

# OMNI Updates

Providing a Better Understanding Of Your Tax Deferred Retirement Benefit

FALL 2014

## WELCOME!

On behalf of all of us here at The Omni Group, I would like to take this opportunity to welcome you to our services. With over 16 years of experience servicing more than 2,110 plans nationwide, OMNI is one of the largest 403(b) Third Party Administrators (TPAs) in the nation. We have worked hard to ensure a fast and simple transition from your former TPA, and are excited to share some of the unique services we offer you.

Please visit OMNI's website at [www.omni403b.com](http://www.omni403b.com) to learn more about our history and services. Also, I encourage you to use the website to initiate all plan transactions, from submitting a Salary Reduction Agreement (SRA) to requesting a loan, as online transactions require less processing time than mailing or faxing your requests. Our Customer Care Team is available to handle all of your needs at 877-544-OMNI, Monday through Friday, 7:30 AM-8:00 PM EST.

You will be receiving our "OMNI Updates" newsletters on a quarterly basis, with some special editions throughout the year. We hope you find these to be informative and educational.

Once again, welcome to OMNI and we look forward to servicing all of your 403(b) needs.

Sincerely,



*Nina M. Rovinski*

Nina Rovinski, President and CEO

## How do I start a 403(b)? 4 Simple Steps

### Step 1:

Go to your employer's webpage on our website, <http://www.omni403b.com> and select the "Participant" button

### Step 2:

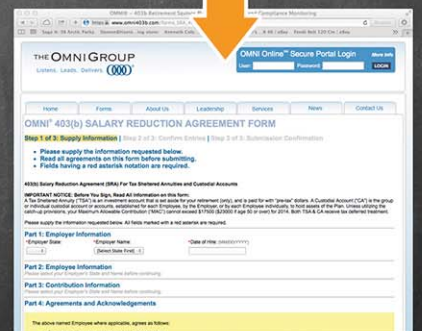
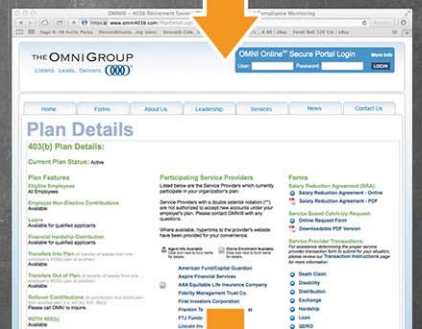
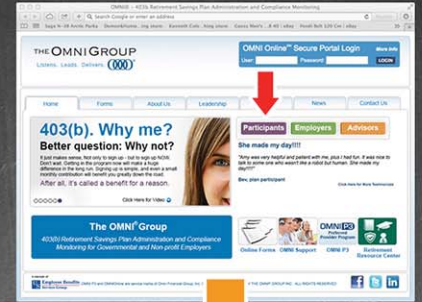
Select your state, type in name of your employer in the "Employer Plan Info" box and click "Show Details"

### Step 3:

Choose your Service Provider and open your account

### Step 4:

Submit an SRA (Salary Reduction Agreement) to OMNI



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## Which way would YOU want to SAVE MONEY?



### Post-Tax

\$1,000 Paycheck

\$250 Taxes (25%)

\$750 "Net"

\$100 Savings

**\$650 Take-Home**

### Pre-Tax

\$1,000 Paycheck

**\$100 403(b) Pre-tax Savings**

\$900 Taxable Income

\$225 Taxes (25%)

**\$675 Take-Home**

The \$100 "savings" comes out BEFORE taxes in a 403(b) or a 457(b) - thus, your taxable income is LOWER.



## West Chester Area School Dist.

New accounts may be opened with the following approved Service Providers.

AXA Equitable Life Insurance Company  
Fidelity Management Trust Co.  
Kades-Margolis  
Lincoln Investment Planning  
Mass Mutual VA  
MetLife  
MetLife (FC)  
MetLife of CT (Travelers)  
PlanMember Services Corp.  
ROTH - AXA Equitable  
ROTH - Kades-Margolis  
ROTH - Lincoln Investment  
ROTH - MetLife  
ROTH - MetLife (FC)  
ROTH - MetLife of CT (Travelers)  
ROTH - PlanMember Services Corp.  
ROTH - Security Benefit  
ROTH - Valic  
ROTH - Voya Financial (ILIAC)  
ROTH - Voya Financial (ING Reliastar)  
Security Benefit  
VALIC  
Vanguard Fiduciary Trust Co.  
Voya Financial (ILIAC)  
Voya Financial (ING Reliastar)

**Start TODAY!**