

We are excited to announce **U.S. OMNI** as our **403(b) & 457(b) Third Party Plan Administrator!**

In partnership with **Onondaga-Cortland-Madison BOCES**, OMNI will ensure that the plan sponsor, the participants, each of the investment providers and their agents adhere to the many compliance regulations mandated by the Internal Revenue Service.

Starting or changing your contributions:

If you wish to start contributing or make a change to your current contributions, you will need to submit a **Salary Reduction Agreement (SRA)** form. Changes include: starting a new deduction, stopping an existing deduction, changing the amount of an existing deduction, or changing your investment provider.

The SRA form can be found in the "Employees" tab under "Start | Change Contributions" section of OMNI's website at www.omni403b.com. From there, you will select your employer state in the dropdown and enter your employer name. You have the option of printing out a form and faxing it to OMNI or completing the form electronically on their secure website. OMNI also now offers a new SRA Express Shortened Online form to streamline the process by which new participants may begin making payroll deductions into a single investment account. It is suggested that you complete the electronic SRA form to expedite your request.



OMNI's services include the review and approval of all 403(b) & 457(b) transactions, and implementation of Salary Reduction Agreement (SRA) forms.

OMNI is available from 7:30 am to 8:00 pm Monday - Friday EST to assist with any questions you may have.

OMNI's call center representatives can be reached at:

1-877-544-OMNI (6664)

www.omni403b.com

TRANSACTIONS



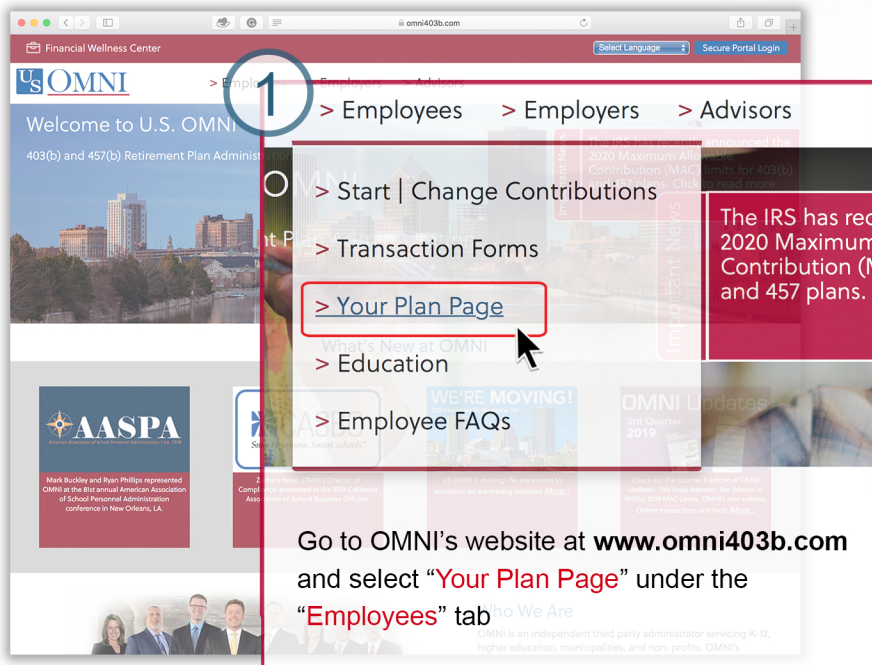
Refer to the instructions on the following pages to submit an SRA or any of the transactions below.

