

Puyallup School Dist. No. 3

Are you aware of your 403(b) benefit?

THE OPPORTUNITY

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations and ministers.

WHY SAVE WITH 403(b)?

- > You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
- > Investment gains in the plan are not taxed until distributed.
- > Retirement assets can be carried from one employer to another in most cases.

Sample: Future retirement savings value assuming 6% yield on invest.**

Monthly Contributions	5 Years	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

HOW CAN I PARTICIPATE?

Prior to contributing you must open an account with an investment provider participating in the Plan, a list of which is available on the right. You may then complete a Salary Reduction Agreement (SRA) online at www.omni403b.com

HOW MUCH CAN I CONTRIBUTE ANNUALLY?

You may contribute up to \$19,000 in 2019. If you have at least 15 years of service with your employer or you are at least 50 years old, you may be entitled to make additional contributions. For appropriate limits for your particular circumstances, please contact OMNI's Customer Care Center at 877-544-6664.

Contribution Limits		15 Yr. Service Catch-up (if eligible)	Maximum Employer Contributions	Combined Limit	
Age 49 & below	Age 50 & above			Age 49 & below	Age 50 & above
\$19,000.00	\$25,000.00	\$3,000.00	\$56,000.00	\$56,000.00	\$62,000.00

Looking for Help?

Click the link below for an investment professional to reach out to you.

<https://www.omni403b.com/spinforeq.aspx?org=7417>



New accounts may be opened with following approved service providers

ALPINE TRUST AND INVESTMENT GROUP
 AMERICAN CENTURY SERVICES LLC
 AMERICAN FIDELITY ASSURANCE CO.
 AMERICO FINANCIAL LIFE/ANNUITY
 AMERIPRISE FINANCIAL SERVICES INC.
 ASPIRE FINANCIAL SERVICES
 AXA EQUITABLE LIFE INSURANCE COMPANY
 BARRON FINANCIAL SERVICES LLC - CPI
 FAM FUNDS
 FIDELITY SECURITY LIFE INS. CO.
 FORESTERS FINANCIAL (FIRST INVESTORS)
 GLOBAL ATLANTIC FINANCIAL GROUP
 GLP & ASSOCIATES
 GREAT AMERICAN INSURANCE GROUP
 GWN/EMPLOYEE DEPOSIT ACCT
 HORACE MANN LIFE INS. CO.
 INDUSTRIAL ALLIANCE - (SEC.BEN.)
 JEFFERSON NATIONAL LIFE
 KADES-MARGOLIS
 KANSAS CITY LIFE INSURANCE COMPANY
 LINCOLN INVESTMENT PLANNING
 METLIFE
 MIDLAND NATIONAL LIFE INSURANCE
 NATIONAL LIFE GROUP (LSW)
 NORTH AMERICAN CO FOR LIFE AND HEALTH
 NY LIFE INS. & ANNUITY CORP.
 OLDHAM RESOURCE GROUP INC.
 OPPENHEIMER SHAREHOLDER SVCS.
 PLANMEMBER SERVICES CORP.
 PUTNAM INVESTMENTS
 RELIANT FINANCIAL SERVICES
 SECURITY BENEFIT
 SUNSET LIFE INSURANCE
 SYMETRA LIFE INSURANCE COMPANY
 THE LEGEND GROUP/ADSERV
 THRIVENT FINANCIAL FOR LUTHERANS
 VALIC
 VOYA FINANCIAL (RELIASTAR)
 VOYA FINANCIAL (VRIAC)
 WADDELL & REED INC.
 WESTERN UNITED LIFE ASSURANCE CO