We are excited to announce U.S. OMNI as our 403(b) & 457(b) Third Party Plan Administrator!

In partnership with **Onondaga-Cortland-Madison BOCES**, OMNI will ensure that the plan sponsor, the participants, each of the 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 provider.

The SRA form can be found in the "Employees" tab under "Start | Change Contributions" section of OMNI's website at www.omni403b.com. From there, you will select your employer state in the dropdown and enter your employer name. You have the option of printing out a form and faxing it to OMNI or completing the form electronically on their secure website. OMNI also now offers a new SRA Express Shortened Online form to streamline the process by which new participants may begin making payroll deductions into a single investment account. It is suggested that you complete the electronic SRA form to expedite your request.

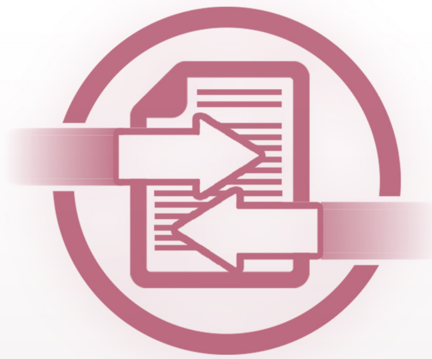
OMNI's services include the review and approval of all 403(b) & 457(b) transactions, and implementation of Salary Reduction Agreement (SRA) forms.

OMNI is available from 7:30 am to 8:00 pm 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



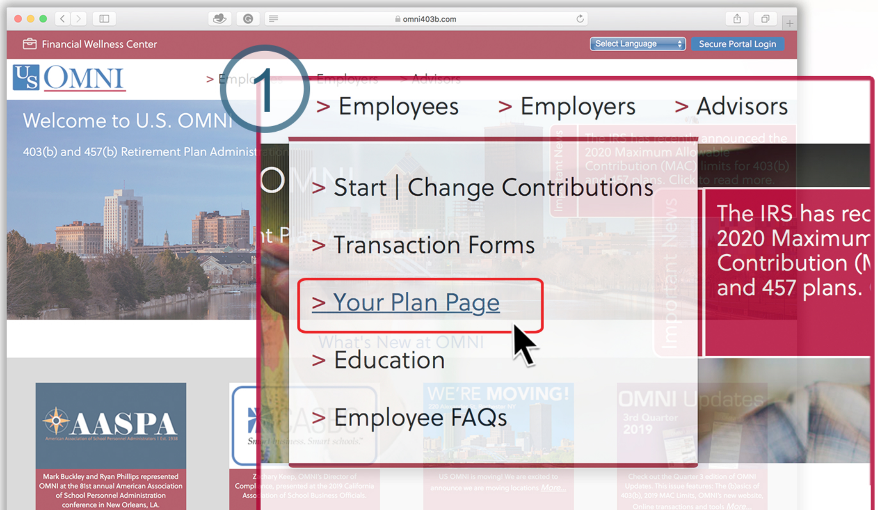
Refer to the instructions on the following pages to submit an SRA or any of the transactions below.

*Transactions permitted by plan may vary

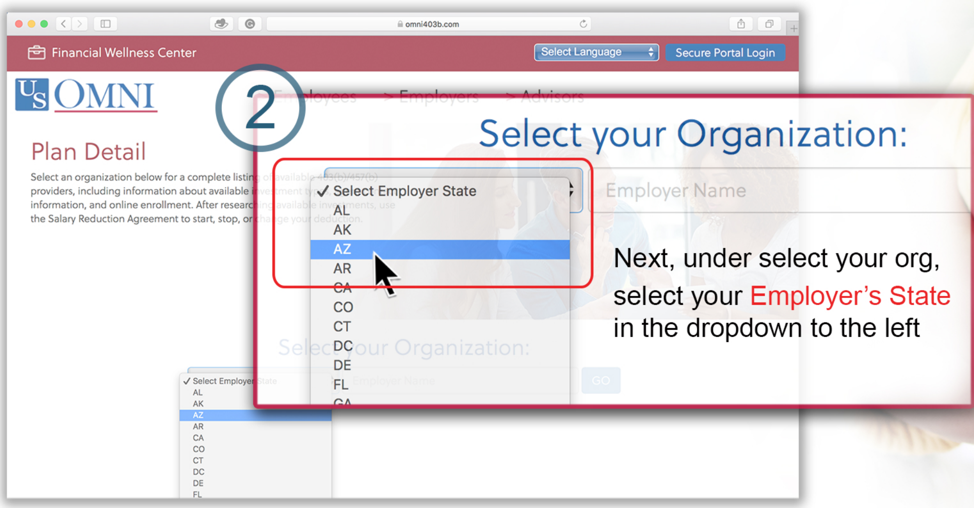
- Distributions (including distributions due to age, death, disability, separation from service, and domestic relations orders).
- Exchanges/Transfers/Rollovers of 403(b) funds between vendors or 403(b) plans
- Hardship Withdrawals
- Loans
- Purchase of Service Credits
- Qualified Domestic Relations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

