Maine Township High School Dist. 207

ARE YOU AWARE OF YOUR 403(b) BENEFIT

The opportunity

Your Employer offers a 403(b) retirement plan as a benefit to employees.

The Plan allows employees to save and invest by making tax-deferred contributions directly from their paycheck.

Why save with 403(b)?

> You do not pay income tax on contributions until you begin making withdrawals from the plan, usually after your retirement.

> Investment gains in the plan are not taxed until distributed.

> Benefit from saving and investing.

Sample: Future retirement savings value assuming 6% yield on investment.**

Monthly Contributions	5 yrs.	15 yrs.	20 yrs.
$50	$3,489	$14,541	$23,102
$200	$13,954	$58,164	$92,408
$500	$34,885	$145,409	$231,020

** OMNI does not offer financial advice. Always consult your financial advisor before investing. For more information about 403(b) Plans, visit the IRS website.

How can I participate?

1. Complete a Salary Reduction Agreement (SRA). This can be done Online at www.omni403b.com.
2. Open an account with an investment provider. The list of your available providers is on the right.

How much can I contribute annualy?

Employees can contribute up to $18,500 in 2018. Employees who are age 50 or older can contribute an additional $6,000.

Employees with 15 years of service may contribute up to an additional $3,000.

U.S OMNI administers the Plan and is available to answer questions at (877) 544-6664. or visit www.omni403b.com.

Want to learn more about your investment options?

Click the link below for an investment provider to contact you.

https://www.omni403b.com/spinforeq.aspx

Want to start contributing or learn more about your employer's plan?

Click the link below to visit your Plan-page.

(Not available for all providers. Visit your Plan-page for a complete listing.)

https://www.omni403b.com/PlanDetail.aspx?tml=7170

New accounts may be opened with following approved service providers

AXA EQUITABLE LIFE INSURANCE COMPANY
FIDELITY MANAGEMENT TRUST
FORESTERS FINANCIAL (FIRST INVESTORS)
GLOBAL ATLANTIC FINANCIAL GROUP
GREAT AMERICAN INSURANCE GROUP
LINCOLN INVESTMENT PLANNING
METLIFE
OPPENHEIMER SHAREHOLDER SVCS.
PACIFIC LIFE INSURANCE COMPANY
ROTH - AXA EQUITABLE
ROTH - FORESTERS FINANCIAL (FIRST INV.)
ROTH - LINCOLN INVESTMENT
ROTH - VALIC
T. ROWE PRICE TRUST COMPANY
VALIC
WADDELL & REED INC.
AXA EQUITABLE LIFE INS COMPANY (1) - 457
LINCOLN INVESTMENT PLANNING - 457
VALIC - 457

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