*Transactions permitted by plan may vary

- > Distributions (including distributions due to age, death, disability, separation from service, and domestic relations orders).
- > Exchanges/Transfers/Rollovers of 403(b) funds between vendors or 403(b) plans
- > Hardship Withdrawals
- > Loans
- > Purchase of Service Credits
- > Qualified Domestic Relations Orders (QDRO)



Specific plan information is available on OMNI's website at www.omni403b.com.
This information can be viewed by following the steps below:



1

> Employees > Employers > Advisors

> Start | Change Contributions

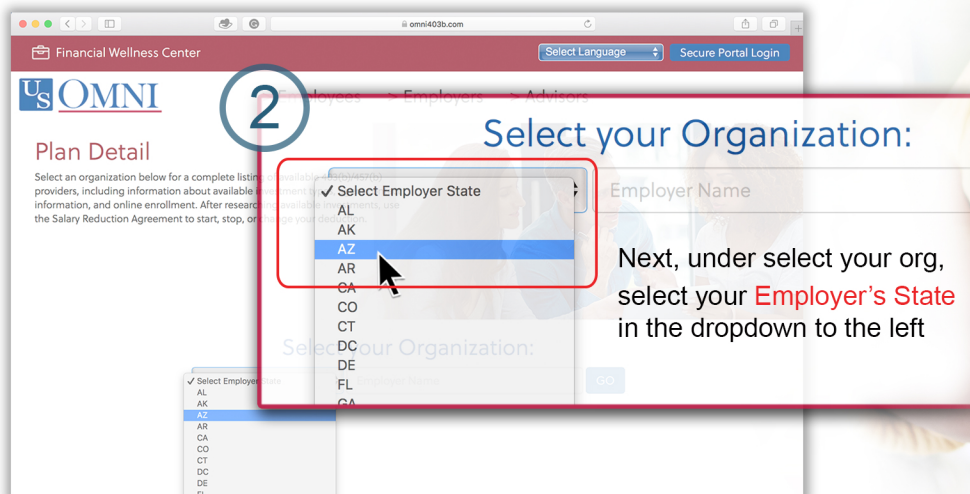
> Transaction Forms

> **Your Plan Page**

> Education

> Employee FAQs

Go to OMNI's website at www.omni403b.com and select "Your Plan Page" under the "Employees" tab



2

Select your Organization:

Select Employer State

AK

AZ

AR

CA

CO

CT

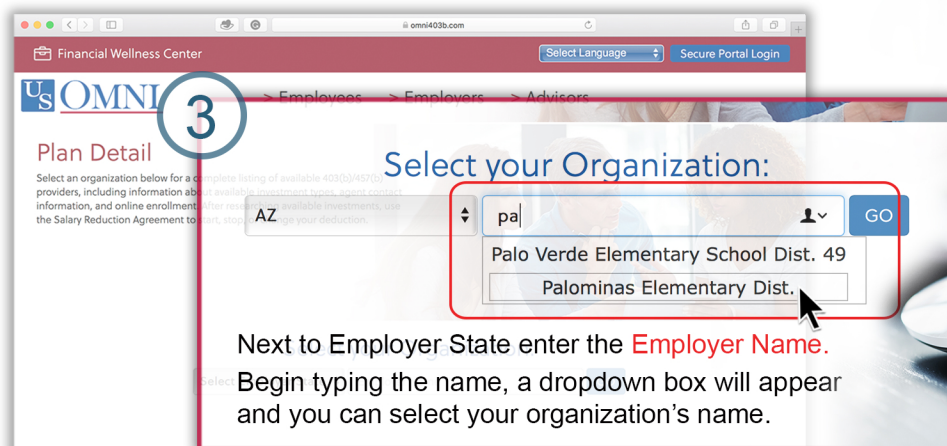
DC

DE

FL

GA

Next, under select your org, select your **Employer's State** in the dropdown to the left



3

Select your Organization:

AZ

pa

GO

Palo Verde Elementary School Dist. 49

Palominas Elementary Dist.

Next to Employer State enter the **Employer Name**. Begin typing the name, a dropdown box will appear and you can select your organization's name.

You have now reached the **Onondaga-Cortland-Madison BOCES** webpage where you will find the following information:

PLAN DETAILS

403(b)

- 1. Salary Reduction Agreement (SRA)** – You can submit an on-line SRA form to start, stop or make a change to your contribution. You must already have an account established with your selected investment provider before submitting an SRA.
- 2. Participating Investment Providers** – Add or open an account choosing from the investment service providers that have been approved in your plan.
- 3. Plan Transactions** – You'll find the forms needed to initiate transactions such as a distribution, hardship or loan.
- 4. Plan Features** – Find your Plan Features below the listed Participating Investment Providers. Your Plan Features contains what is or is not permitted within the plan based on your current plan document.



