

U.S. OMNI is our 403(b) & 457(b) Third Party Plan Administrator!

In partnership with **Lakewood Board of Education**,

OMNI will ensure that the plan sponsor, the participants, each of the investment providers and their agents adhere to the many compliance regulations mandated by the Internal Revenue Service.

Starting or changing your contributions:

If you wish to start contributing or make a change to your current contributions, you will need to submit a **Salary Reduction Agreement (SRA)** form. Changes include: starting a new deduction, stopping an existing deduction, changing the amount of an existing deduction, or changing your investment provider.

The SRA form can be found in the "Employees" tab under "Start | Change Contributions" section of OMNI's website at www.omni403b.com. From there, you will select your employer state in the dropdown and enter your employer name. You have the option of printing out a form and faxing it to OMNI or completing the form electronically on their secure website. OMNI also now offers a new SRA Express Shortened Online form to streamline the process by which new participants may begin making payroll deductions into a single investment account. It is suggested that you complete the electronic SRA form to expedite your request.



OMNI's services include the review and approval of all 403(b) & 457 transactions, and implementation of Salary Reduction Agreement (SRA) forms.

OMNI is available from 7:30 am to 8:00 pm Monday - Friday EST to assist with any questions you may have.

OMNI's call center representatives can be reached at:

1-877-544-OMNI (6664)

www.omni403b.com

TRANSACTIONS



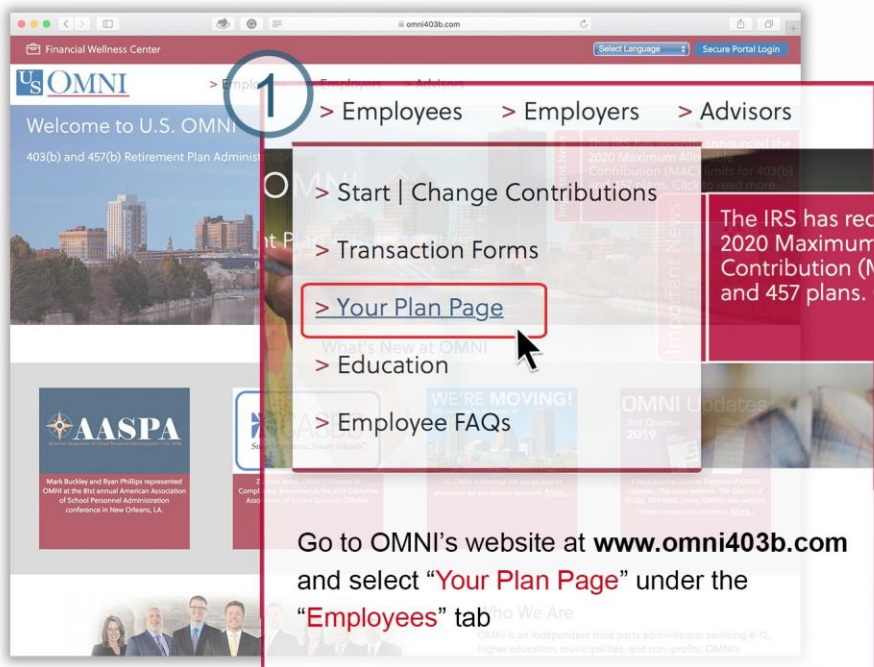
Refer to the instructions on the following pages to submit an SRA or any of the transactions below.

*Transactions permitted by plan may vary

- > Distributions (including distributions due to age, death, disability, separation from service, and domestic relations orders).
- > Exchanges/Transfers/Rollovers of 403(b) funds between vendors or 403(b) plans
- > Hardship Withdrawals
- > Loans
- > Purchase of Service Credits
- > Qualified Domestic Relations Orders (QDRO)



Specific plan information is available on OMNI's website at www.omni403b.com.
This information can be viewed by following the steps below:



