

OMNI&TSACG Compliance Services
A DAYBRIGHT FINANCIAL COMPANY

Employee Newsletter

FALL 2025

Roth Provision of SECURE 2.0 Act

Beginning January 1, 2026, the IRS will implement a new regulation surrounding how catch-up contributions are handled. The SECURE 2.0 Act requires that all age-based catch-up contributions be made on a Roth (post-tax) basis for employees whose prior-year Social Security wages were $150,000 and above. Please note: you must have Social Security, W-2-Box 3, wages to be subject to the provision.

For those employees who may be affected by this requirement, we have created a checklist for you. If you can answer "Yes" to all three of the questions below, then this provision applies to you:

Note:

THIS IS NEW!

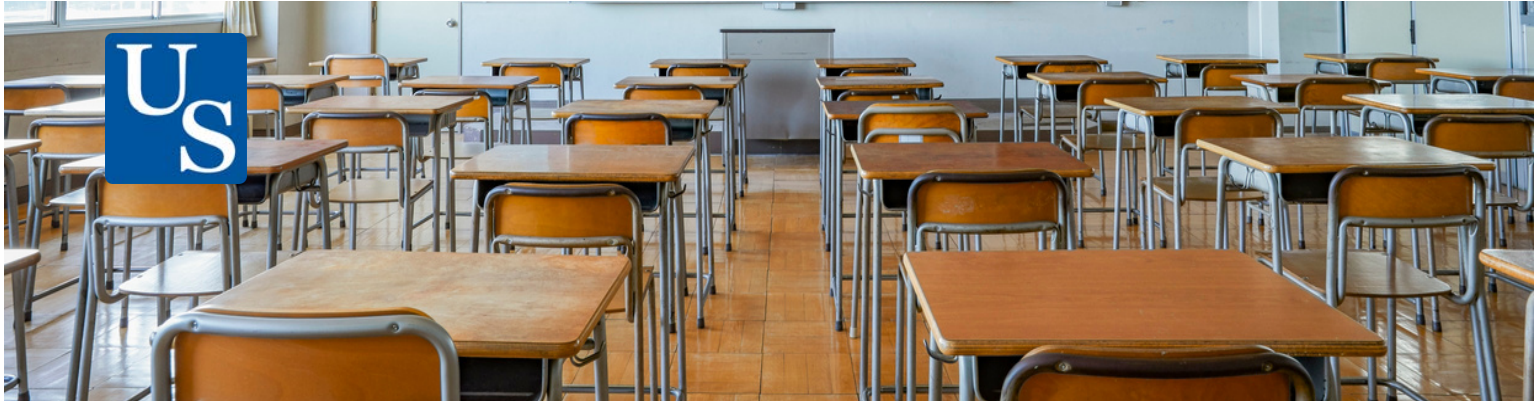
$145,000 WAS CHANGED AND IS NOW $150,000 FOR THE MANDATORY ROTH PROVISION.

1. **Do you participate in your employer's 403(b) and/or 457(b) plan?**
2. **Do you anticipate using the age 50 catch-up in one or both plans in 2026?***
3. **Did you earn at least $150,000.00 in Social Security wages in 2025?**

* If permitted by your plan, contributions made using the 457(b) final three-years before normal retirement age catch-up are also subject to this provision.

If you answered **"No"** to **any** of the above questions, **then this provision does not apply to you**.

If you answered **"Yes"** to **all three** provisions, then you should reach out to your investment provider agent/representative or tax advisor to determine how you will adhere to this new regulation. You should also ensure you are aware of any requirements your employer has regarding the regulation.



MAC Limits for 2026

2026 LIMITS

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) is pleased to share that the IRS increased the Maximum Allowable Contribution (MAC) limits for 2026. All employees, regardless of age or years of service, may contribute up to $24,500 to their 403(b), 457(b) or 401(k) account in 2026. (The limit is coordinated for 403(b) and 401(k) accounts. 457(b) accounts are not coordinated with other plans.)

Employees who will attain age 50 by 12/31/2026 may contribute an additional $8,000 to 403(b), 457(b) and/or 401(k) accounts in 2026. (This limit is coordinated for 403(b) and 401(k) accounts.)

403(b) Elective Deferral Limit = $24,500.00* for 2026 Plan Year

457(b) Deferral Limit = $24,500.00* for 2026 Plan Year

*More information is available on the MAC Calculator page of our website: https://www.omni403b.com/Calculator/MAC

How Do I Participate in a 403(b)?

Research Investment Providers



Review your employer's authorized investment providers at www.omni403b.com and use the contact information to get the facts for each.



Select an Investment Provider

Once you have reviewed and compared the authorized investment providers, select the one that is the best fit for you.

Open Your Account



Each investment provider requires participants to open an account with them before contributions can start. Complete their paperwork before submitting an SRA to your employer.



Complete an SRA

Your employer requires employees wishing to begin contributions to a 403(b) to submit a Salary Reduction Agreement (SRA).

