

OMNI Updates

Providing a Better Understanding of Your Tax Deferred Retirement Benefit

2nd Quarter 2016

In this edition...

We will continue our discussion of factors identified in our 2014 survey as preventing eligible employees from utilizing a voluntary retirement plan such as a 403(b) or 457(b). OMNI Updates has attempted to address each concern pinpointed by the survey, and provide useful information and clarity on the subject matter. It is our hope that you can use this information to help achieve your retirement goals. If you have missed any OMNI Updates, newsletters from the past two years are archived on our website at: <https://omni403b.com/Participants.aspx>.

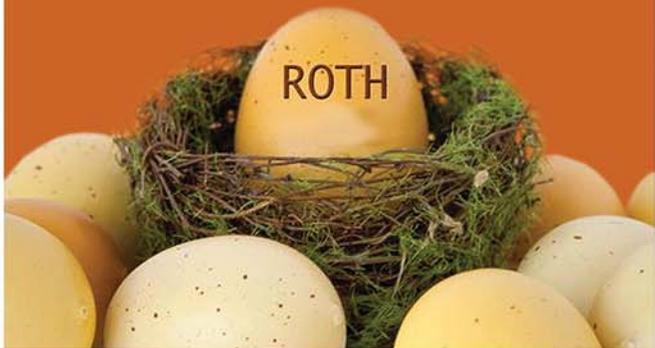
Thanks to all who participated in our #Savein16 contest! Please continue to frequent our website and social media platforms. We hope that our online resources can provide up to date information on OMNI and the retirement planning environment.



Robert McLean
President & CEO

Does your plan offer a ROTH option?

If you don't know, contact OMNI, or visit our website at www.omni403b.com to determine whether your plan offers a Roth option. Stay tuned for our next issue of OMNI Updates where we will discuss all things Roth, including how it works, where to sign up, Roth's advantages and more.



US OMNI

Stock Market VOLATILITY

Should you be concerned?

Concerns about losing one's nest egg came to the forefront with the 2008 financial crisis when many people saw their balances dwindle. Recent uncertainty in the stock market has once again made headlines in the early months of 2016. Whether these market fluctuations affected you personally or your friends, family or colleagues, the issue of stock market volatility for retirement investors became more important than ever. These concerns were reflected in OMNI's 2014 survey, with 12% of respondents citing "fear of stock market volatility" as a factor which made them reluctant to utilize their 403(b)/457(b) plans.

All investments entail a degree of risk, and in light of this fact it is understandable that some are reluctant to utilize voluntary plans. If stock market volatility remains a concern for you as you plan for your retirement, here are a few points to consider:

- Service providers may offer interest bearing and/or stable value funds that are not directly tied to market performance.
- Many service providers offer an array of investment vehicles that allow you to select investment products which align with your level of risk tolerance.
- Target date funds can be yet another option to assist in the management of risk. These investment vehicles are typically designed to decrease your exposure to risk as you get closer to your anticipated retirement date. For example, if you are planning to retire 30 years from now, i.e., in 2045, a Target Date 2045 fund will become progressively more conservative as you approach that date.

Many service providers provide managed accounts, risk management tools and other avenues to assist you in the retirement planning process. Contact your provider to see what may be available.



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OMNI Call Center - We're here for you!

Our Customer Care Team operates directly out of our headquarters in Rochester, New York. Omni's Call Center is staffed to provide assistance with all your questions on your 403(b) and 457(b) accounts, or questions you may have about establishing a new account with your employer's plan.

2015 was one of the busiest years for our call center.

Here are some highlights:

- Calls Taken: 102,608
- Average Wait Time: 21.2 seconds
- Average Call Length: 3 minutes 30 seconds
- Percentage of calls answered: 98%
- Our call center is open Monday through Friday 7:30am to 8:00pm EST. We encourage you to utilize this service to discuss any 403(b)/457(b) matters that might arise.

1.877.544.6664



#savein16

CONTEST WINNERS!

Thank you to all who participated in our #savein16 contest! There were many great contributions on our social media platforms, here are the winners:



Apple WATCH
SPORT



Apple iPad
mini



Apple
Gift Card

Kim Giorgini-Metz
Albion CSD
New York

Ryan Seidel
East Valley SD
Washington State

Marc Hamlin
W. Greenwich Regional SD
Rhode Island

If you need a little assistance meeting some of your goals, our website (omni403b.com) offers many great tools, videos and calculators. Keep following us on social media for additional contests with more great prizes!

Millville Board of Education

New accounts may be opened with the following approved Service Providers.

Ameriprise Financial Services, Inc.
AXA Equitable Life Insurance Company
GWN/Employee Deposit Acct
Lincoln Investment Planning
MetLife
MetLife of CT (Travelers)
National Life Group (LSW)
Oppenheimer Shareholder Svcs.
Voya Financial (ING Reliastar)

Start TODAY!
www.omni403b.com