

**WESTPORT PUBLIC SCHOOLS**  
110 MYRTLE AVENUE  
WESTPORT, CONNECTICUT 06880

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Telephone (203) 341-1001  
Facsimile (203) 341-1008  
E-mail address: [nharris@westport.k12.ct.us](mailto:nharris@westport.k12.ct.us)

NANCY J. HARRIS  
Assistant Superintendent for Business

**December 9, 2008**

**Who is The OMNI Group?**

The OMNI Group is a Third Party Administrator (TPA) of 403(b) plans. We currently administer the plans of more than 800 employers districts nationwide. As a TPA, our function is twofold; to ensure compliance with IRS regulations, and to handle the transfer of funds between your employer and your chosen fund company.

**What is a 403(b)?**

A 403(b) is a tax deferred retirement savings plan (TSA) Pre-tax money deducted from your salary will be allowed to grow tax-free until retirement, or certain other withdrawals.

**How do I invest in a 403b?**

Start by visiting your employer's homepage on OMNI's website at [www.omni403b.com](http://www.omni403b.com) Select your employer's name from the drop down menu to view a list of participating service providers. Simply click on a service provider's name to link directly to their homepage. Once you have made a selection, you must set up an account with that service provider. Finally, complete and return the enclosed Salary Reduction Agreement (SRA).

**Who should I invest with?**

OMNI cannot give investment advice, or recommend any particular investment vehicle or company. We encourage you to develop an investment plan with a financial advisor, or seek advice from a fund company. Visit [www.omni403b.com](http://www.omni403b.com) for a list of service providers that participate in your plan.

**I'm already investing with company \_\_\_\_\_. Do I need to change?**

No! If your current fund is a participating service provider in your employer's plan, you do not need to make a change. However, you must still fill out a SRA. Simply indicate 'no change,' on the SRA form.

**Can I change my investment choice/ amount?**

You are free to change your investment choices at any time. Complete the enclosed SRA after setting up an account with your service provider. If you wish to change amounts, simply fill in the new amount on your SRA.

**How do I indicate what I would like to contribute?**

You will choose a fixed dollar amount to be withdrawn each pay period.

**I don't want to participate in a 403(b), do I need to fill out the form?**

Yes. To comply with IRS regulations you **MUST** complete the SRA form. Simply choose the "I do not wish to participate at this time" option, sign the form and return it to the Payroll Office.

**Where can I get more information?**

If you have additional questions visit OMNI's Website at [www.omni403b.com](http://www.omni403b.com), or contact The OMNI Group directly between the hours of 7:30 A.M and 4:00 P.M (EST) at 877-544-OMNI (6664.)