

FAIRFIELD PUBLIC SCHOOLS

501 Kings Highway East
Fairfield, CT 06825

403(b) UNIVERSAL AVAILABILITY NOTICE

January 1, 2014

You have the opportunity to save for retirement by participating in the Fairfield Public School District's 403(b) plan ("Plan").

How Can I Participate?

You are eligible to participate in the Plan with pre-tax contributions, however, it is your responsibility to set up an account with one of the approved investment providers and then submit a Salary Reduction Agreement ("SRA") online at <http://www.omni403b.com>.

How Much Can I Contribute Annually?

You may contribute up to \$17,500 in 2014. This amount is subject to change annually. If you are at least 50 years old, you may also be able to make additional catch-up contributions. For appropriate limits for your particular circumstances, please contact OMNI's Customer Care Center at 1-877-544-6664.

What If I Already Have An Account?

If you are already contributing to the Plan, and you want to change your contribution amount or service provider, simply complete and submit a new SRA on-line.

How can I get more information?

For additional information refer to Omni News @ www.fairfieldschools.org/faculty_staff_payroll.htm

If there are any questions, you may contact The OMNI Group at 877-544-6664 or access further information at www.omni403b.com. You will need to state that you are employed with the Fairfield Board of Education.