



# Palmyra-Macedon Central School District

Ralph T. Brongo II, Assistant Superintendent for Business



151 Hyde Parkway • Palmyra, New York • 14522  
(315) 597-3401 • (315) 597-3898 fax  
ralph.brongo@palmacsd.org

[www.palmacsd.org](http://www.palmacsd.org)

## 403(b) UNIVERSAL AVAILABILITY NOTICE

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### **The Opportunity.**

You have the opportunity to save for retirement by participating in the Palmyra-Macedon School District's 403(b) plan ("Plan").

### **How Can I Participate?**

You can participate in the Plan with pre-tax contributions by completing and submitting a Salary Reduction Agreement ("SRA") which can be found online at <http://www.omni403b.com/> to The OMNI Group either by facsimile to (585) 436-3633 or by mail at 1099 Jay St., Bldg F, Rochester, NY, 14611 ("OMNI").

### **What Does The SRA Ask For?**

In addition to personal data such as name, birth date and employer, you will be asked to select one or more of the service providers your employer ("Plan Sponsor") has approved as part of its Plan. The completion and proper signing of an SRA gives your employer the right to take from your paycheck the dollar amounts that you elect and contribute those amounts to your established 403(b) account. For a complete list of service providers available to you through the Plan please see your employer's page on OMNI's website, <http://www.omni403b.com/>, or call OMNI's Customer Care Center at 1-877-544-6664.

### **How Much Can I Contribute Annually?**

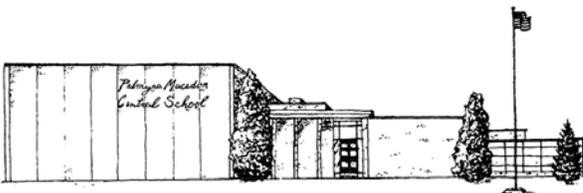
You may contribute up to \$16,500 in 2011; this amount is subject to change annually. If you have at least 15 years of service with your employer or you are at least 50 years old, you may also be able to make additional catch-up contributions. For appropriate limits for your particular circumstances, please contact OMNI's Customer Care Center at 1-877-544-6664.

### **What If I Already Have An Account?**

If you are already contributing to the Plan, and you want to change your contribution amount or service provider, simply complete and submit a new SRA. See directions above for on-line and paper submission options.

### **How can I learn more about the benefits of participating in the 403(b) plan?**

Visit [www.omni403b.com](http://www.omni403b.com) or watch the 13-minute educational video at [www.403bwhyme.com](http://www.403bwhyme.com). Before viewing the educational video, you will be asked to submit your name, email address, date of birth, and employer name. A certificate of completion will be emailed to you upon completion.



*The Pal-mac Way is Every Day*