



**FAIRFIELD
PUBLIC SCHOOLS**

403(b) and 457(b) UNIVERSAL AVAILABILITY NOTICE

January 1, 2016

The Opportunity:

You have the opportunity to save for retirement by participating in your Fairfield Public Schools 403(b) and/or 457(b) retirement Plan. The Plan's administrator, **The OMNI Group**, can be contacted at 877-544-6664.

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, www.omni403b.com.

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 (Fairfield Public Schools) and state.**

How Much Can I Contribute Annually?

You may contribute up to \$18,000 in 2016. This amount is subject to change annually. Employees age 50 and over will be entitled to contribute an additional \$6,000 to their 403(b) and/or 457(b) plan(s) thereby increasing the elective deferral limit to \$24,000. 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, simply complete and submit a new SRA. If you want to change your investment provider you will need to set up a new account with one of the FPS participating providers and then submit a new SRA.

How can I get more information?

You can access further information at www.omni403b.com.