOnline login area:



You will be asked to provide your email address as well as the answer to the challenge hint you created at the time of account registration. A successful recovery submission will result in a new email sent to you with a link for you to click which will take you to a screen similar to the one used for registering your account



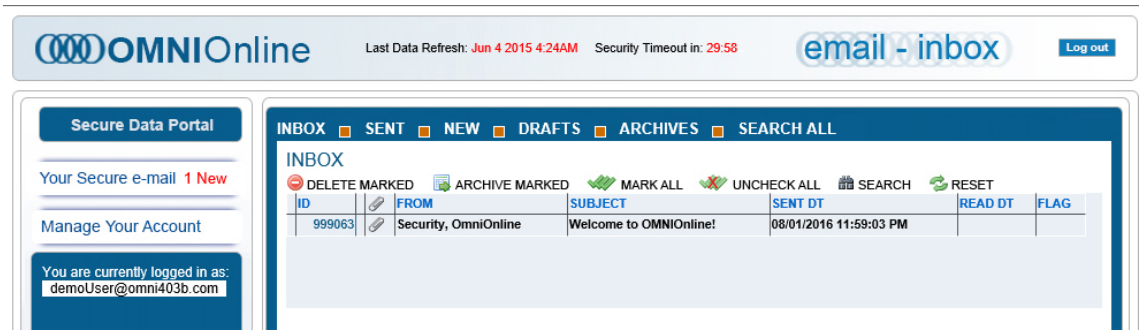
The OMNIOnline Welcome screen has two main areas:

- The column of information at the left-hand side of the screen used for system navigation
- And the larger area to the right called the Workspace

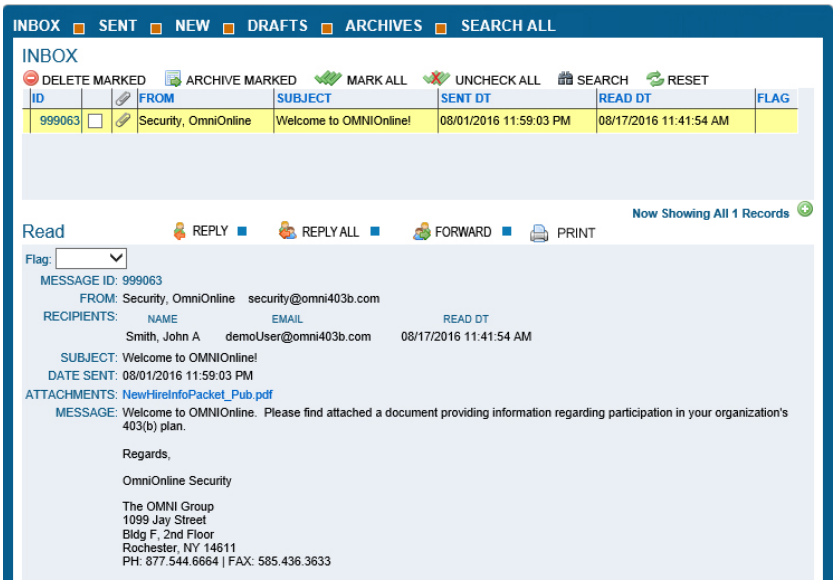
System Navigation options include:

- A link to open the Secure Email area
- Contribution & Transaction Detail
- Account identification and management
- OMNI Privacy Policy and Terms of Service links

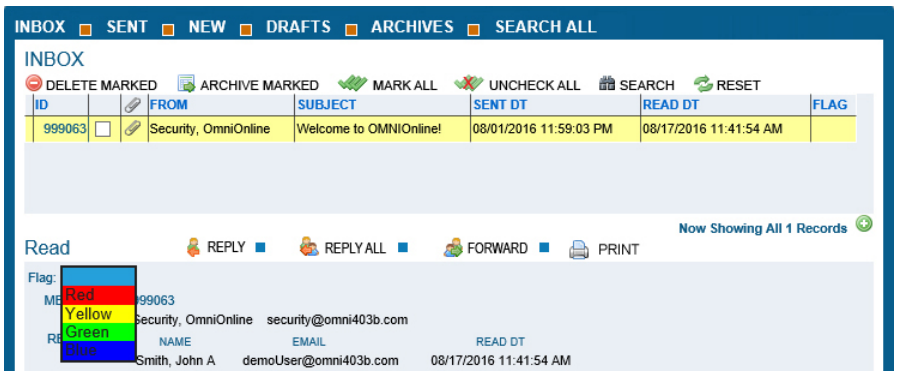
To read an item, click the row corresponding to the item desired.



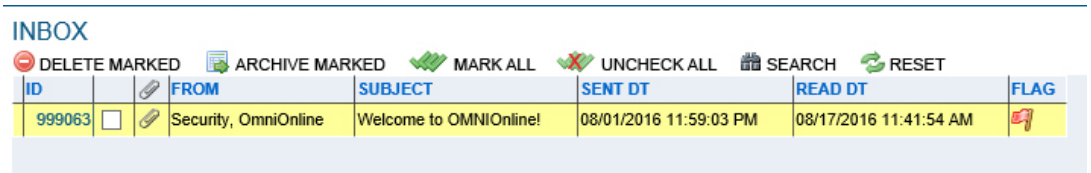
The selected item will appear in the lower area of the workspace. To take action on the message, click the ***Reply***, ***Reply To All*** or ***Forward*** option in the area immediately above the open message.