1 > Employees > Employers > Advisors

> Start | Change Contributions

> Transaction Forms

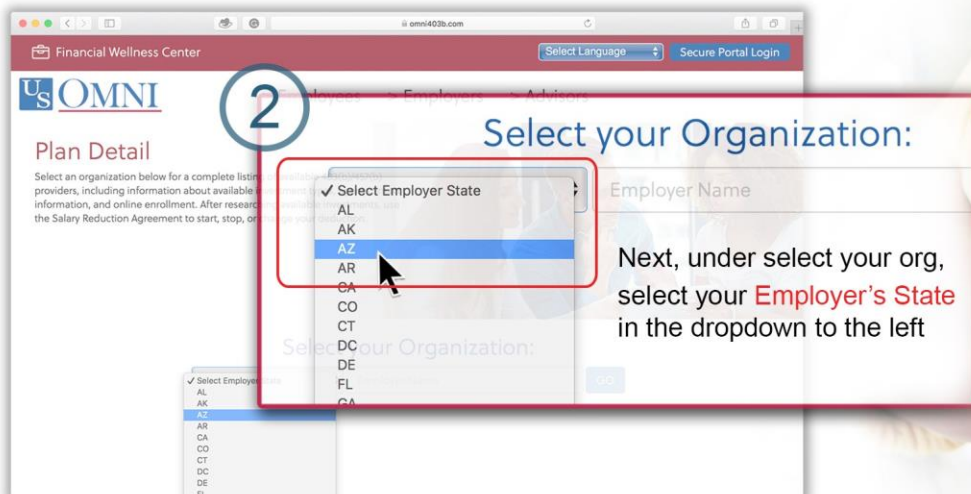
> **Your Plan Page**

> Education

> Employee FAQs

The IRS has rec 2020 Maximum Contribution (M and 457 plans.

Go to OMNI's website at www.omni403b.com and select "Your Plan Page" under the "Employees" tab



2 Select your Organization:

Select an organization below for a complete listing of available providers, including information about available information, and online enrollment. After research the Salary Reduction Agreement to start, stop, or

✓ Select Employer State

AL

AK

AZ

AR

CA

CO

CT

DC

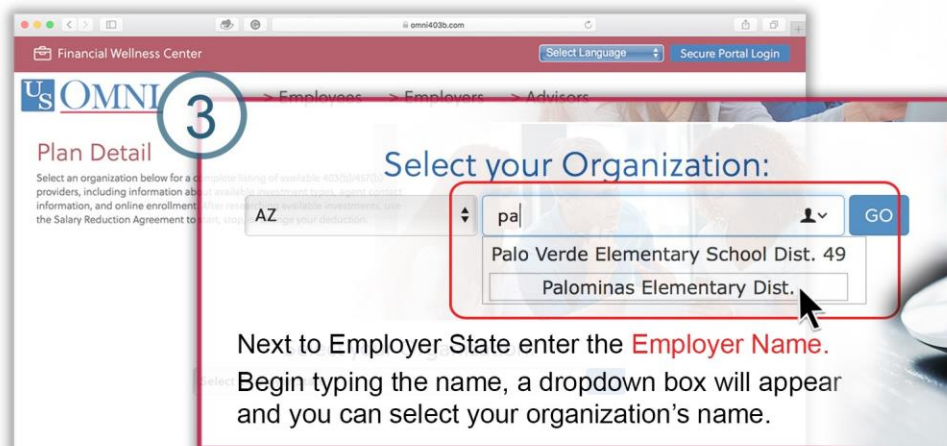
DE

FL

GA

Employer Name

Next, under select your org, select your **Employer's State** in the dropdown to the left



3 Select your Organization:

Select an organization below for a complete listing of available providers, including information about available information, and online enrollment. After research the Salary Reduction Agreement to start, stop, or

AZ

pa

GO

Palo Verde Elementary School Dist. 49

Palominas Elementary Dist.

Next to Employer State enter the **Employer Name**. Begin typing the name, a dropdown box will appear and you can select your organization's name.



