

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 \$19,500 in 2020. 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
\$19,500.00	\$26,000.00	\$29,000.00	\$57,000.00	\$57,000.00	\$63,500.00

Looking for Help?

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

[NSSEO Plan Detail Page](#)



New accounts may be opened with following approved service providers

- AIG Retirement Services (formerly VALIC)
- Ameriprise Financial/RiverSource
- Aspire Financial Services
- Brighthouse Life Ins (MetLife CT/Travelers)
- Equitable (formerly AXA)
- Fidelity Management Trust
- Franklin Templeton Funds
- Global Atlantic Financial Group
- Invesco OppenheimerFunds
- Lincoln Investment Planning
- Lincoln National
- MetLife Investors
- Pacific Life Insurance Company
- Voya Financial (VRIAC)

NORTHWEST SUBURBAN SPECIAL EDUCATION ORGANIZATION

Northwest Suburban Special Education Organization & The OMNI Group (the third party compliance administrator that ensures NSSEO meets the Internal Revenue Service (IRS) regulations) DO NOT endorse, evaluate or sell any investment product or endorse any investment provider. The ultimate decision of where funds are invested rests with each individual participant using the approved investment providers listed below.

The phone numbers and web addresses listed will provide you with information on contacting a local representative and/or how to open your account. This information is also found on The OMNI Group website, which is www.omni403b.com. You may choose any investment advisor or agent that is licensed to sell any investments sponsored by the following investment companies.

Once you have set up your 403(b) account with an approved vendor, you must go to the OMNI website, www.omni403b.com to create and submit a Salary Reduction Agreement, SRA. This is submitted directly to OMNI for processing and approval. Once OMNI approves your 403(b) deduction amount and vendor choice they will contact the NSSEO payroll department to begin the deductions from your paychecks for your 403(b).

AIG Retirement Services (formerly VALIC)

Phone: 800-569-7055

Website: www.aigrs.com

Global Atlantic Financial Group

Phone: 866-645-2449

Website: www.globalatlantic.com

ASPIRE FINANCIAL SERVICES

Phone: 866-634-5873

Website: www.aspireonline.com

Invesco Oppenheimer Funds

Phone: 800-835-7305

Website: www.oppenheimerfunds.com

Amerprise Financial/Riversource

Phone: 800-297-2012

Website: www.amerprise.com

Lincoln National

Phone: 800-454-6265

Website: www.lfg.com

Brighthouse Life Ins (MetLife,CT/Travelers)

Phone: 800-882-1292

Website: www.brighthousefinancial.com

Lincoln Investment Planning

Phone: 800-242-1421 x4500

Website: <https://www.lincolninvestment.com>

Equitable (formerly AXA)

Phone: 888-628-6673

Website: www.axaonline.com

MetLife Investors Group

Midwest Region

Phone: 908-253-1505 or 732-652-1351

Website: www.metlife.com

Fidelity Management Trust

Plan #50886

Phone: 800-343-3548

Website: www.fidelity.com

Pacific Life Insurance Company

Phone: 800-800-9534

Website: www.pacificlife.com

Franklin Templeton Investments

Phone: 800-527-2020

Website: www.franklintempleton.com

VOYA-FINANCIAL (VRIAC)

Phone: 800-525-4225

Website: www.voyaretirement.voyaplans.com