



HADDON TOWNSHIP BOARD OF EDUCATION

500 RHOADS AVENUE • WESTMONT, NEW JERSEY 08108
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WEBSITE: www.haddontwpschools.com

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403(b) UNIVERSAL AVAILABILITY NOTICE

January 15, 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.



HADDON TOWNSHIP BOARD OF EDUCATION
OFFICE OF THE SCHOOL BUSINESS ADMINISTRATOR
500 RHOADS AVENUE • WESTMONT, NJ 08108
PHONE: 856-869-7750 X 1105 • FAX: 856-854-7792

Effective immediately, our tax shelter 403(b) plan representatives are:

AXA EQUITABLE

Mike Girgis	732-300-1996	michael.girgis@axa-advisors.com
Matt Bobik	610-660-4268	
Matt Donnelly	856-495-4110	
Ted Beal, Jr., Director	732-452-7275	
	732-906-3629 (fax)	

LINCOLN INVESTMENT PLANNING, INC.

Alberto E. Gaglianese	856-489-9197	Rian Kiser	856-489-9197
	800-375-1133 x 2835		800-375-1133 x 2835
Mario DiLiscandro	856-596-4830		

MIDLAND:

Charles (Butch) Johnson	856-599-0436 (home)	johnsoncw@hotmail.com
	609-790-8525 (cell)	
	856-344-2834 (fax)	

SIRACUSA BENEFITS PROGRAM

Russ Miller	609-344-7175	frank.miller@brecek.com
	800-642-9151	
	856-217-7856 (home)	

VANGUARD

Client Services Rep.*	800-662-2003
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* All client services representatives are trained to assist you. No particular representative is assigned to a school district.

All HTBOE employees should note that TSA funds are transmitted to Omni electronically on each pay day. Omni processes those transmittals twice weekly as follows:

Files Received By
Wednesday, 4:00 PM
Friday, 4:00 PM

Funds Available For Use By
Friday, 11:00 AM
Tuesday, 11:00 AM

Day Processed
Friday
Tuesday

The date the funds are actually credited to your investment account will vary based on your agreement your particular vendor.