



## **How to Establish your 403B Account**

A traditional 403(b) plan allows the employee to have pretax money automatically deducted from each paycheck and paid into a personal retirement account. The employee has put away some money for the future and at the same time reduced his or her gross income (and income taxes owed for the year). The taxes will be due on that money only when the employee withdraws it.

### **Begin by watching this short video:**

403(b) Why Me\_ Video <https://www.omni403b.com/Employees/Videos>

### **What does OMNI do?**

OMNI is an independent third-party administrator dedicated to ensuring that 403(b), 457(b), and other employer provided benefits operate in compliance with IRS regulations. OMNI does not offer financial advice nor does OMNI recommend any particular investment or investment provider. They are a liaison between their clients and service providers.

### **Our OMNI Contact is:**

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**Steps on opening a 403B or 457B:**

- Educate and choose from one of our Investment Providers or Comp Plans (see attached sheet with sites and info)
- Contact Provider site to enroll online or contact Provider, via phone, and fill out an application to enroll with their assistance
- Complete [OMNI Salary Reduction Agreement Form](#)
- The Provider will then reach out to OMNI about your salary reduction
- You will receive an email from OMNI that confirms the receipt of your salary agreement between yourself and your Provider of choice
- Confirm with our payroll clerk, Christine Furey, at [cfurey@haldaneschool.org](mailto:cfurey@haldaneschool.org)
- Look out for your deductions on your check stub

**If you want to change your deductions to an existing plan:**

Fill out a new [OMNI Salary Reduction Agreement Form](#). Send it to OMNI and let our payroll clerk know

Please contact Jeannine Harris, Human Resources Specialist, at [jharris@haldaneschool.org](mailto:jharris@haldaneschool.org), with any questions. We are happy to help in the direction of needed forms or personnel that will be able to assist you.