



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 "Contributions Guidelines" page of our website:

<https://www.tsacg.com/calculations/contributions-guidelines>

How Do I Participate in a 403(b)?

Research Investment Providers

Review your employer's authorized investment providers at www.tsacg.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.

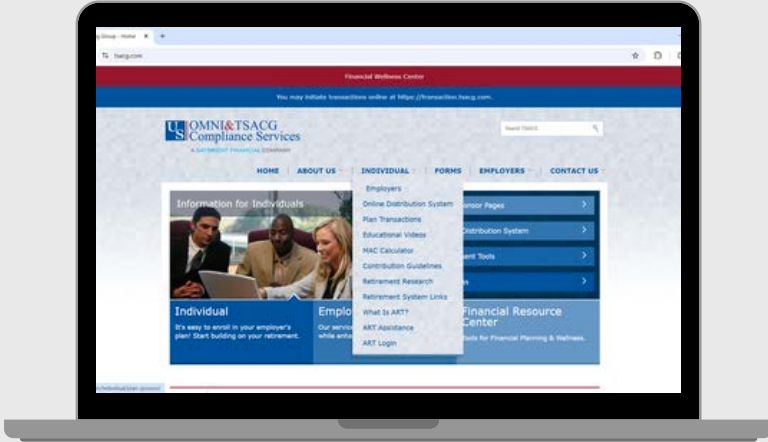


Financial Wellness Center

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.

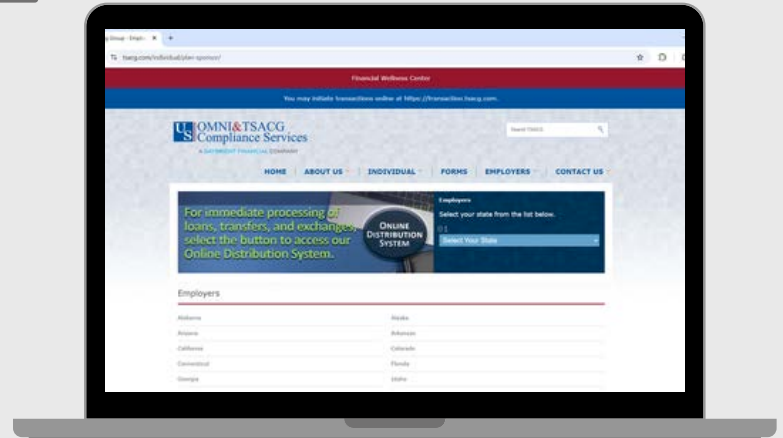
To explore our Financial Wellness Center, go to: <https://usrbpfmfinancialwellness.com>

Access Your Employer's Page on www.tsacg.com



Under the “Individuals” option on the menu, select “Employer” from the dropdown.

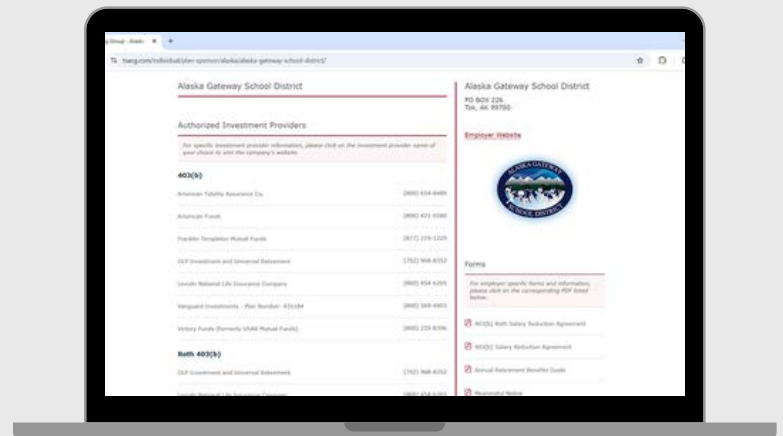
**Once on the “Employer”
page, select your
employer’s “State.”**



Select your employer from all those listed for your selected “State.”



**You now have access to
your employer's Plan Page
showcasing available Plans,
plan specific educational
material, plan forms, and
much more.**





Online Employee Education

We are excited to provide electronic Meaningful Notice/Universal Availability information for all employees in lieu of printed material this year.

Employees can access this important plan specific information on demand by visiting their employer's page hosted on our website.



Simply select your state and then your employer from the list provided at <https://www.tsacg.com/individual/plan-sponsor/>

Once you access your employer's page, look on the right hand side of the page under "Forms," where you will find PDF copies of your plan specific information including the following:

- 2025 Annual Retirement Benefits Guide
- 2025 Meaningful Notice
- Plan Participation Guide
- Various Employer Specific Forms

Online Distribution System

OMNI/TSACG continues to maintain an advanced Web-based Online Distribution System (ODS) 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.

ODS can be easily accessed on our site, and the direct link is <https://transaction.tsacg.com>. 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. In addition, OMNI/TSACG representatives are available to assist users or answer questions if necessary.

Customer Service

Participant Transactions Team

Contact the Participant Transactions Team regarding assistance with the following:

- Online Distribution System
- approval of loans
- rollovers
- hardships
- distributions
- exchanges
- transaction paperwork submission assistance
- and more

Toll-Free Phone: 1.888.796.3786, Option 4

Online Distribution System:
<https://transaction.tsacg.com>

Email for Transaction Status Inquiries:
recordkeeping@tsacg.com



In addition, bilingual (Spanish)
Customer Service Representatives are
available for assistance.