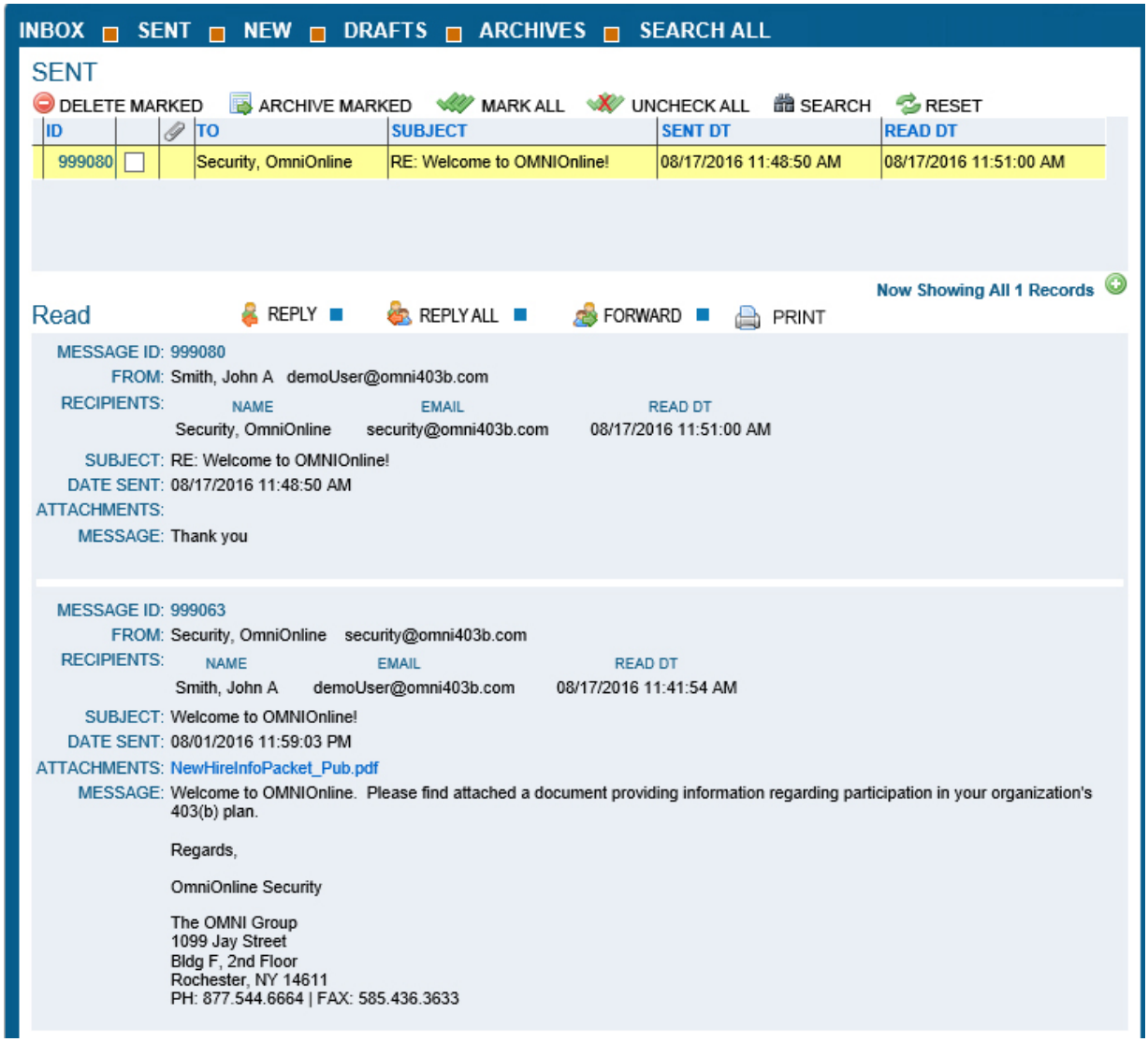
You may also add a flag indicator to messages for easier identification or later follow-up.



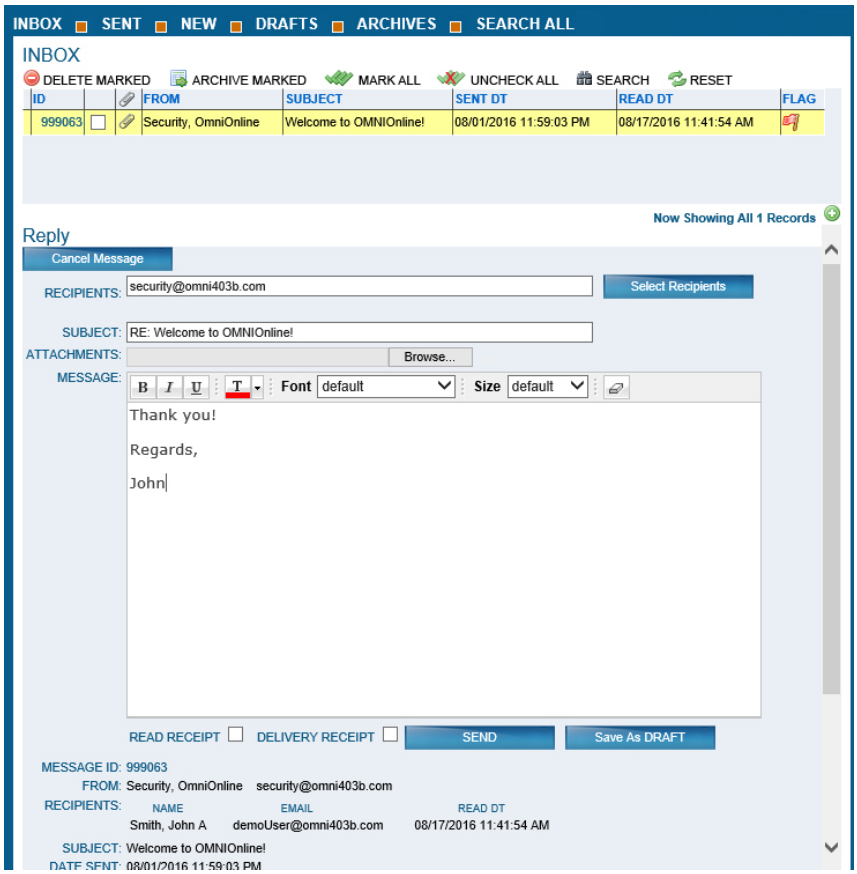
These flag indicators will appear in the last column of the upper list view applet.



