

NEWS

Employee Newsletter

WINTER 2025

THE BASICS OF 403(b) AND 457(b) PLANS

What is a 403(b) or 457(b) plan?

A 403(b) and/or 457(b) plan allows you to save for retirement on a tax-deferred basis. Your contributions are voluntary, and you can choose the amount based on your retirement goals.

For more specific information on your employer's plan, you can reference the Universal Availability, which can be found on your employer's page at:

<https://www.omni403b.com>

Why contribute to a 403(b) or 457(b) plan?

Although you may have a pension plan, that might not be enough to sustain you through retirement. The sooner you start contributing to a 403(b) or 457(b), the more you can boost your retirement income.

How do I start contributing?

STEP 1



RESEARCH AND CHOOSE AN INVESTMENT PROVIDER

Find the list of authorized investment providers on your Plan Sponsor's (employer's) web page at: <https://www.omni403b.com>
Review and research your options.

STEP 2



OPEN AN ACCOUNT WITH YOUR SELECTED INVESTMENT PROVIDER

Contact your selected investment provider and establish an account. You **must** open an account with an investment provider before moving to Step 3.

STEP 3



COMPLETE AND SUBMIT A SALARY REDUCTION AGREEMENT

Choose the amount you want to contribute each pay period, and fill out the online Salary Reduction Agreement available online. You can find additional information on your employer's specific page at: <https://www.omni403b.com>

CONGRATULATIONS!

**YOU'RE ON YOUR WAY TO
SAVING FOR YOUR FUTURE!**



Financial Wellness Center

You can learn more about retirement savings plans, managing personal finances, college funding options, and how to navigate Social Security when the time comes.

Calculators, videos, and informative content on various topics can help guide you in your planning process.



To explore our Financial Wellness Center, go to:
<https://usrbpfinancialwellness.com>



- AMERICAN CENTURY SERVICES LLC
- AMERICAN FUND CAPITAL GUARDIAN
- AMERICO FINANCIAL LIFE ANNUITY
- AMERIPRISE FINANCIAL RIVERSOURCE
- ASPIRE FINANCIAL SERVICES
- ATHENE ANNUITY AND LIFE AVIVA
- BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS
- COREBRIDGE FINANCIAL FORMERLY AIG VALIC
- EQUITABLE FORMERLY AXA
- FIDELITY MANAGEMENT TRUST
- FIDELITY SECURITY LIFE INS CO
- FIDUCIARY TRUST CO OF NEW HAMPSHIRE
- FIDUCIARY TRUST INTL FRANKLIN TEMPLETON
- FINPATH AVAILABLE THROUGH TCG ADMINISTRATORS
- GENERAL AMERICAN
- GLOBAL ATLANTIC FINANCIAL GROUP
- GWN EMPLOYEE DEPOSIT ACCT
- HORACE MANN LIFE INS CO
- INVESCO OPPENHEIMERFUNDS
- LINCOLN NATIONAL
- METLIFE
- MIDLAND NATIONAL LIFE INSURANCE
- MODERN WOODMEN OF AMERICA
- NATIONAL LIFE GROUP LSW
- NORTH AMERICAN COMPANY 2
- NY LIFE INS ANNUITY CORP
- NY LIFE INSURANCE ANNUITY
- ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
- PENSERV SMARTSAV FORMERLY FORESTERS
- PFS INVESTMENTS
- PLANMEMBER SERVICES CORP
- RBFCU RETIREMENT PROGRAM
- REASSURE AMERICA ROYAL MACCAB
- SECURITY BENEFIT
- THRIVENT FINANCIAL FOR LUTHERANS
- VANGUARD FIDUCIARY TRUST CO
- VICTORY CAPITAL USAA MUTUAL FUNDS
- VOYA FINANCIAL RELIASTAR
- VOYA FINANCIAL VRIAC

MAC Limit for 2025

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) is pleased to share that the IRS increased the Maximum Allowable Contribution (MAC) limits for 2025. All employees, regardless of age or years of service, may contribute up to \$23,500 to their 403(b), 457(b) or 401(k) account in 2025. (The limit is coordinated for 403(b) and 401(k) accounts. 457(b) accounts are not coordinated with other plans.)

**403(b) Elective Deferral Limit =
\$23,500.00*
for 2025 Plan Year**

**457(b) Deferral Limit =
\$23,500.00*
for 2025 Plan Year**

*More information is available on our website:
<https://www.omni403b.com>

Customer Service Center

OMNI/TSACG provides a dedicated Customer Service Center to assist participants and their financial advisors with all 403(b) or 457(b) related inquiries, including website questions, issues, and status on all transactions.

Our Customer Service Team is based in Rochester, NY, and staffed by highly trained representatives that are ready to assist you with your 403(b) and 457(b) needs from 7:30am to 8pm EST.



Our call center is available
Monday through Friday
7:30 AM – 8:00 PM EDT.

In addition, bilingual (Spanish)
Customer Service Representatives
are available to assist
Monday through Friday
7:30 AM – 4:00 PM EDT.

1.877.544.OMNI (6664)

<https://www.omni403b.com>