Financial Wellness Center
Select Language
Secure Portal Login

US OMNI
> Employees > Employers > Advisors

Plan Detail

Below is a complete listing of your available 403(b)/457(b) providers, including information about their available investment types, agent contact information, and online enrollment. In addition, you will find a Salary Reduction Agreement to start, stop, or change your deduction, as well as forms to request a transaction.

Plan Details for Your District Name

403(b)

Current Status: Active

2 OMNI P3 Participating Investment Providers

Investment Types:	Fixed Annuity (F)	Fixed Index Annuity (FI)	Variable Annuity (VA)	Investment Advisory Service (RIA)	Mutual Funds (MF)	Phone
AIG Retirement Services (formerly VALIC)	☒	☐	☐	☐	☐	1-888-569-7055
AXA Equitable Life Insurance Company	☐	☐	☐	☐	☐	1-800-628-6673
Brighthouse Life Ins (MetLife CT/Travelers)	☐	☐	☐	☐	☐	1-800-423-4026
Foresters Financial (First Investors)	☐	☐	☐	☐	☐	
MetLife	☐	☐	☐	☐	☐	
MetLife (FC)	☐	☐	☐	☐	☐	
Siracusa Benefits Programs	☐	☐	☐	☐	☐	1-609-653-0181

Click Icons for Details: ☒ Online Enrollment Available ☒ Agent Contact Information Available ☒ Additional Information Available Upon Request

For any questions concerning your employers list of participating providers, please contact our Customer Care Team at 1.877.544.OMNI (6664).

4 Plan Features

Feature	Available
Eligible Employees	All Employees
Employer Non-Elective Contributions	Available
Loans	Available for qualified applicants
Financial Hardship Distribution	Available for qualified applicants
Transfers Into Plan	(A transfer of assets from one employer's 403(b) plan to another) Not Available
Transfers Out of Plan	(A transfer of assets from one employer's 403(b) plan to another) Not Available
Service Based Catch-up	(Permits eligible employees with a given number of years of service to contribute additional money to their 403(b) beyond their base limit. See form for details and limit amounts.) Available
Rollover Contributions	(A contribution of a distribution from another plan (i.e. 401(k), 457, IRA)) Please call to inquire
ROTH 403(b)	Not Available
Contract Exchanges	(a change of investment within a 403(b) plan) Available. Please note that a new investment provider must be participating in your Employer's 403(b) plan (see list above).
Distributions	(i.e. Separation from Service, Attainment of 59 ½ years of age, Permanent Disability, or Death) Available

1 Start | Change Contributions
3 Transaction Forms
Universal Availability
Catch Up Contribution
More Employee Information

APPROVED 403(b) PROVIDERS

American Century Services LLC
Ameriprise Financial/RiverSource
Aspire Financial Services
Equitable (formerly AXA)
GWN/Employee Deposit Acct
Invesco OpenheimerFunds
Mass Mutual
MetLife
NY Life Ins. & Annuity Corp.
PenServ SmartSAV (formerly Foresters)
Primerica Financial Services
ROTH - Equitable (formerly AXA)
ROTH - Invesco OppenheimerFunds
ROTH - MetLife
The Legend Group, A Lincoln Investment Company

Vanguard Fiduciary Trust Co.
Voya Financial (Nat'l NY)

The following Investment Providers are no longer authorized to establish new accounts for this plan. Employees currently contributing to one of these Investment Providers may continue their contributions without interruption.

American Fund/Capital Guardian
Brighthouse Life Ins (MetLife CT/Travelers)
Columbia Mutual Life Ins Co
Fidelity Management Trust
Fiduciary Trust Intl-Franklin Templeton
Modern Woodmen of America
Putnam Investments
T.Rowe Price Trust Company