All messages you send automatically get saved to your Sent folder. Here you can view the notification options you chose for the item at the time it was sent (see *Composing a Message* section for further detail). You also have visibility to the date and time an item was opened by each recipient regardless of the notification options selected when the message was sent.



To compose a new message or when selecting ***Reply***, ***Reply To All*** or ***Forward*** from an existing message, a form screen will appear where you can create your message, add attachments and declare which recipient notification you would like to receive for this message.



To add recipients to your message, begin typing their email address in the **Recipients** area. Be sure to separate each email address with a semi-colon (;). As you type, possible recipient matches will appear for your convenience. OMNIOnline only permits you to send email to those recipients who are already enrolled in the system.

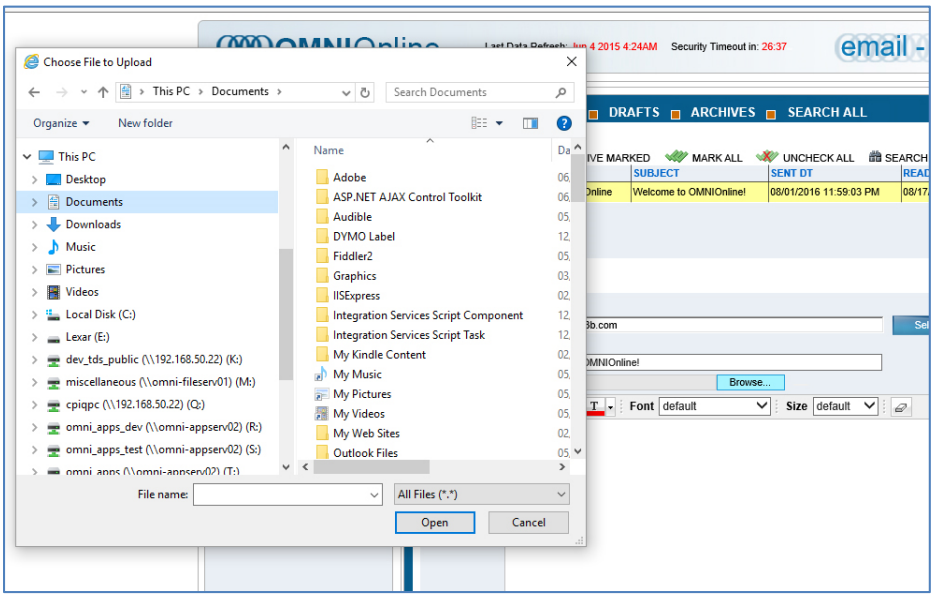
RECEIPT OPTIONS:

Checking the READ RECEIPT box will send one email to your regular email account when each of your recipients opens the item. Note: Even if you choose not to have read notifications delivered to you, you can always review the message in your Sent Items folder to see the date and time an item was opened by each recipient.

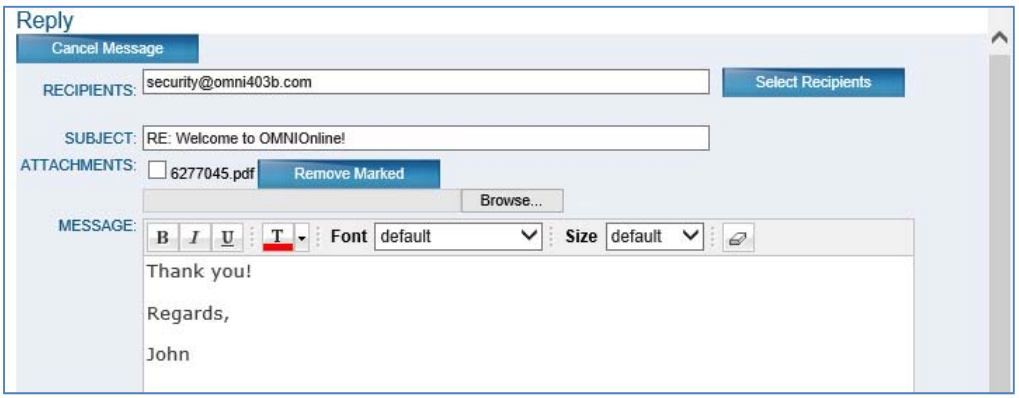
Checking the DELIVERY RECEIPT box will send a single email to your regular email account confirming that the system received your item correctly.

To attach files to a New, Reply or Forward message:

- Click the “Browse” button to open a standard file browser window. Locate and select the file desired. Click “Open” in the pop-up window to finalize your file selection.



