

## ***How to Contribute to a 403(b) Retirement Account***

**Step 1:** You'll need to establish an account with any one of the approved investment providers on this list. Tell them you would like to open an account under the Rogue River School District's 403b plan. You can open an account with a vendor by either calling them, going to their website, or using an investment broker.

### **Approved 403(b) Investment Providers**

AIG Retirement Services (fka VALIC)	
American Century Services, LLC	(ROTH options available)
American Fidelity Assurance Co.	
Ameriprise Financial/RiverSource	
Equitable	(ROTH options available)
Franklin Templeton Funds	
Horace Mann Life Ins. Co.	(ROTH options available)
Invesco Oppenheimer Funds	(ROTH options available)
MetLife	
Pacific Life Insurance Company	
T. Rowe Price Trust Company	
Vanguard Fiduciary Trust Co.	(ROTH options available)
Voya Financial	

**Step 2:** The OMNI Group administers our group plan, handling all of the paperwork and making sure transactions are in compliance with IRS regulations and annual limits. Once you have an account established with the investment provider of your choice, go to [www.omni403b.com](http://www.omni403b.com) to fill out a "**Salary Reduction Agreement**" form. (This is the form that lets me know how much you'd like to contribute each month.) The phone number for The OMNI Group is 877-544-6664.

The forms can be found by clicking on the "Employees" tab, then select "Start/Change Contributions". Enter our state and school district name in the box in the middle of the screen. Then select one of the form versions to fill out. You can either fill out the online form, or print one out and fax it to The Omni Group. Once OMNI processes your form, they'll send me a notification to begin payroll deductions. ([These can be stopped/started/changed at any time!](#))

The Omni website also has a little bit of information about the types of investments offered by some of our approved vendors, along with phone numbers or website links for some of them, so this page is a good starting point in deciding which vendor to invest with. Go to "Employees", then "Your plan page", then enter our state and district name to get started.