



BUSINESS SERVICES  
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Elkhart Community Schools  
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## 403(b) UNIVERSAL AVAILABILITY NOTICE

*September 12, 2011*

### The Opportunity.

You have the opportunity to save for retirement by participating in the Elkhart Community Schools's 403(b) plan ("Plan"). ***All employees are eligible to participate in the 403b Plan.***

### How Can I Participate?

You can participate in the Plan with pre-tax contributions by completing and submitting a Salary Reduction Agreement ("SRA"), by submitting a completed SRA form to Deborah Shoup, Supervisor of Accounting, Auditing and Investment. The SRA form is available online at <http://elkhart.k12.in.us/staff/> (click more on the 403B Toolkit article, then click on "2. Download a Salary Reduction Agreement.") Ms. Shoup must approve the form before it is forwarded to The OMNI Group. ***The school allows two deadlines to elect to participate or to change your contribution: August 1 and December 1 of every year.***

### 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 will give 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.

### Who Can Participate?

According to your employer's current Plan Document, **all employees are eligible to participate.**

### How Much Can I Contribute Annually?

You may contribute up to \$16,500 in 2011; this amount is subject to change annually. Those of you who are at least 50 years old are entitled to contribute an additional \$5,500 (for a total of \$22,000). If you have at least 15 years of service with your employer, 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 by the deadlines noted above. See directions above for 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 paper submission options.

### How can I get more information?

You can access further information at [www.omni403b.com](http://www.omni403b.com) or [www.403bwhyme.com](http://www.403bwhyme.com).