



# Sandy Creek Central School District

**"Comet Pride is Community-Wide!"**

Kyle L.  
Faulkner  
*Superintendent*

Shelley H.  
Fitzpatrick  
*Business  
Administrator*

**Board of  
Education:**

Brian MacVean  
*President*

Tammy Miller  
*Vice-Prasident*

James  
Dowlearn

Janet Hanni

Mark Haynes

Deanna Soule

Brenda Yerdon

Bonnie  
Finnerty  
*Elementary  
School Principal*

Carolyn  
Shirley  
*Middle School  
Principal*

Maureen Shiel  
*High School  
Principal*

## MEMORANDUM

**TO:** All Staff  
**FROM:** Shelley H. Fitzpatrick; Business Administrator  
**RE:** **403(b) Universal Availability Notice**

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As most of you may know, you have the opportunity to save for retirement by participating in the Sandy Creek Central School District's 403(b) plan ("Plan").

You can participate in the Plan with pre-tax contributions by completing and submitting a Salary Reduction Agreement ("SRA") online at <http://www.omni403b.com/>, or by submitting a completed SRA form, which can be found on the same website, to The OMNI Group either by facsimile to (585) 436-3633 or by mail at 1099 Jay St., Bldg F, Rochester, NY 14611 ("OMNI").

In addition to personal data such as name, birth date and employer, you will be asked to select one or more of the service providers SCCSD ("Plan Sponsor") has approved as part of its Plan. The completion and proper signing of an SRA gives SCCSD the right to take from your paycheck the dollar amounts that you elect and contribute those amounts to your established 403(b) account. For a complete list of service providers available to you through the Plan please see SCCSD's page on OMNI's website, <http://www.omni403b.com/>, or call OMNI's Customer Care Center at: 1-877-544-6664.

According to the District's current Plan Document, if you are a full-time employee, you are eligible to participate.

You may contribute up to \$16,500 in 2009; this amount is subject to change annually. If you have at least 15 years of service with SCCSD or you are at least 50 years old, you may also be able to make additional catch-up contributions. For appropriate limits for your particular circumstance, please contact OMNI's Customer Care Center at: 1-877-544-6664.

If you are already contributing to the Plan, and you want to change your contribution amount or service provider, simply complete and submit a new SRA. See directions for on-line and paper submission options.

If you do not want to take advantage of this program, simply submit an SRA with the option "I do not wish to participate at this time" selected. See directions above for on-line and paper submission options.

Should you need further clarification on any of the above stated information, please see Michael Cambareri in the District Office.