Frontier CSD

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:

https://www.omni403b.com/forms_SRA_403b.aspx

HOW MUCH CAN I CONTRIBUTE ANNUALLY?

You may contribute up to $19,000 in 2019. 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?orgID=515

New accounts may be opened with following approved service providers

AIG RETIREMENT SERVICES (FORMERLY VALIC)
AMERICAN CENTURY SERVICES LLC
AMERIPRISE FINANCIAL SERVICES INC.
ASPIRE FINANCIAL SERVICES
AXA EQUITABLE LIFE INSURANCE COMPANY
BRIGHTHOUSE LIFE INS (METLIFE CT/TRAVELERS)
FACULTY SERVICES CORP.
FORESTERS FINANCIAL (FIRST INVESTORS)
FTJ FUNDCHOICE INC
GWN/EMPLOYEE DEPOSIT ACCT
INVESCO OPPENHEIMERFUNDS
LINCOLN INVESTMENT PLANNING
METLIFE
NY LIFE INS. & ANNUITY CORP.
OLDHAM RESOURCE GROUP INC.
PLANMEMBER SERVICES CORP.
SECURITY BENEFIT
SGROI FINANCIAL LLC
TEG FED CU/TSA CONTRIBUTIONS
THE LEGEND GROUP/ADSERV
THRIVENT FINANCIAL FOR LUTHERANS
VOYA FINANCIAL (NATL NY)
WADDELL & REED INC.
NEW YORK STATE DEFERRED COMP PLAN - 457

US OMNI