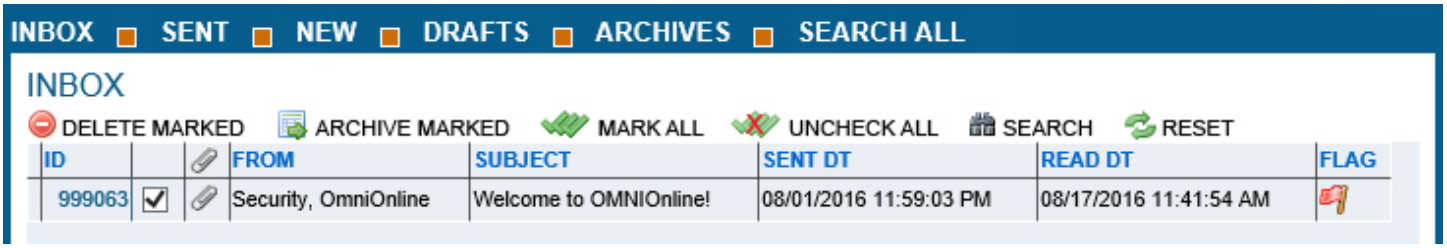
- The name of the uploaded file will then appear above the Attachment selection area. Multiple files can be added to a message by repeating this process. To remove an attachment before sending the message, click the checkbox next to the item you wish to remove and click the ***Remove Marked*** button.



Please note: File names containing some special characters such as single quotes (‘), asterisks (*) and others which may pose a security issue, may be rejected by the system. If this occurs, rename the file and retry the attachment process.

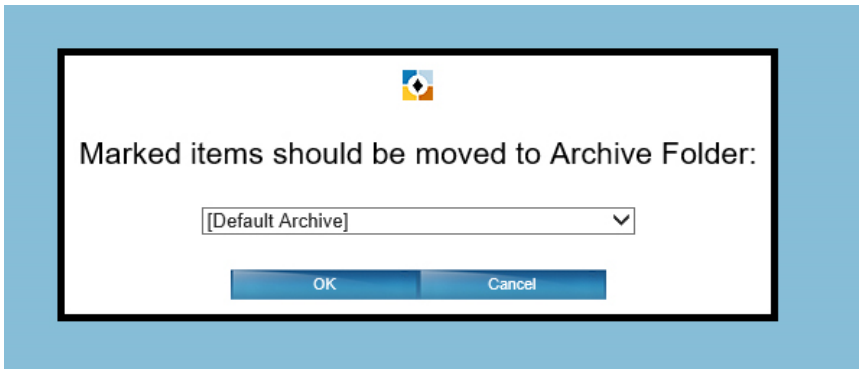
To delete one or more messages:

- Check the box next to the message items you wish to delete. To check all eligible items at once, use the ***Mark All*** option in the page navigation row. *Note: Only messages which have been previously opened may be marked*.
- Click ***Delete Marked*** in the page navigation row
- When prompted, confirm your intent to delete the marked items
- All marked items will be then be deleted from your account.



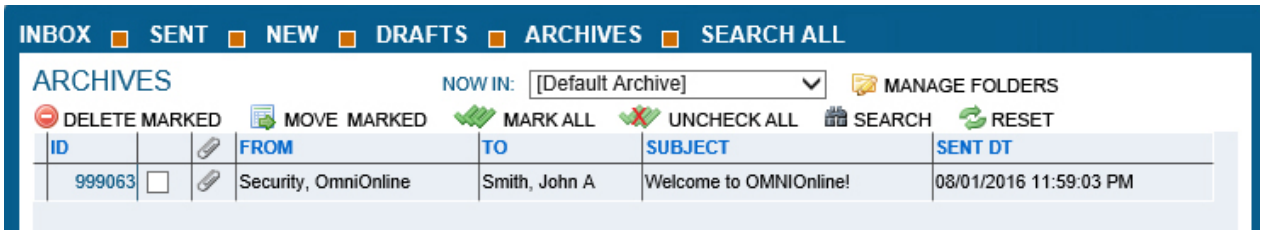
Archiving messages begins much the same way as deleting them does:

- Check the box in the message lines next to the items you wish to archive. To check all items at once, use the ***Mark All*** option in the page navigation row.
- Click ***Archive Marked*** in the page navigation row.

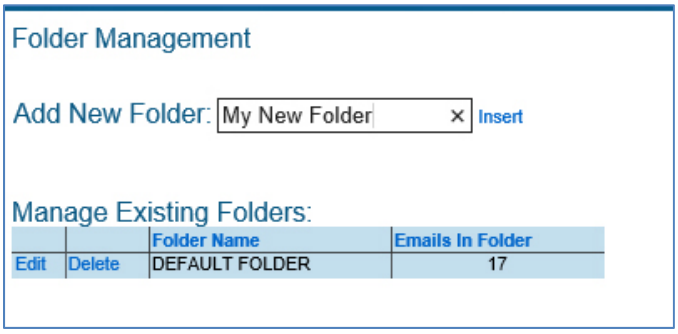


At this point, you will be asked to select an archive to place the message(s) into. All accounts have a *Default Archive* folder and other personal archive folders can be created if desired. All marked items will still be available to your account and now will be found under the ARCHIVES section.

Archives are personalized folders for storing your messages. All OMNI Online accounts have a *Default Archive* folder set up when the account is created. If you have multiple folders, you can view them by using the *Now In* picklist on the ARCHIVES page.



