

Keeping agents/advisors informed and updated on all things OMNI

Meet Nicolette Irwin

Service Provider Specialist

How long have you been with OMNI?

I've been employed with Omni for 4 years.

What are your main job functions?

I process Loans, Death Claims, & Exchanges. This consists of contacting fund companies for information, basic math, and coordination with beneficiaries about their claims.

What do you enjoy the most about your job?

My favorite thing about being employed with Omni is my coworkers. They make working at Omni feel less like a job and more like a family atmosphere.

What is one thing financial advisors should know about OMNI's services?

Omni does not sign paperwork, we issue a letter of approval instead.

What activities do you enjoy outside of work?

I have three sons ages 7,4, & 3. We enjoy going to local kid events and playing outside (when it is warm enough). I also love experimenting with new makeup and skincare products.

"Every day, Nikki demonstrates great skill and dedication in her role as Loan Specialist. This

commitment to service helps ensure the best service for our clients."

Zach Keep - Director of Compliance

More Than Just a New Look

OMNI is proud to announce that we will soon be launching a newly redesigned website. Our goal was to provide an updated interface, with features allowing access to tools and resources that streamline processes for all end users.

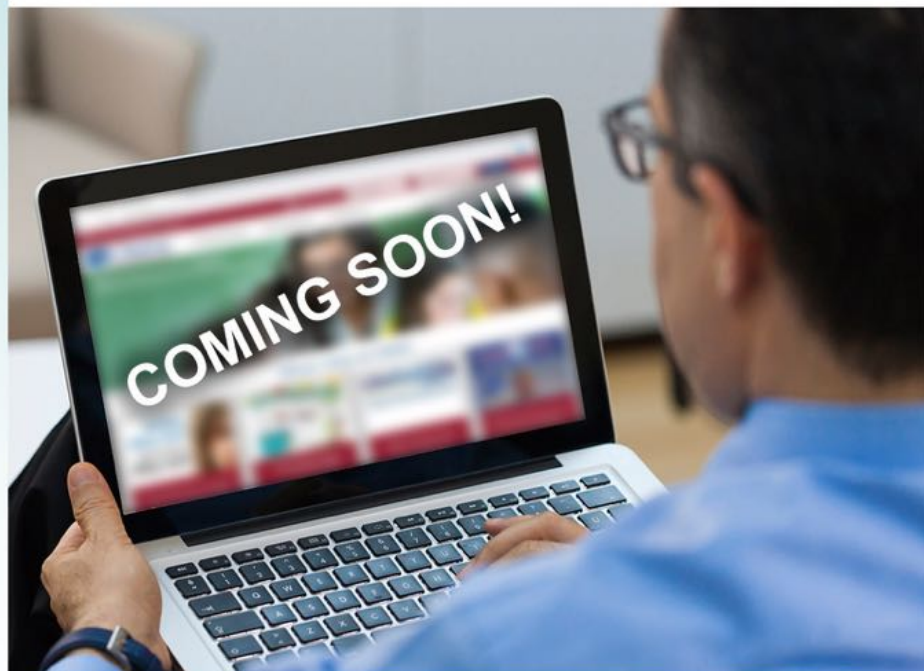
Some key features include:

- Tracking transaction forms that have already been submitted.
- Access to districts plan page.
- A "What's New" section.
- Direct link to Start/Change Contributions
- Important Preferred Provider Program (P3) information.



"As a technology-driven company, we've developed a new platform with customized tools keeping our clients and partners needs in mind. We are excited to launch this site and look forward to adding new features in the future.

*Robert McLean
President and CEO
U.S. OMNI*



Retirement & Financial Planning Service

In partnership with ASBO New York, Mutual, Inc. is proud to provide members with financial education and retirement planning advice and guidance.

Visit: <https://www.asbonewyork.org/page/financialplanning>.

According to a recent membership survey, almost 40% of our members will be retiring in the next ten years. NYSASBO has partnered with Mutual, Inc. to provide Retirement Planning and Financial Education Services to members. Visit www.planmember.com/mutualinc/landingpage



We know that finding time can be hard. That's why we offer various access points for your staff.

Financial Literacy Presentation (20-30 min.)

- On-site educational presentation followed by question and answer opportunity
- Recommend during a portion of a staff meeting

On-line Financial Literacy Presentation (20-30 minutes)

- Web-based financial education curriculum branded with a participating employer's name and logo
- Allows staff to access educational information about retirement through self-paced courses

Plan & Savings Analysis

- Designed to help take the guesswork out of retirement planning by providing a "road map" to retirement Gap Analysis Report

Financial Education Program

Educators spend their life serving others and often do not focus on themselves. Mutual's Financial Education Program focuses on helping educators answer some of the unknowns about their finances and retirement. The majority of educators who sign up for their employer's 403(b) plans do very little research about the investments that they are purchasing. Often times, it is assumed that just because companies are on the district's "approved vendor" list they all offer the same products and services. At the same time, districts are unprepared to offer financial education programs on their own. The lack of employee financial education typically leads to low plan participation, and low plan participation rates are one of the biggest triggers of an IRS plan audit.

Whether you are just starting your career or nearing retirement, our financial professionals can help you on your journey. Start planning today.

Visit <https://www.planmember.com/mutualinc/landingpage> to view our learning materials.

Our Financial Education Program will help your staff understand some of the major unknowns including:

- The importance of participating in the district's plan
- What to expect from NYSTRS and/or Social Security
- The difference between a fixed annuity, variable annuity and mutual fund
- Calculating retirement income needs and the saving amounts needed to help meet their needs
- Types of life insurance and how they work
- Creating a debt elimination strategy
- The importance of saving early in their career

Plan & Savings Analysis™

Without proper guidance, most educators do not know how much to save, how to invest their savings or if they are on track to reach their retirement goals. In addition, employees who are simply content with participating in the plan may not be aware that they could have a significant savings shortfall in retirement. To help employees construct their personal retirement savings and investment strategies, we offer a complimentary Plan & Savings Analysis. This report is designed to help employees know if they are on track to reach their goals by projecting their state pension and/or Social Security benefits, estimating the income they need in retirement, calculating how much they need to save on a regular basis to help achieve this goal and recommending a model investment portfolio that meets their individual risk profiles.

The hypothetical investment results are for illustrative purposes only and should not be deemed a representation of past or future results. This example does not represent any specific product, nor does it reflect sales charges or other expenses that may be required for some investments.

Mutual, Inc.
A PlanMember Financial Center

Participant Service Center
Toll Free: (800) 874-6910
9:00 am – 8:00 pm EST
Monday – Friday

Headquarters
2410 North Ocean Avenue, Suite 500
Farmingville, NY 11738
Toll Free: (800) 624-0062

Local: (631) 467-2211
askmutualinc@planmembersec.com
www.mutualinc.com