Begin Contributing



Based on the instructions you provided to your employer via your SRA, they will begin withholding the amount you specified, and send your contribution to the investment provider you selected.

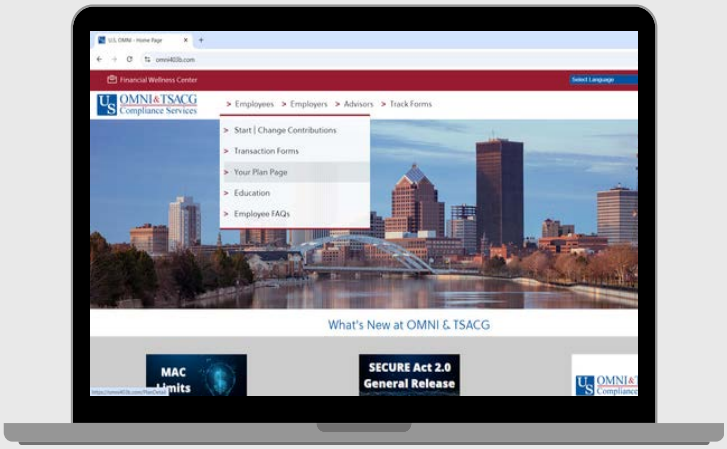


Financial Wellness Center

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.

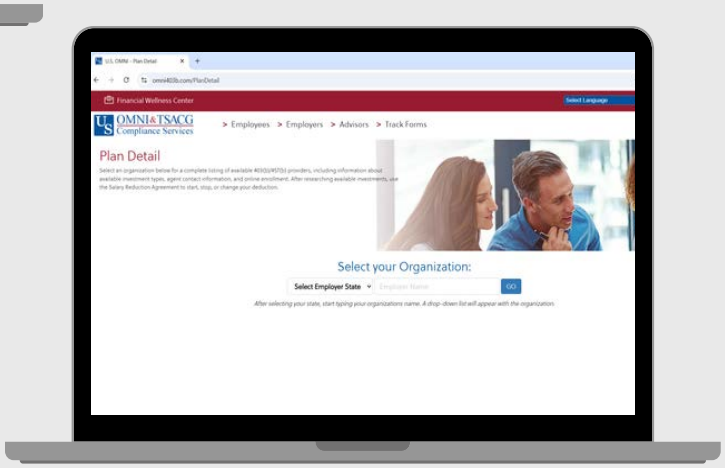
To explore our Financial Wellness Center, go to: *https://usrbpfinancialwellness.com*

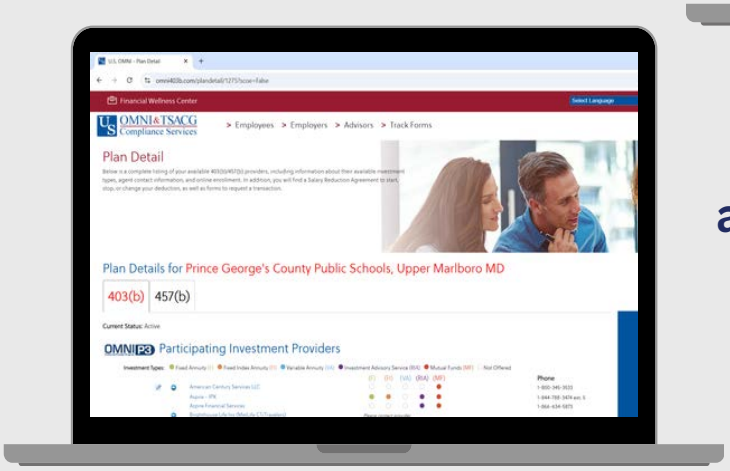
Access Your Employer's Page on *www.omni403b.com*



Under the "Employees" option on the menu, select "Your Plan Page" from the dropdown.

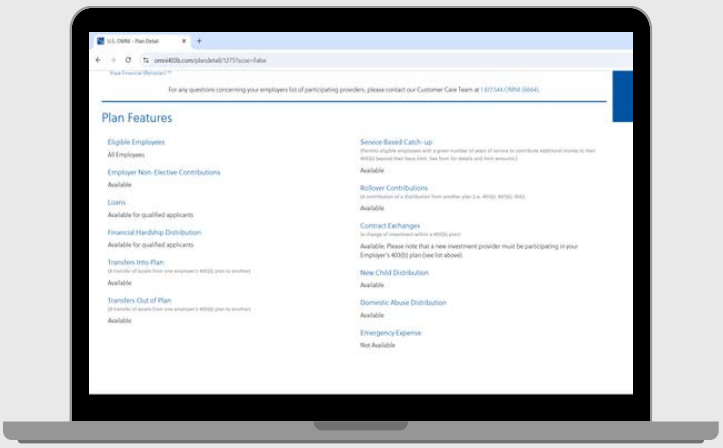
Once on "Your Plan Page," choose your state from the "Select Employer State" dropdown and then type your "Employer Name" in the next open field. Click "Go."