You have now reached the Lakewood Board of Education web page where you will find the following information:



Financial Wellness Center | Select Language | Secure Portal Login

> Employees > Employers > Advisors

Plan Detail

Below is a complete listing of your available 403(b)/457(b) providers, including information about their available investment types, agent contact information, and online enrollment. In addition, you will find a Salary Reduction Agreement to start, stop, or change your deduction, as well as forms to request a transaction.

Plan Details for Your District Name

403(b) **457(b)**

Current Status: Active

2 Participating Investment Providers

Investment Types: ● Fixed Annuity (F) ● Fixed Index Annuity (FI) ● Variable Annuity (VA) ● Investment Advisory Service (RIA) ● Mutual Funds (MF)

Provider	F	FI	VA	RIA	MF	Phone
AIG Retirement Services (formerly VALIC)	☒	☒	☒	☒	☒	1-888-569-7055
AXA Equitable Life Insurance Company	☒	☒	☒	☒	☒	1-800-628-6673
Brighthouse Life Ins (MetLife CT/Travelers)	☒	☒	☒	☒	☒	1-800-423-4026
Foresters Financial (First Investors)	☒	☒	☒	☒	☒	1-800-653-0181
MetLife	☒	☒	☒	☒	☒	
MetLife (FC)	☒	☒	☒	☒	☒	
Syracusa Benefits Programs	☒	☒	☒	☒	☒	

Click Icons for Details: ● Online Enrollment Available ● Agent Contact Information Available ● Additional Information Available Upon Request

For any questions concerning your employers list of participating providers, please contact our Customer Care Team at 1.877.544.OMNI (6664).

4 Plan Features

Feature	403(b)	457(b)
Eligible Employees	All Employees	Service Based Catch-up (Permits eligible employees with a given number of years of service to contribute additional money to their 403(b) beyond their base limit. See form for details and limit amounts.)
Employer Non-Elective Contributions	Available	Available
Loans	Available for qualified applicants	Rollover Contributions (A contribution of a distribution from another plan (i.e. 401(k), 457, IRA))
Financial Hardship Distribution	Available for qualified applicants	Please call to inquire
Transfers Into Plan (A transfer of assets from one employer's 403(b) plan to another)	Not Available	Contract Exchanges (A change of investment within a 403(b) plan) Available. Please note that a new investment provider must be participating in your Employer's 403(b) plan (see list above).
Transfers Out of Plan (A transfer of assets from one employer's 403(b) plan to another)	Not Available	Distributions (i.e. Separation from Service, Attainment of 59 1/2 years of age, Permanent Disability, or Death) Available

1 Start | Change Contributions

3 Transaction Forms

Universal Availability

Catch Up Contribution

More Employee Information

PLAN DETAILS

403(b)

- Salary Reduction Agreement (SRA)** – You can submit an on-line SRA form to start, stop or make a change to your contribution. You must already have an account established with your selected investment provider before submitting an SRA.
- Participating Investment Providers** – Add or open account choosing from the investment service providers that have been approved in your plan.
- Plan Transactions** – You'll find the forms needed to initiate transactions such as a distribution, hardship or loan.
- Plan Features** – Find your Plan Features below the listed Participating Investment Providers. Your Plan Features contains what is or is not permitted within the plan based on your current plan document.

To access 457(b) Plan Details click on 457(b) Plan tab.

APPROVED 403(b) PROVIDERS

Ameriprise Financial/RiverSource
Brighthouse Life Ins (MetLife CT/Travelers)
Corebridge Financial (formerly AIG/VALIC)
Equitable (formerly AXA)
Lincoln Investment Planning
MetLife (FC)
Security Benefit
Syracusa Benefits Program
Vanguard

ROTH - Corebridge Financial (formerly AIG/VALIC)
ROTH - Equitable (formerly AXA)
ROTH - Lincoln Investment
ROTH - MetLife (FC)
ROTH - Security Benefit

APPROVED 457(b) PROVIDERS

Corebridge Financial (formerly AIG/VALIC) - 457
Lincoln Investment Planning - 457
Security Benefit - 457

ROTH - Corebridge Financial (formerly AIG/VALIC) - 457
ROTH - Lincoln Investment Planning - 457
ROTH - Security Benefit - 457