DID YOU KNOW ABOUT YOUR 403(b) BENEFIT?

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: *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. Investment gains in the plan are not taxed until distribution.
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: *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. You can begin or change your contributions as soon as your next payment cycle following our receipt of a completed SRA.

HOW MUCH CAN I CONTRIBUTE ANNUALLY?

In 2026, you may contribute up to $24,500 if you are 49 years of age or below and up to $32,500 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.

2026 Maximum Allowable Contribution Limits

Elective Contribution Limits

Age 49 and under on 12/31/2026	Age 50 to 59 or 64 or older by 12/31/2026	Age 60 to 63 as of 12/31/2026
$24,500	**$32,500**	**$35,750**

15 Year Service Catch-Up amount, if eligible, is $3,000
Maximum Employer Contribution is: $72,000

Combined Limits for Elective and Non-Elective Contributions

Age 49 and under on 12/31/2026	Age 50 to 59 or 64 or older by 12/31/2026	Age 60 to 63 as of 12/31/2026
$72,000	**$80,000**	**$83,250**

LOOKING FOR HELP?

Click the link below to view your plan details

https://www.omni403b.com/PlanDetail

OMNI&TSACG Compliance Services

A DAYBRIGHT FINANCIAL COMPANY

New accounts may be opened with the following approved service providers.

Oak Grove 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
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
GLP ASSOCIATES
GWN EMPLOYEE DEPOSIT ACCT
HORACE MANN LIFE INS CO
INDUSTRIAL ALLIANCE INS FIN SERV INC
INVESCO OPPENHEIMERFUNDS
JACKSON NATIONAL LIFE III
KANSAS CITY LIFE INSURANCE COMPANY
LINCOLN INVESTMENT PLANNING
LINCOLN NATIONAL
METLIFE
MFS SERVICE CENTER 403 B
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
PFS INVESTMENTS
PLANMEMBER SERVICES CORP
ROTH AMERICAN CENTURY SERVICES LLC
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 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
TD AMERITRADE
THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
THRIVENT FINANCIAL FOR LUTHERANS
TIAA CREF
TRANSAMERICA
VANGUARD FIDUCIARY TRUST CO
VICTORY CAPITAL USAA MUTUAL FUNDS
VOYA FINANCIAL RELIASTAR
VOYA FINANCIAL VRIAC
WESTERN NATIONAL COREBRIDGE 1
AMERICAN UNITED LIFE INSURANCE CO 457
CALSTRS PENSION 2 VOYA 457
COREBRIDGE FINANCIAL FORMERLY AIG VALIC 457
EQUITABLE FORMERLY AXA 457