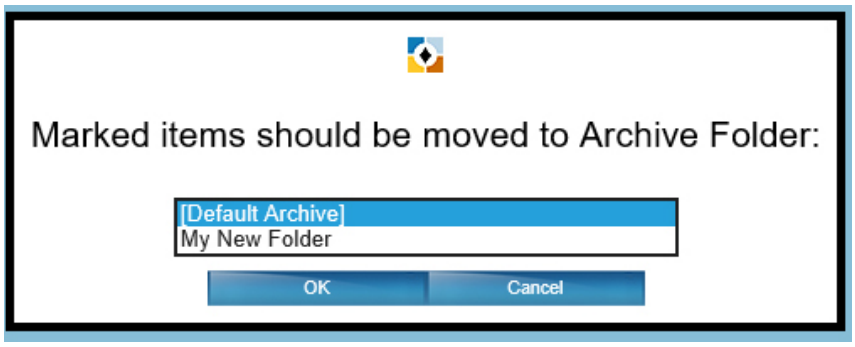
If you choose to, you may create additional archive folders to help organize your messages. To create additional archive folders, go to the ARCHIVES section and select the MANAGE FOLDERS option from the page navigation row. Type the name of the new folder into the *Add New Folder* text box and click the *Insert* link



Once created, you can rename a folder by using the Edit option next to its listing. Folders can also be deleted, however it must be noted that any emails contained within that folder will be deleted as well.

Messages can be moved between different archive folders as well. To do so:

- Mark the item(s) you want to move
- Click the MOVE MARKED option from the page navigation row
- When prompted, select the folder into which you wish to move the items and click “OK”



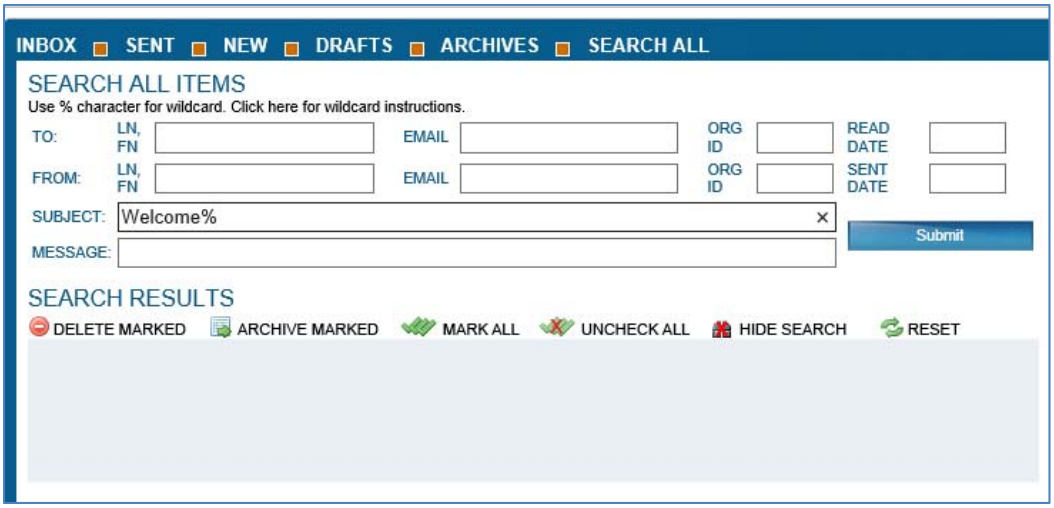
Searching for messages can be done in two different ways; from within a specific section (INBOX, SENT, DRAFTS or ARCHIVES) or across all sections of your OMNI Online account.

If you know under which section the item to be found is located:

- Open that section by using the corresponding navigation option at the top of the screen
- Click the SEARCH link
- Supply the necessary criteria
- Click the Submit button.
- Results matching your search criteria will appear in the list applet below. Only items contained within the designated section will be returned.
- Click on the desired item to view the full message.

To search across all sections:

- Select SEARCH all from the navigation options at the top of the screen
- Supply the necessary criteria
- Click the Submit button.
- Results matching your search criteria will appear in the list applet below. Items found will be returned regardless of their current location.
- Click on the desired item to view the full message.



After your account has been registered, notification emails received will have a slightly different appearance. The link enclosed in these emails will take you to the standard launch page where you will need to provide your email address and the password you created.

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OMNIOnline Secure Email Received #999081

PLEASE DO NOT REPLY TO THIS EMAIL ADDRESS AS IT IS AN UNMONITORED BOX.

A new email has been sent to your security@omni403b.com OMNIOnline Secure Email account from demoUser@omni403b.com. To access this email, please visit http://omnipublicdev//.

Should you need to speak with an OMNI Group representative regarding this or any other communication received, please contact OMNI's Customer Service Team at 877-544-6664.

