

403(b) UNIVERSAL AVAILABILITY NOTICE

January, 2016

The Opportunity

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. If there are any questions, you may contact the Plan's administrator, The OMNI Group at 877-544-6664.

We recommend that all employees view a brief, 3-minute video presentation called, '403(b). Why me?' explaining a 403(b) plan, and how to contribute. The video can be viewed on OMNI's website at www.omni403b.com.

How Can I Participate?

You can participate in the Plan with pre-tax contributions by submitting a Salary Reduction Agreement ("SRA") online via OMNI's website or by submitting a completed SRA form, found on the same website, to OMNI either by facsimile to (585) 672-6194 or by mail to 1099 Jay St., Bldg F, Rochester, NY, 14611. 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.

How Much Can I Contribute Annually?

You may contribute up to \$18,000 in 2016; 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 be entitled to make additional contributions. For appropriate limits for your particular circumstances, please contact OMNI's Customer Care Center at 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 investment provider, simply complete and submit a new SRA. See directions above for on-line and paper submission options.

What If I Do Not Want To Contribute?

If you do not want to take advantage of this program, simply submit an SRA with the option "I do not wish to participate at this time" selected. 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

Notice to Eligible Employees of Opportunity to Make Elective Deferrals to the NSSEO 403(b) Plan

Ref No: 105987

You have the right to make elective deferrals to the NSSEO 403(b) Plan. Contributing to a 403(b) plan helps to ensure that you will have funds to provide yourself with an income during retirement. A 403(b) plan allows you to contribute a portion of your compensation on a pre-tax basis in order to save for your retirement. Contributions are made to the plan by payroll deduction. If you are already contributing to the 403(b) Plan, you may want to increase your deduction.

What are the benefits of contributing to a 403(b) plan?

The pre-tax elective deferrals that you make to the plan now are not taxed until you withdraw them. This means you are lowering your taxable income now, and will potentially lower the amount of income tax you will pay on those funds at the time of withdrawal when you may be in a lower tax bracket.

Both your pre-tax elective deferrals and earnings grow tax -free until they are withdrawn.

What do I need to do in order to start making elective deferrals?

You will need to make an election regarding how much of your compensation you wish to defer to the 403(b) plan. You will also need to determine where you want to invest your contributions. The list of approved vendor(s) and their contact information can be located by visiting the Omni Group Website at www.omni403b.com. This list can also be obtained by contacting the Omni Group at (877) 544-6664 or email at www.omni403b.com. The financial advisor representing each vendor will provide you with the forms that will set up the contract or account with the vendor. Once you have completed the paperwork provided by the selected financial advisor please access the Omni Group Website at www.omni403b.com to complete the election process.

If you are unable to access the website or want additional information, please contact the Omni Group at (877) 544-6664 or email at www.omni403b.com.

How much can I contribute to a 403(b) plan?

In 2016, you can make elective deferrals up to \$18,000. As this amount is subject to cost of living increases as set by the government, this amount will increase over time. If you will be age 50 or older sometime during the 2016 calendar year, you are eligible to contribute an additional amount that is known as a "age 50 catch-up contribution". The limit on the age 50 catch-up contributions is \$6,000 and can be contributed on top of the deferral limit of \$18,000. Consequently, participants eligible to make the age 50 catch-up contributions can contribute up to \$24,000 to the 403(b) Plan for the 2016 calendar year.

In addition to the age 50 catch-up if you have completed at least 15 years of service with NSSEO, you may be eligible to contribute up to \$3,000 a year above the elective deferral limit until the amount of the cumulative annual additional contributions made using this special rule equals \$15,000. If you have 15 years of service with your employer and want to utilize this additional 15 year of service catch-up contribution no action is required now. Once you have exceeded \$18,000 we will request additional information from you in order to determine the amount you are able to contribute to the 15 year of service catch-up. Participants who are eligible for both the age 50 catch-up rule and the 15 year of service catch-up contribution are required to use the 15 year of service catch-up contribution first.

For more information on enrolling in your 403(b) Plan, making changes to your current deferral or vendor elections, or any other questions or requests for information, please contact the Omni Group at (877) 544-6664 from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday. You can also send an e-mail at www.omni403b.com.

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).

ASPIRE FINANCIAL SERVICES

Phone: 866-634-5873

Website: www.aspireonline.com

Ameriprise Financial

Phone: 800-862-7919

Website: www.ameriprise.com

AXA Equitable

Phone: 888-292-4636

Website: www.axaonline.com

Commonwealth Annuity & Life Ins Co.

(Zurich/Kemper Life; Protective Life; First Allmerica Life)

Phone: 508-460-2401

Website: www.commonwealthannuity.com

Fidelity Investments

Plan #50886

Phone: 800-343-3548

Website: www.fidelity.com

Franklin Templeton Investments

Phone: 800-527-2020

Website: www.franklintempleton.com

Great American Financial Resources

Phone: 800-854-3649

Website: www.greatamericaninsurancegroup.com

Lincoln Financial Group

Phone: 800-454-6265

Website: www.lfg.com

Lincoln Investment Planning

Phone: 800-242-1421 x5555

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

MetLife Investors Group

Phone: 800-638-5433

Website: www.metlife.com

Oppenheimer Funds

Phone: 800-835-7305

Website: www.oppenheimerfunds.com

Pacific Life Insurance Company

Phone: 800-800-7646

Website: www.pacificlife.com

USAA

Phone: 800-531-8722

Website: www.usaa.com

VALIC

Phone: 800-448-2542

Website: www.valic.com

VOYA-FINANCIAL (ILIAC) (WAS ING)

Phone: 800-525-4225

Website: www.voyaretirement.voyaplans.com