



Fresno County Superintendent of Schools

Dr. Michele Cantwell-Copher, Superintendent

May 5, 2026

To: FCSS Employees
From: Kevin Otto, Deputy Superintendent/Chief Financial Officer
Subject: **Universal Availability 403(b) and/or 457(b) Plans**

As an employee of the Fresno County Superintendent of Schools, you are eligible to participate in a 403(b) and/or 457(b) retirement plan. Participation in these plans is voluntary and may be done at the employee's discretion. Please review this letter to understand the retirement plan savings options available to you.

403(b) Tax Sheltered Annuities:

A tax-sheltered plan permits you to defer taxes voluntarily through salary reduction contributions. Though commonly referred to as Tax Sheltered Annuities (TSAs), investment options for public education employees include fixed and variable annuities as well as custodial mutual fund accounts. You may not make direct contributions to individual stocks or bonds. Please find the complete list of available 403(b) vendors at the CalSTRS website www.403bcompare.com.

In order to ensure plan compliance, FCSS has enlisted the services of The OMNI Group (OMNI) to provide plan administration. OMNI's responsibilities include processing approvals for transfers, hardship withdrawals and loans; forwarding your contributions from payroll to your 403(b) investment choices; calculating and monitoring your Maximum Allowable Contribution limits; and most of all, being available to answer your questions quickly and accurately. OMNI can be reached toll-free at 1 (877) 544-6664.

457(b) Deferred Compensation:

A tax-sheltered plan permits you to defer taxes voluntarily through salary reduction contributions. This option is commonly referred to as a '457 plan'. The investment options in this plan differ from those offered under a 403(b) and are provided by Corebridge Financial. Information can be found at the Corebridge Financial Retirement website <https://www.corebridgefinancial.com/>.

C: Dr. Michele Cantwell-Copher, Superintendent
Dr. Diane Lira, Deputy Superintendent, Educational Services
Tannon Pafford, Assistant Superintendent, Human Resources
Gabriel Halls, Senior Director, District Financial Services
Dominico Johnston, Senior Director, Internal Finance
Debbie Stiftinger, Director, District Payroll
Maria Williams, Internal Payroll Supervisor
The OMNI Group
Corebridge Financial