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Bethlehem Central School District

<http://bethlehemschools.org>

403(b) UNIVERSAL AVAILABILITY NOTICE September 2015



KNOWLEDGE
CHARACTER
VALUE

The Opportunity

You have the opportunity to save for retirement by participating in the Bethlehem Central School District's 403(b) plan. We recommend that all employees view a brief, 3-minute video presentation explaining what a 403(b) plan is, and how to contribute. The video can be reached at www.omni403b.com. If there are any questions, you may contact The Omni Group at 877-544-6664.

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"). Additionally, prior to contributing you must open an account with an investment provider participating in the Plan. A list of the Plan's participating investment providers may be viewed on Omni's website after submitting your employer's name and state.

What Does The SRA Ask For?

In addition to personal data such as name, birth date and employer, you will be asked to select one or more of the service providers your employer ("Plan Sponsor") has approved as part of its Plan. The completion and proper signing of a SRA gives your employer the right to take from your paycheck the dollar amounts that you elect and contribute those amounts to your established 403(b) account. For a complete list of service providers available to you through the Plan please see your employer's page on OMNI's website, <http://www.omni403b.com/>, or call OMNI's Customer Care Center at 1-877-544-6664.

How Much Can I Contribute Annually?

You may contribute up to \$18,000.00 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.

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.

Who Can Participate?

According to your employer's current Plan Document, all employees are eligible to participate.

How can I get more information?

You can access further information at www.omni403b.com.

District Office

700 Delaware Ave.
Delmar, N.Y. 12054

518-439-7481 ext 31933
518-478-0650 fax