

DID YOU KNOW ABOUT YOUR 403(b) BENEFIT?

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

Hurst Eules Bedford ISD

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.

- 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

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>