



DID YOU KNOW?

Are You Aware of Your 403(b) Benefits?

*For more information
visit:
www.omni403b.com*

Business Office Contact Information

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LCSD provides 403(b) retirement plans, through the OMNI group. This is available to all full-time employees who wish to open an account. Part-time employees may be eligible and should contact the Business Office if interested.

Benefits of using 403(b) plans:

- No income tax on allowable contributions until you start making withdrawals
- Investment gains not taxed until distributed
- In most cases, retirement assets can be carried from one employer to another
- Can contribute up to \$18,500 in 2018
- Account is required for Retirement Incentive Payments offered by contract.

How to Start Contributing:

- Visit www.omni403b.com to view available investment providers
- Open an account with an investment provider
- Complete a Salary Reduction Agreement
- Start contributing!

For more questions about 403(b) plans, visit the OMNI website, or contact the Business Office.