We are excited to announce U.S. OMNI as our 403(b) Third Party Plan Administrator!

In partnership with **Deerfield Community SD** OMNI will ensure that the plan sponsor, the participants, each of our investment providers and their agents adhere to the many compliance regulations mandated by the Internal Revenue Service.

Starting or changing your contributions

If you wish to start contributing or make a change to your current contributions you will need to submit a **Salary Reduction Agreement (SRA)** form. Changes include: starting a new deduction, stopping an existing deduction, changing the amount of an existing deduction, or changing your investment service provider.

The SRA form can be found in the "Forms" section of OMNI's website at www.omni403b.com. You have the option of printing out a form and faxing it to OMNI or completing the form electronically on their secure website. It is suggested that you complete the electronic SRA form to expedite your request.

OMNI's services include the review and approval of all 403(b) transactions, and implementation of Salary Reduction Agreement (SRA) forms.

OMNI is available from 7:30am to 8:00pm Monday - Friday EST to assist with any questions you may have.

OMNI's call center representatives can be reached at:

1-877-544-OMNI (6664)

www.omni403b.com

TRANSACTIONS

Refer to the instructions on the following pages to submit an SRA or any of the transactions below.

- Distributions (including distributions due to age, death, disability, separation from service, and domestic relations orders).
- Exchanges/Transfers/Rollovers of 403(b) funds between vendors or 403(b) plans
- Hardship distributions
- Loans
- Purchase of Service Credits
- QDRO's

OMNI

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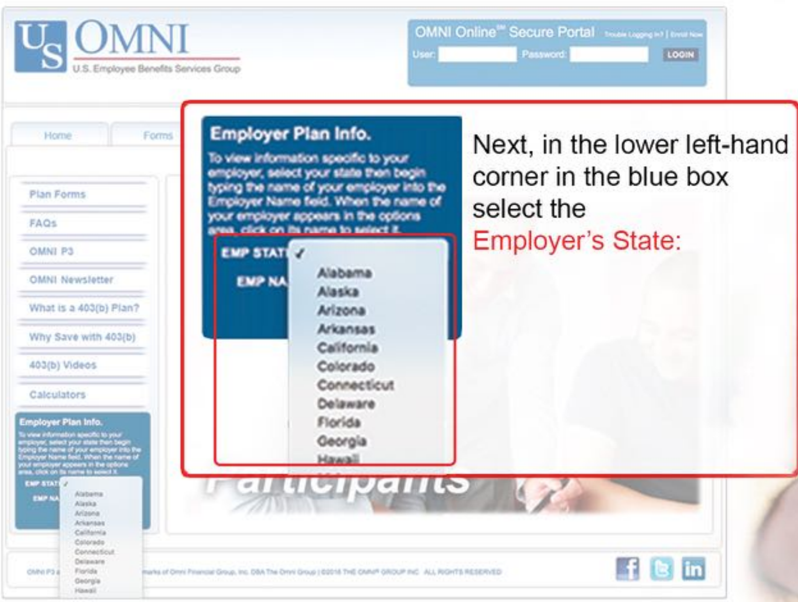
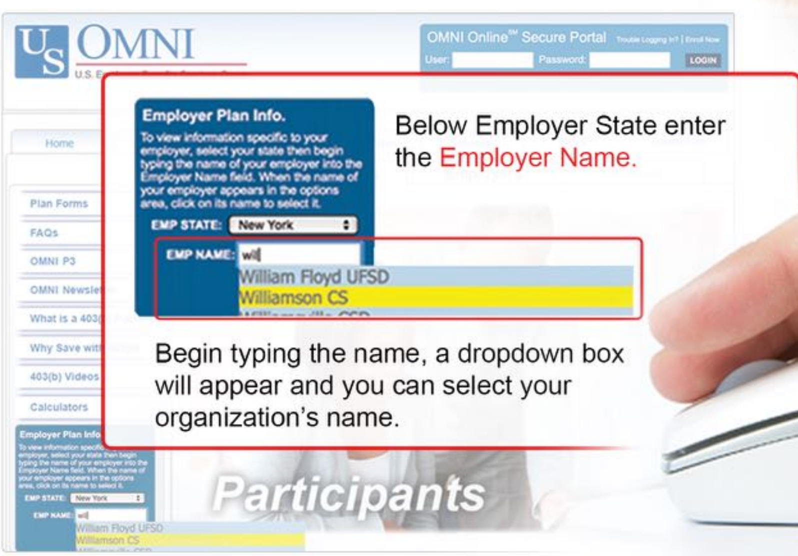
Deerfield Community School District

Specific plan information is available on OMNI's website at www.omni403b.com.
This information can be viewed by following the steps below:

Go to OMNI's website at **www.omni403b.com** and select the purple button labeled "Participants":



Next, in the lower left-hand corner in the blue box select the Employer's State:



Below Employer State enter the Employer Name.

Begin typing the name, a dropdown box will appear and you can select your organization's name.

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You have now reached the **Deerfield Community SD** webpage where you will find the following information:

PLAN DETAILS

403(b)

1. Salary Reduction Agreement (SRA) – You can submit an on-line SRA form to start, stop or make a change to your contribution. You must already have an account established with your selected service provider before submitting an SRA.
2. Participating Service Providers – Add or open an account choosing from the investment service providers that have been approved in your plan.
3. Plan Transactions – You'll find the forms needed to initiate transactions such as a distribution, hardship or loan.
4. Plan Features – Click on Plan Features in the lower right hand corner. This will bring up another window that displays what is or is not permitted within the plan based on your current plan document.

Plan Features

Eligible Employees
All Employees

Employer Non-Elective Contributions
Available

Loans
Available for qualified applicants

Financial Hardship Distribution
Available for qualified applicants

Transfers Into Plan (A transfer of assets from one employer's 403(b) plan to another)
Available

Transfers Out of Plan (A transfer of assets from one employer's 403(b) plan to another)
Available

Rollover Contributions (A contribution of a distribution from another plan (i.e. 401(k), 457, IRA))
Please call OMNI to inquire.

ROTH 403(b)
Not Available

Contract Exchanges (a change of investment within a 403(b) plan)
Available. Please note that a new investment provider must be participating in your Employer's 403(b) plan. A list of your Employer's participating providers can be found under the *Participating Service Providers* section.

Distributions (i.e. Separation from Service, Attainment of 59 ½ years of age, Permanent Disability, or Death)
Available

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New accounts for your 403(b) may be opened with following approved service providers

403(B)

- Ameriprise Financial Services, Inc.
- AXA Equitable Life Insurance Company
- Horace MannLife Ins. Co.
- MetLife

The Following Service Providers are available for existing accounts only.

- American Fund/Capital Guardian
- Fidelity Management Trust
- Fiduciary Trust Intl.- Franklin Templeton
- Wisconsin Education Association