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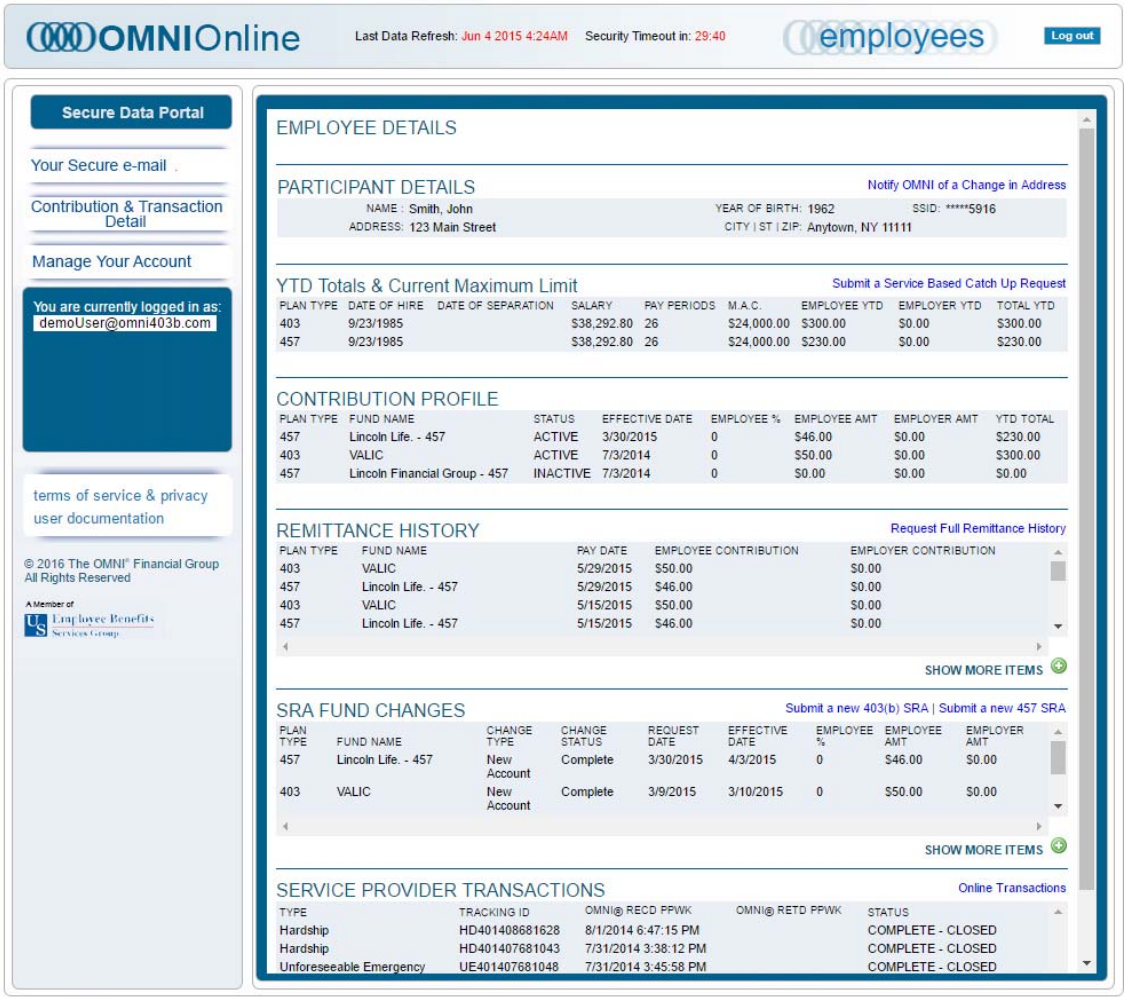
After your registered OMNIOnline information has been validated in our system, the *Contribution & Transaction Detail* area will be populated with data related to your plan contributions and transactions for any 403(b) and/or 457 accounts with your employer which OMNI has on record.



Actions available to you in this section are:

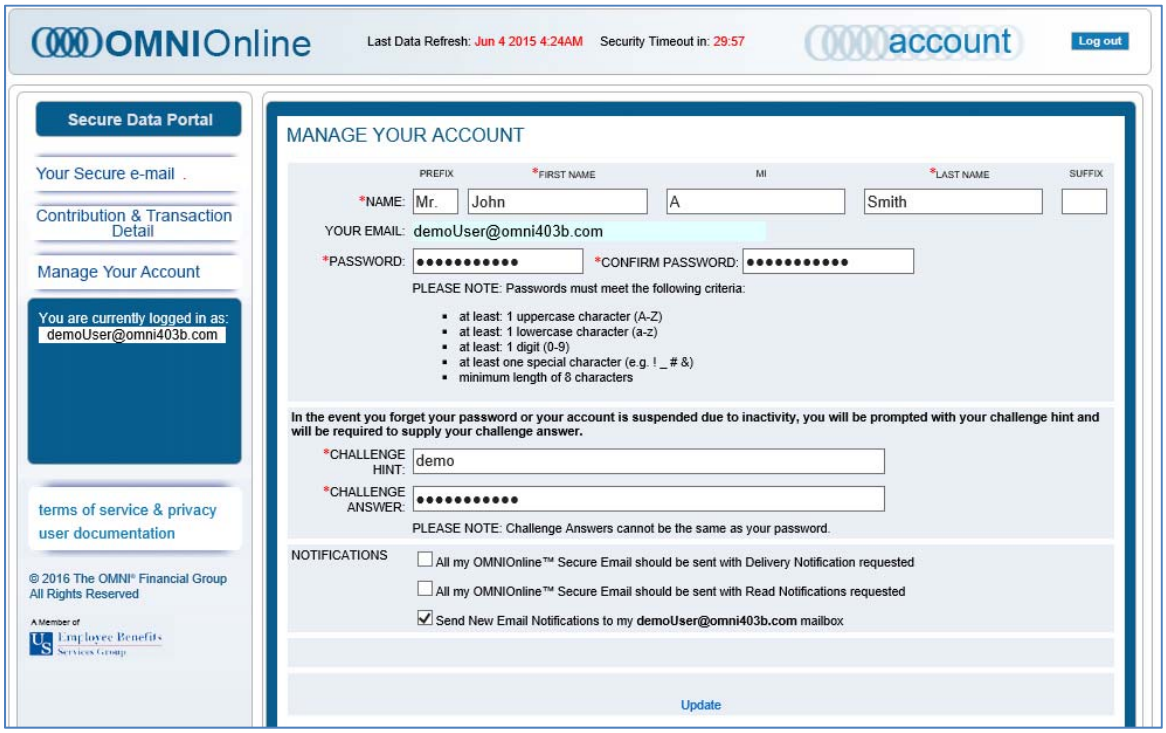
- **Notify OMNI of a Change in Address** – In the PARTICIPANT DETAILS area, this link opens a new form area which permits you to notify OMNI of your current mailing address.
- **Submit a Service Based Catch-Up Request –** In most cases, organizations allows eligible participants to utilize the Service Based Catch-Up provision for 403(b) plans. This catch-up permits employees with 15 or more years of service to contribute up to an additional $3000 beyond their base limit provided they meet certain past contribution requirements. Please see the form or contact OMNI for further details.
- **Request Full Remittance History** – OMNIOnline data related to remittances goes back up to 2 years. Should you require information related to remittances handled by OMNI prior to that, this form will allow you to submit your request to OMNI for processing.
- **Submit a new (plan) SRA** - Links to the plan-specific Salary Reduction Agreement forms (those forms which instruct your plan administrators to add, change or stop payroll contributions) have been provided for your convenience in the SRA FUND CHANGES section.
- **Online Transactions** – In the event that you initiate a plan transaction (a loan, an exchange, a distribution of funds, etc.) with your chosen service provider, they may require the signature of the "third party administrator" for the plan. The forms necessary for requesting a third-party administrator signature from OMNI are located here.