On your Employer's "Plan Detail" page, you have access to your available Plans and active participating investment providers including contact details.

Be sure to scroll down to the lower portion of the page to view all available Plan Features specific to your Employer.





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 consists of highly trained representatives strategically placed across the country ready to provide prompt assistance and answer any questions you may have.



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

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

1.877.544.OMNI (6664)
https://omni403b.com

Online Distribution System

OMNI/TSACG continues to maintain an advanced Web-based transaction submission system for use by participants, plan sponsors, and investment providers assisting participants. The system provides employees the ability to submit their transaction request 24 hours a day, seven days a week. Utilizing online transaction forms is the fastest and easiest way for authorization of a distribution from your account.

The Transaction Forms page can be easily accessed on our site: https://www.omni403b.com/transaction/landing

Distribution transactions may include loans, transfers/exchanges, rollovers, hardship withdrawals, QDROs, or cash distributions. Only transactions allowed by your employer's plan can be processed. Participants can easily check the status of their submitted forms through our online Form Tracker: https://omni403b.com/Track

Conejo Valley Unified School District

AMERICAN CENTURY SERVICES LLC
AMERICAN FIDELITY ASSURANCE CO
AMERICAN FUNDS SERVICE COMPANY
AMERICAN UNITED LIFE INS CO 1
AMERICO FINANCIAL LIFE ANNUITY
AMERIPRISE FINANCIAL RIVERSOURCE
ASPIRE IPX
ASPIRE FINANCIAL SERVICES
ATHENE ANNUITY AND LIFE AVIVA
BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS
CALIFORNIA TEACHERS ASSOCIATION CTA
CALSTRS PENSION 2 VOYA
COREBRIDGE FINANCIAL FORMERLY AIG VALIC
EQUITABLE FORMERLY AXA
FIDELITY MANAGEMENT TRUST
FIDUCIARY TRUST CO OF NEW HAMPSHIRE
FIDUCIARY TRUST INTL FRANKLIN TEMPLETON
GENERAL AMERICAN LIFE
GLOBAL ATLANTIC FINANCIAL GROUP
GLP ASSOCIATES
GREAT WEST LIFE INS CO
GWN EMPLOYEE DEPOSIT ACCT
HORACE MANN LIFE INS CO
INDUSTRIAL ALLIANCE INS FIN SERV INC
INVESCO OPPENHEIMERFUNDS
JACKSON NATIONAL LIFE III
JEFFERSON NATIONAL LIFE
LINCOLN INVESTMENT PLANNING
LINCOLN NATIONAL
METLIFE
MIDLAND NATIONAL LIFE INSURANCE
MODERN WOODMEN OF AMERICA
NATIONAL LIFE GROUP LSW
NORTH AMERICAN COMPANY 2
NY LIFE INS ANNUITY CORP
ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
PACIFIC LIFE INSURANCE COMPANY
PENSERV SMARTSAV FORMERLY FORESTERS
PERSHING FUNDS
PFS INVESTMENTS
PLANMEMBER SERVICES CORP
ROTH AMERICAN CENTURY SERVICES LLC
ROTH ASPIRE
ROTH ASPIRE IPX
ROTH CALIFORNIA TEACHERS ASSOC CTA
ROTH CALSTRS PENSION 2 VOYA
ROTH COREBRIDGE FINANCIAL FORMERLY AIG VALIC
ROTH EQUITABLE FORMERLY AXA
ROTH FIDELITY MANAGEMENT TRUST
ROTH GWN EMPLOYEE DEPOSIT ACCT
ROTH HORACE MANN LIFE INS CO
ROTH INDUSTRIAL ALLIANCE PACIFIC
ROTH INVESCO OPPENHEIMERFUNDS
ROTH LINCOLN INVESTMENT
ROTH METLIFE
ROTH NATIONAL LIFE GROUP LSW
ROTH ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
ROTH PENSERV SMARTSAV FORMERLY FORESTERS
ROTH PLANMEMBER SERVICES CORP
ROTH PRIMERICA FINANCIAL SERVICES
ROTH SECURITY BENEFIT
ROTH THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
ROTH VANGUARD FIDUCIARY TRUST CO
ROTH VOYA FINANCIAL RELIASTAR
ROTH VOYA FINANCIAL VRIAC
SECURITY BENEFIT
SYMETRA LIFE INSURANCE COMPANY
THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
THRIVENT FINANCIAL FOR LUTHERANS
TIAA CREF
TRANSAMERICA
UNITED TEACHER ASSOCIATES INSURANCE CO NC 403 B
VANGUARD FIDUCIARY TRUST CO
VICTORY CAPITAL USAA MUTUAL FUNDS
VOYA FINANCIAL RELIASTAR
WESTERN NATIONAL COREBRIDGE 1
AMERICAN UNITED LIFE INSURANCE CO 457
FIDELITY MANAGEMENT TRUST CO 457
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