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.**

<table>
<thead>
<tr>
<th>Monthly Contributions</th>
<th>5 yrs.</th>
<th>15 yrs.</th>
<th>20 yrs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50</td>
<td>$3,489</td>
<td>$14,541</td>
<td>$23,102</td>
</tr>
<tr>
<td>$200</td>
<td>$13,954</td>
<td>$68,164</td>
<td>$92,408</td>
</tr>
<tr>
<td>$500</td>
<td>$34,885</td>
<td>$145,409</td>
<td>$231,020</td>
</tr>
</tbody>
</table>

** 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?

2. Open an account with an investment provider. The list of your available providers is on the right.

How much can I contribute annually?

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=7429