

Dear Colleagues:

Saving for retirement is not forefront on everyone's mind but it is an important goal for everyone.

All employees are eligible to participate in the City of Quincy 403(b) voluntary, supplemental retirement plan. Please read the attached Availability Notice which discusses the opportunity and procedures necessary to participate in our 403(b) retirement plan, administered by The OMNI Group.

To learn more about the available 403(b) retirement options available to you, please visit www.omni403b.com.

Once at the OMNI site, click on the "Participants" tab (you do **NOT** need to log in); in the "Employer Plan Info" section (in the lower left quadrant of the screen) select "Massachusetts" in the "EMP STATE:" field and type in "City of Quincy College" in the "EMP NAME:" field and then click on "Show Details". The list of participating Service Providers will appear and you can visit each of their individual web sites by clicking on their names and following the instructions to obtain more information about the providers and their offerings.

If/when you decide that you do want to participate in the 403(b) retirement plan, you will need to fill out a Salary Reduction Agreement ("SRA"), available on the www.omni403b.com web site and follow the form submission instructions.

Please let us know if we can answer any questions for you or can assist you in locating a service provider.

Thank you,

Human Resources



24 Saville Avenue, Quincy, Massachusetts 02169 800-698-1700
1250 Hancock Street, Quincy, Massachusetts 02169 800-698-1700
36 Cordage Park Circle, Suite #228, Plymouth, Massachusetts 02360 508-747-0400

403(b) UNIVERSAL AVAILABILITY NOTICE

October 1, 2014

The Opportunity.

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. If there are any questions, you may contact the Plan's administrator, The OMNI Group at 877-544-6664.

We recommend that all employees view a brief, 3-minute video presentation called, '403(b). Why me?' explaining a 403(b) plan, and how to contribute. The video can be viewed on OMNI's website at www.omni403b.com.

How Can I Participate?

You can participate in the Plan with pre-tax contributions by submitting a Salary Reduction Agreement ("SRA") online via OMNI's website or by submitting a completed SRA form, found on the same website, to OMNI either by facsimile to (585) 672-6194 or by mail to 1099 Jay St., Bldg F, Rochester, NY, 14611. Additionally, prior to contributing you must open an account with an investment provider participating in the Plan. A list of the Plan's participating investment providers may be viewed on OMNI's website after submitting your Employer's name and state.

How Much Can I Contribute Annually?

You may contribute up to \$17,500 in 2014; this amount is subject to change annually. If you have at least 15 years of service with your employer or you are at least 50 years old, you may be entitled to make additional contributions. For appropriate limits for your particular circumstances, please contact OMNI's Customer Care Center at 877-544-6664.

What If I Already Have An Account?

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

What If I Do Not Want To Contribute?

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.

How can I get more information?

You can access further information at www.omni403b.com.