Some limited changes can be made to your OMNI Online account without system administrator assistance. Those changes are:

- Change your password
- Update your challenge hint and/or answer
- Select the default notification options you wish to set

PLEASE NOTE: Changes to the following account information must be done by a system administrator and do require you to email your request to security@omni403b.com:

- Change to current email address
- Upgrade of access level
- Change of organization affiliation



Our Commitment to Privacy

OMNI is committed to maintaining the confidentiality, integrity, and security of personal information about our current and prospective clients. We are proud of our privacy practices and want you to know how we protect this information and use it to provide service.

How and Why We Obtain Personal Information

OMNI takes great care to protect personal information about plan sponsors, employees, and that acquired from service providers and when we use it, we do so with respect for privacy. We may use personal information to provide services; process transactions; respond to inquiries from plan sponsors, employees, or service providers; or to fulfill legal and regulatory requirements. OMNI may collect public and non-public personal information about you from any of the following sources:

- Employee or plan sponsor on applications or forms (for example, name, Social Security number, birth date, etc.)
- Transactional activity in your account (for example, loan history)
- Other interactions with OMNI (for example, discussions with our customer service staff or information you enter into our Web site)
- Other sources with the consent of employee or plan sponsor (for example from a former employer or former service provider)

How We Protect Information About You

OMNI considers the protection of personal information to be a foundation of client trust and a sound business practice. We employ physical, electronic and procedural controls and we regularly adapt these controls to respond to changing requirements and advances in technology. At OMNI, we restrict access to personal information to those who require it to develop, support, offer and deliver services to employees or plan sponsors.

How we share information about you with third parties

OMNI does not share personal information about our clients with unaffiliated third parties for use in marketing their products and services. We may share personal information with the following entities:

- Government agencies, other regulatory bodies and law enforcement officials (for example, for tax purposes)
- Other organizations, with the employee's or plan sponsor's consent or as permitted or required by law.
- The service providers working with OMNI's clients are obligated to keep the personal information we share with them confidential and use it only to provide services.

Based on the nature of your relationship with OMNI, we may exchange information with other third parties as described below:

- If you conduct business with OMNI through a plan sponsor, we may exchange information related to such business, such as payroll, human resource, or benefits information, with them or others they may authorize.
- If you conduct business with OMNI through your investment professional, we may exchange information we collect with your investment professional or with others they may authorize.

Privacy Online

Privacy, security and service in our online operations are just as critical as in the rest of our business. OMNI employs all of the safeguards described previously, along with the following Internet-specific practices. We use firewall barriers, encryption techniques and authentication procedures, among others, to maintain the security of your online session and to protect all systems from unauthorized access.

How we share information about you within OMNI

We may share personal information about you with various OMNI's affiliates including those who perform, for example, printing, mailing, and data processing services.

Terms and Conditions of Use

You will have to register to use OMNI Online.

By becoming a registered user of OMNI Online you agree to the following Terms and Conditions of Use ("Terms"). Please read them carefully, and click the checkbox confirming you have done so. I agree :

A. to provide true and correct information about myself in the registration form.

B. not to use the service for any illegal purposes or any purpose that may be contrary to the spirit and or intent of federal and state laws and regulations, including but not limited to the transmission of material that is unlawful, harassing, libelous, invasive of another's privacy, abusive, threatening, harmful, vulgar, obscene, tortuous, or otherwise objectionable, or that infringes or may infringe the intellectual property or any other rights of another.

C. not to resell or otherwise distribute commercially the service, or to use the service for the transmission of "junk mail", "spam", "chain letters", or unsolicited mass distribution of email.

D. OMNI Online and its affiliates may in their sole discretion terminate my account immediately and without prior notice if they believe I have in any way violated the Terms.

