



403(b) UNIVERSAL AVAILABILITY NOTICE

Employer: Millard Public Schools

How Can I Participate?

You can participate in the Plan with pre-tax contributions by completing and submitting a Salary Reduction Agreement (“SRA”) online at <http://www.omni403b.com>, or by submitting a completed SRA form, which can be found on the same website, to The OMNI Group either by facsimile to (585) 672-6194 or by mail at 1099 Jay St., Bldg F, Rochester, NY, 14611 (“OMNI”).

How Much Can I Contribute Annually?

You may contribute up to \$18,000 in 2015; this amount is subject to change annually. If you have at least 15 years of service with your employer or 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. Millard does not match contribution into a 403(b).

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. See directions above for on-line and paper submission options.

How Can I Get More Information?

You can access further information at www.omni403b.com or www.403bwhy.com.

By signing, I hereby acknowledge that I have received a Retirement Plan Benefits Overview and have been informed of my eligibility to participate in the Plan. I understand my choice is completely voluntary and I may change my choice to participate at any time, subject to our specific provisions.

Employee Printed Name: _____ **SSN:** _____

Signature _____ **Date:** _____

- I am a **CURRENT** participant in a 403(b) Plan and I must complete the participation requirements above to continue participation.
- I **AM** interested in participating in the 403(b) Plan and would like more information.
- I am **NOT** interested in participating in the Plan at this time.