

ARE YOU AWARE OF YOUR 403(b) BENEFIT?



Westminster Public Schools

BRIGHOUSE LIFE INS METLIFE CT TRAVELERS
 EQUITABLE FORMERLY AXA
 HORACE MANN LIFE INS CO
 METLIFE
 NATIONAL LIFE GROUP LSW
 ROTH EQUITABLE FORMERLY AXA
 ROTH HORACE MANN LIFE INS CO
 ROTH SECURITY BENEFIT
 SECURITY BENEFIT
 SECURITY FIRST GROUP
 EQUITABLE FORMERLY AXA 457
 HORACE MANN LIFE INS CO 457
 NATIONAL LIFE GROUP LSW 457
 ROTH EQUITABLE FORMERLY AXA 457
 ROTH HORACE MANN LIFE INS CO 457
 ROTH NATIONAL LIFE GROUP LSW 457
 SECURITY BENEFIT 457

THE OPPORTUNITY

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations and ministries. We recommend that all employees visit our education page which can be found here:

<https://www.omni403b.com/Employees/Education>

WHY SAVE WITH 403(b)?

1. You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
2. Pre-tax investment gains in the plan are not taxed until distribution and eligible ROTH investment gains are tax free.
3. Generally, retirement assets can be carried from one employer to another.

Future retirement savings value assuming 6% growth

Monthly Contributions	5 Year	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

HOW CAN I PARTICIPATE?

Prior to contributing you must open an account with an investment provider authorized in the Plan, a list of which is available on the right. You may then complete a Salary Reduction Agreement (SRA) online at:

<https://www.omni403b.com/SRA>

If you are already contributing to your Employer's Plan and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. Once we are in receipt of the newly completed SRA, we will notify your employer to begin contributions.

HOW MUCH CAN I CONTRIBUTE ANNUALLY?

In 2025, you may contribute up to \$23,500 if you are 49 years of age or below and up to \$31,000 if you are 50 years of age and over. You may also be entitled to additional catch-up provisions like the 15 Year Service Catch-up. Please contact OMNI's Customer Care Center at **877-544-6664** for further details.

2025 Maximum Allowable Contribution Limits

403(b)/457(b) Elective Contribution Limits

Age 49 and under as of 12/31/2025	Age 50 to 59 or 64 and over as of 12/31/2025	Age 60 to 63 as of 12/31/2025
\$23,500	\$31,000	\$34,750

15 Year Service Catch-Up amount, if eligible, is \$3,000

Maximum Employer Contribution is: \$70,000

403(b) Combined Limits for Elective and Non-Elective Contributions

Age 49 and under as of 12/31/2025	Age 50 to 59 or 64 and over as of 12/31/2025	Age 60 to 63 as of 12/31/2025
\$70,000	\$77,500	\$81,250

LOOKING FOR HELP?

Click the link below to view your plan details.

<https://www.omni403b.com/PlanDetail>