OMNI & TSACG Compliance Services

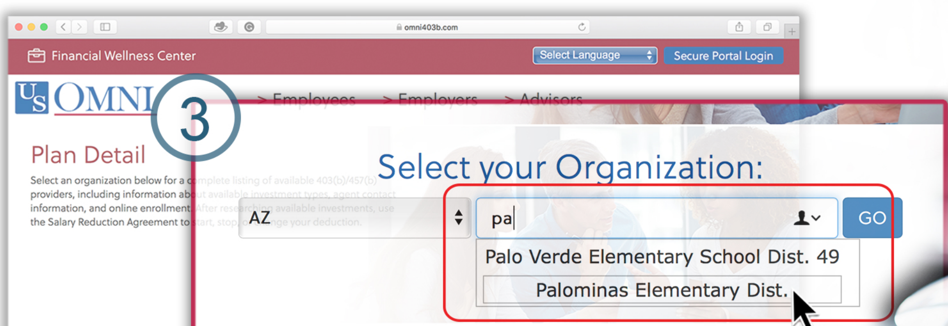
Specific plan information is available on OMNI's website at www.omni403b.com.
This information can be viewed by following the steps below:



Go to OMNI's website at **www.omni403b.com** and select "Your Plan Page" under the "Employees" tab



Next, under select your org, select your Employer's State in the dropdown to the left



Next to Employer State enter the Employer Name. Begin typing the name, a dropdown box will appear and you can select your organization's name.

You have now reached the **Onondaga-Cortland-Madison BOCES** webpage where you will find the following information:

omni403b.com

Financial Wellness Center | Select Language | Secure Portal Login

OMNI > Employees > Employers > Advisors

Plan Detail

Below is a complete listing of your available 403(b)/457(b) providers, including information about their available investment types, agent contact information, and online enrollment. In addition, you will find a Salary Reduction Agreement to start, stop, or change your deduction, as well as forms to request a transaction.

Plan Details for Your District Name

403(b)

Current Status: Active

2 OMNI P3 Participating Investment Providers

Investment Types: ● Fixed Annuity (F) ● Fixed Index Annuity (FI) ● Variable Annuity (VA) ● Investment Advisory Service (RIA) ● Mutual Funds (MF) ○ Not Offered

	(F)	(FI)	(VA)	(RIA)	(MF)	Phone
AIG Retirement Services (formerly VALIC)	●	○	●	●	○	1-888-569-7055
AXA Equitable Life Insurance Company	●	○	●	●	●	1-800-628-6673
Brighthouse Life Ins (MetLife CT/Travelers)	○	●	●	●	●	
Foresters Financial (First Investors)	○	○	○	○	●	1-800-423-4026
MetLife	○	●	●	●	●	
MetLife (FC)	○	●	●	●	●	
Siracusa Benefits Programs	●	●	●	●	●	1-609-653-0181

Click Icons for Details: Online Enrollment Available; Agent Contact Information Available; Additional Information Available Upon Request

For any questions concerning your employers list of participating providers, please contact our Customer Care Team at 1.877.544.OMNI (6664).

1 Start | Change Contributions

3 Transaction Forms

Universal Availablity

Catch Up Contribution

More Employee Information

4 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)
Not Available

Transfers Out of Plan
(A transfer of assets from one employer's 403(b) plan to another)
Not Available

Service Based Catch-up
(Permits eligible employees with a given number of years of service to contribute additional money to their 403(b) beyond their base limit. See form for details and limit amounts.)
Available

Rollover Contributions
(A contribution of a distribution from another plan (i.e. 401(k), 457, IRA))
Please call 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 (see list above).

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

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 investment provider before submitting an SRA.
2. **Participating Investment 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** – Find your Plan Features below the listed Participating Investment Providers. Your Plan Features contains what is or is not permitted within the plan based on your current plan document.

APPROVED 403(b) PROVIDERS

American Century Services LLC
Ameriprise Financial/RiverSource
Aspire Financial Services
Equitable (formerly AXA)
GWN/Employee Deposit Acct
Invesco OpenheimerFunds
Mass Mutual
MetLife
NY Life Ins. & Annuity Corp.
PenServ SmartSAV (formerly Foresters)
Primerica Financial Services
ROTH - Equitable (formerly AXA)
ROTH - Invesco OppenheimerFunds
ROTH - MetLife
The Legend Group, A Lincoln Investment Company
Vanguard Fiduciary Trust Co.
Voya Financial (Natl NY)

The following Investment Providers are no longer authorized to establish new accounts for this plan. Employees currently contributing to one of these Investment Providers may continue their contributions without interruption.

American Fund/Capital Guardian
Brighthouse Life Ins (MetLife CT/Travelers)
Columbia Mutual Life Ins Co
Fidelity Management Trust
Fiduciary Trust Intl-Franklin Templeton
Modern Woodmen of America
Putnam Investments
T.Rowe Price Trust Company