US OMNI

Waldwick Board of Education

We are excited to announce U.S. OMNI as our 403(b) Third Party Plan Administrator!

In partnership with **Waldwick 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(b) 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

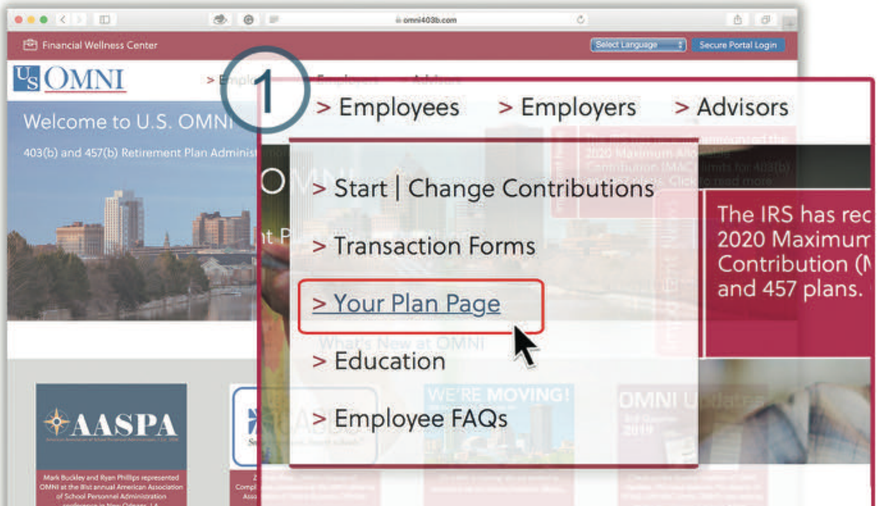
Refer to the instructions on the following pages to submit an SRA or any of the transactions below.

*Transactions permitted by plan may vary

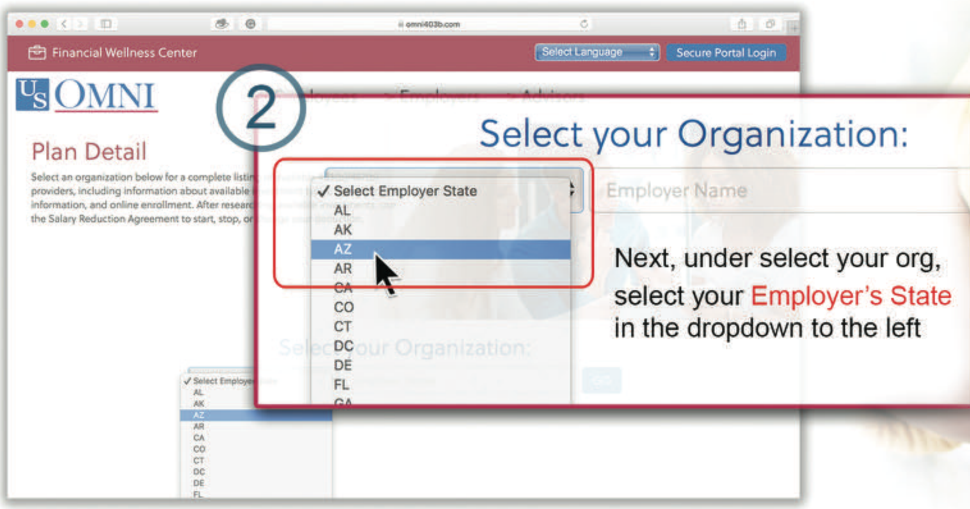
- > Distributions (including distributions due to age, death, disability, separation from service, and domestic relations orders).
- > Exchanges/Transfers/Rollovers of 403(b) funds between vendors or 403(b) plans
- > Hardship Withdrawals
- > Loans
- > Purchase of Service Credits
- > Qualified Domestic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

US OMNI

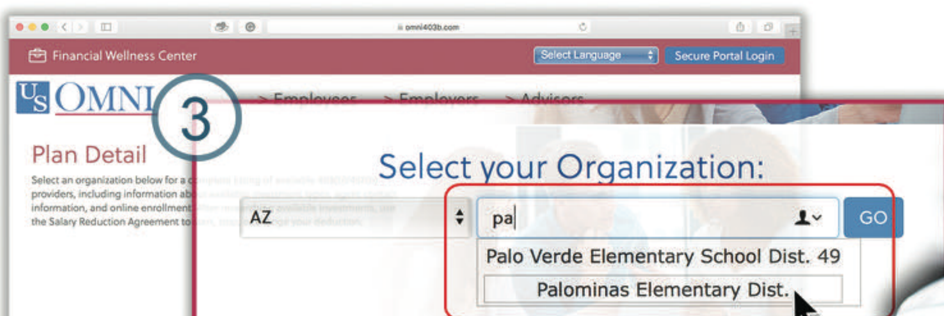
Specific plan information is available on OMNI's website at www.omni403b.com.
This information can be viewed by following the steps below:



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



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



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 **Waldwick Board of Education** webpage where you will find the following information:

PLAN DETAILS

403(b)

1. **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.
2. **Participating Investment Providers** – Add or open an account choosing from the investment service providers that have been approved in your plan.
3. **Plan Transactions** – You'll find the forms needed to initiate transactions such as a distribution, hardship or loan.
4. **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.

APPROVED 403(b) PROVIDERS

- AIG Retirement Services (formerly VALIC)
- AXA Equitable Life Insurance Company
- Great American Insurance Group
- Lincoln Investment Planning
- MetLife
- Security Benefit
- Vanguard Fiduciary Trust Co.