



TAX-DEFERRED ANNUITIES (TDA)

Employees have the option to participate in payroll deductions for Tax-Deferred Annuity plans. A Tax-Deferred Annuity plan is a financial savings program where an employee may elect to set aside a portion of his or her earned gross salary for purchase of an annuity, which is not taxed by the federal government until it is withdrawn. Employee contributions must be in whole percentages and may not exceed Internal Revenue Service (IRS) Annual Limits.

Employees may elect:

- 1) PERA 401k, 457 or a Roth
- 2) 403(b) Insurance Companies
- 3) 457 Plan
- 4) Roth

To enroll in the PERA 401(k), 457 or a Roth plan, you must complete a PERA 401(k) Enrollment Form that can be found online at www.copera.org or contact PERA directly at 303.832.9550.

To enroll in a 403(b), select from one of the following companies:

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| • Equitable formerly AXA (403b or 457 Plan) | 1.855.830.7140 |
| • Horace Mann (403b, 457 Plan or Roth) | 1.800.999.1030 |
| • National Life Group (403b) | 1.800.228.4579 |
| • Security Benefit | 1.800.888.2461 |

To set up a 403(b), 457 or Roth, please contact a representative from one of the companies listed above to complete the required paperwork.

The OMNI Financial Group, Inc. (OMNI) administers our 403(b) and 457 programs to ensure that the District participants and each of their vendors/agents adhere to compliance regulations promulgated by the IRS. To ensure compliance with IRS annual limits, all District employees must submit their requests to OMNI at:

The Omni Group
Watertown Office Park
1099 Jay St.
Rochester, NY 14611
Phone: 877.544.OMNI
Fax: 585.436.3633