

## ARE YOU AWARE OF YOUR 403(b) BENEFIT?

New accounts may be opened with the following approved service providers.

### 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 ministries.

We recommend that all employees visit our education page which can be found here: [www.omni403b.com/Employees/Education](http://www.omni403b.com/Employees/Education)

### WHY SAVE WITH 403(b)?

1. You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
2. Investment gains in the plan are not taxed until distribution.
3. Generally, retirement assets can be carried from one employer to another.

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

### Future retirement savings value assuming 6% growth

Monthly Contributions	5 Year	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 authorized 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/SRA](http://www.omni403b.com/SRA)

If you are already contributing to your Employer's Plan and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. You can begin or change your contributions as soon as your next payment cycle following our receipt of a completed SRA.

### HOW MUCH CAN I CONTRIBUTE ANNUALLY?

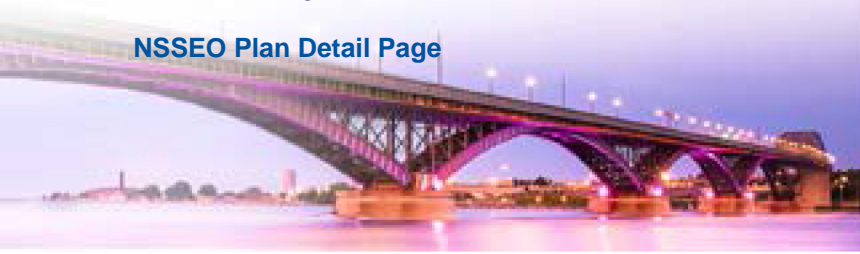
In 2023, you may contribute up to \$22,500 if you are 49 years of age or below and up to \$30,000 if you are 50 years of age and over. You may also be entitled to additional catch-up provisions like the 15 Year Service Catch-up. Please contact OMNI's Customer Care Center at **877.544.6664** for further details.

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
\$22,500	\$30,000	\$3,000	\$66,000	\$66,000	\$73,500

### LOOKING FOR HELP?

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

[NSSEO Plan Detail Page](#)



# 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](http://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](http://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).

## **Ameriprise Financial/RiverSource**

Phone: 800-297-2012

Website: [www.ameriprise.com](http://www.ameriprise.com)

## **Global Atlantic Financial Group**

Phone: 866-645-2449

Website: [www.globalatlantic.com](http://www.globalatlantic.com)

## **ASPIRE FINANCIAL SERVICES**

Phone: 866-634-5873

Website: [www.aspireonline.com](http://www.aspireonline.com)

## **Invesco Oppenheimer Funds**

Phone: 800-835-7305

Website: [www.oppenheimerfunds.com](http://www.oppenheimerfunds.com)

## **Corebridge Financial (formerly AIG/VALIC)**

Phone: 800-569-7055

Website: [www.corebridgefinancial.com](http://www.corebridgefinancial.com)

## **Lincoln National**

Phone: 800-454-6265

Website: [www.lfg.com](http://www.lfg.com)

## **Brighthouse Life Ins (MetLife,CT/Travelers)**

Phone: 800-882-1292

Website: [www.brightHOUSEfinancial.com](http://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](http://www.axaonline.com)

## **MetLife Investors Group**

Midwest Region

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

Website: [www.metlife.com](http://www.metlife.com)

## **Fidelity Management Trust**

Plan #50886

Phone: 800-343-3548

Website: [www.fidelity.com](http://www.fidelity.com)

## **Pacific Life Insurance Company**

Phone: 800-800-9534

Website: [www.pacificlife.com](http://www.pacificlife.com)

## **Fiduciary Trust Intl-Franklin Templeton**

Phone: 800-527-2020

Website: [www.franklintempleton.com](http://www.franklintempleton.com)

## **VOYA-FINANCIAL (VRIAC)**

Phone: 800-525-4225

Website: [www.voyaretirement.voyaplans.com](http://www.voyaretirement.voyaplans.com)