

# OMNI Updates

May 2013

## Customer Care Team



**We're here to make 403(b) as easy as... 1-2-3!**

We understand that navigating certain aspects of your 403(b) can sometimes be quite the challenge. Omni has a team of trained professionals in place to assist you with those challenges. **After-all, it is our goal to make your 403(b) as simple as 1-2-3!**

Omni's dedicated Customer Care Team provides prompt service and addresses ALL of your 403(b) and 457(b) questions.

We strive to resolve all questions and concerns within one conversation with a knowledgeable Omni representative.

If you have any questions or concerns regarding your 403(b) or 457(b) program call us at **1.877.544.OMNI (6664)**. We guarantee you will be introduced to an Omni representative that will do their best to make your **403(b) as easy as 1-2-3!**

## Thinking about starting a 403(b) but not sure how to start?

If you are interested in starting contributions to your 403(b), the process really couldn't be simpler!

### 1 Contact a Service Provider to establish a 403(B) plan.

A list of participating vendors for your employer is available at [www.omni403b.com](http://www.omni403b.com). Your provider or financial advisor will help you with fund selection, and assist with the completion of any necessary paperwork.

### 2 Complete an OMNI Salary Reduction Agreement (SRA) to initiate your deductions.

OMNI's SRA can be used to start, stop or change your deductions, and is available online under the "forms" section of OMNI's website. If you choose to utilize our Online SRA form, you will receive immediate confirmation that your request was received and processed.

### 3 OMNI confirms your account and notifies your employer to start making deduction.

After receiving your form, OMNI will verify that your chosen Provider is ready to accept contributions on your behalf. As soon as confirmation is obtained, we will direct your employer to start your contributions!



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## Your 403(b) Source

**Harvard Study:**  
Financial  
Literacy studied  
in 8 Industrialized  
Countries – including  
UK, Germany, France,  
Spain, Italy and U.S.

Employees receiving ongoing  
Financial Literacy had **THREE TIMES**  
as much money saved at retirement  
as those who did not receive on-going literacy.



## Interesting **FACTS** about *Retirement*

**45%** believe the plan  
available to them is  
"very risky".

**4 in 10** Millennials  
don't know the  
maximum amount  
they can contribute.

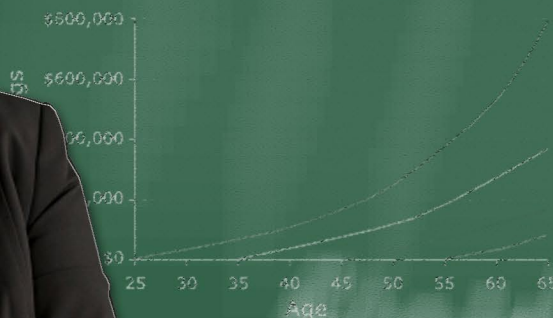
Nearly **20%** of all  
Millennials say the  
main reason they  
don't participate in  
their plan was "...  
they didn't know  
enough about it..."



[www.omni403b.com](http://www.omni403b.com)

### The Value of Starting Early

\$5,000 invested each year for 10 years, with no additional  
contributions. Graph assumes an 11% annual return.



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For more information on Financial  
Literacy and how you can better  
understand your own retirement  
position visit:

<http://www.usretirementresource.com>

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