E. OMNI Online and its affiliates, employees, officers and agents shall not have any liability whatsoever to me for any loss or injury related to my use of any service provided at or through OMNIOnline

F. Please report any violations of the Terms to The Omni Group either by emailing security@omni403b.com or by telephone at 1-877-544-6664. When calling, please advise that your call refers to a SECURITY ALERT.

I. ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS OF SERVICE

The OMNI Online website owned by The Omni Group, Inc. ("OMNI Online") is provided to the user under the terms and conditions of this OMNI Online Terms, where applicable other agreements, and any amendments thereto and any operating rules or policies that may be changed from time to time by OMNI Online. BY COMPLETING THE REGISTRATION PROCESS AND CLICKING THE "I ACCEPT" BUTTON, I AM AGREEING TO BE BOUND BY THE TERMS.

II. DESCRIPTION OF SERVICE

OMNI Online is providing user with the capability to send and receive electronic mail and attachments via the World Wide Web on OMNI Online's system (or providing the ability for systems to communicate and send files to one another).

III. USER'S REGISTRATION OBLIGATIONS

In consideration for the use of the service, user agrees to: (a) provide true, accurate, current and complete information about user as prompted by the Registration Form, and (b) maintain and update this information to keep it true, accurate, current and complete. This information about user shall be referred to as "Registration Data." If any information provided by user is untrue, inaccurate, not current or incomplete, OMNI Online has the right to terminate User's account and refuse user any and all current or future use of the service. Further, OMNI Online shall have no liability whatsoever for the failure of the user to update or maintain user's information.

IV. USE OF REGISTRATION DATA

User agrees that OMNI Online or its affiliate may disclose Registration Data to third parties about user and information about user's use of the service provided only as appropriate or as related to the administration of the 403b or 457 plan.

V. MODIFICATIONS TO TERMS OF SERVICE

OMNI Online may change the Terms from time to time. User will be notified of any such amendments. User will have the option at such time to waive acceptance of the new Terms. If user does not accept the new Terms, user will no longer have access to the service.

VI. MODIFICATIONS TO SERVICE

OMNI Online reserves the right to modify, maintain, or discontinue, temporarily or permanently, the service with or without notice to user. User agrees that OMNI Online shall not be liable to user or any third party for any modification, time out for maintenance, or discontinuance of the service, or for the failure to store or make accessible any email messages in the event of any modification, maintenance, or discontinuance of the service.

VII. OMNI ONLINE PRIVACY POLICY

OMNI Online considers email transmitted via its website to be the private correspondence between the sender and the recipient. OMNI Online will not monitor, edit or disclose the contents of a user's private communications, except that user agrees OMNI Online may do so: (a) as required by law; (b) to comply with legal process; (c) if necessary to enforce the Terms; (d) to respond to claims that such contents violate the rights of third parties; or (e) to protect the rights or property of OMNI Online, or others. User acknowledges and agrees that OMNI Online does not endorse the content of any user communications and is not responsible or liable for any unlawful, harassing, libelous, privacy invading, abusive, threatening, harmful, vulgar, obscene, tortuous, or otherwise objectionable content, or content that infringes or may infringe upon the intellectual property or other rights of another.

VIII. USER ACCOUNT, PASSWORD AND SECURITY; UNAUTHORIZED USE

User will receive a password and account designation upon completing the registration process. User is responsible for maintaining the confidentiality of the password and account, and is fully responsible for all activities which occur under user's password or account. If user knows or has reason to believe that any third party has access to user's password without authorization, user agrees to notify OMNI Online immediately of any actual or suspected unauthorized use of user's password or account or any other breach of security. You may either email Omni at security@omni403b.com or phone us at 1-877-544-6664. When calling, please advise that your call refers to a SECURITY ALERT. Your OMNI Online account is associated with a single authorized email address. OMNI Online shall not be responsible for the privacy or security of any message sent by any unauthorized user utilizing functionality not registered to or associated with the sender's email address.

IX. USER CONDUCT

User agrees to abide by all applicable local, state, national, and international laws and regulations in use of OMNI Online, and agrees not to interfere with the use and enjoyment of the same by others. User agrees to be solely responsible for the contents of user's transmissions through OMNI Online. User agrees (a) not to use the service for illegal purposes; (b) not to interfere with or disrupt the services or servers or networks connected to the OMNI Online; (c) to comply with all requirements, procedures, policies and regulations of networks connected to OMNI Online's services; and (d) to comply with all applicable laws including but not limited to export laws regarding the transmission of technical data. User agrees not to transmit through OMNI Online any unlawful, harassing, libelous, privacy invading, abusive, threatening, harmful, vulgar, obscene or otherwise objectionable material of any kind. User agrees not to transmit any material that violates the rights of another, including but not limited to the intellectual property rights of another. User agrees not to transmit any material that violates any applicable local, state, national, or international law or regulation. User agrees not to attempt to gain unauthorized access to other computer systems or networks connected to the Service. Finally, User agrees not to transmit "junk mail", "spam", "chain letters", or unsolicited mass distribution of email.

X. INDEMNITY

User agrees to indemnify and hold OMNI Online, and its parents, subsidiaries, affiliates, officers, and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of user's use of the OMNI Online, user's connection to OMNI Online, user's violation of the Terms, or user's violation of any rights of another.

XI. NO RESALE OR OTHER COMMERCIALY DISTRIBUTION OF THE SERVICE

User agrees not to resell or otherwise to distribute commercially the services of OMNI Online.