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To view information specific to your employer, select your state then begin typing the name of your employer into the Employer Name field. When the name of your employer appears in the options area, click on its name to select it.

EMP STATE: EMP NAME: [Show Details](#)**Participant FAQs:****What is a 403(b) Plan?**

A 403(b) plan, often referred to as a TSA, is a tax sheltered retirement savings plan. Eligible employees can contribute pre-tax dollars to their plan, which will be allowed to grow tax free until the funds in question are withdrawn (usually at retirement).

Who/what is The OMNI® Group? Do I need to invest with OMNI®?

OMNI® is a Third Party Administrator (TPA) of 403(b) plans. We work with your employer to help ensure compliance with IRS regulations governing the operation of 403(b) plans. OMNI® also helps your employer remit 403(b) contributions to participating service providers. OMNI® is NOT an investment company/ service provider- we do not offer and cannot recommend any specific investment vehicle.

What does this cost me?

The vast majority of OMNI®'s services are without cost to you as a participant. OMNI® is normally compensated directly by your employer.

Who is eligible to contribute to a 403(b) plan?

All full time employees are eligible by default. Part time employees may or may not be eligible, depending on the specifics of your employer's plan. Contact your employer for specific information regarding your eligibility.

How do I contribute?

Your first step will be to contact a participating 403(b) service provider to establish your investment account. A list of participating vendors for your employer is available on OMNI®'s website at www.omni403b.com. After working with your service provider to establish your account and select investment vehicles, you will then need to complete an OMNI® online Salary Reduction Agreement (SRA) to initiate your deductions.

Can I change my deduction amount/ service provider?

Yes. Most employers place no limits on the number of changes you can make. Simply complete an SRA form and return it to OMNI® to initiate a deduction change.

Who decides which service providers appear on my employer's list?

Your employer is responsible for choosing which Service Providers appear on their list. Any service provider which has completed an IRS mandated Information Sharing Agreement (ISA) could potentially be included on an employer's vendor list.

I would like to use _____ fund company for my 403(b) service provider. How do I get them on my employer's list?

Only your employer can choose to add/remove vendors from their list of participating providers.

How much can I contribute to my 403(b) plan?

Contribution limits are dependent on a number of factors. The IRS base limit in 2014 is \$17,500. Employees over the age of 50 are automatically eligible to increase this amount to \$23,000. Individuals with more than 15 years of consecutive service with their current employer MAY be eligible to contribute up to an additional \$3,000 beyond their age based maximum- please contact OMNI's Customer Care Team for assistance determining your eligibility for the service based catch-up.

A Member of

**Employee Benefits
Services Group**

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