

DID YOU KNOW ABOUT YOUR 403(b) BENEFIT?

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

Bakersfield City SD

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>

- AMERICAN FIDELITY ASSURANCE CO
- AMERICAN FUND CAPITAL GUARDIAN
- AMERICAN UNITED LIFE
- AMERICO FINANCIAL LIFE ANNUITY
- AMERIPRISE FINANCIAL RIVERSOURCE
- ASPIRE FINANCIAL SERVICES
- ATHENE ANNUITY AND LIFE AVIVA
- CALIFORNIA TEACHERS ASSOCIATION CTA
- CALSTRS PENSION 2 VOYA
- COREBRIDGE FINANCIAL FORMERLY AIG VALIC
- EQUITABLE FORMERLY AXA
- FIDELITY MANAGEMENT TRUST
- FIDUCIARY TRUST INTL FRANKLIN TEMPLETON
- HARTFORD LIFE INS CO
- HORACE MANN LIFE INS CO
- INDUSTRIAL ALLIANCE SEC BEN
- INVESCO OPPENHEIMERFUNDS
- JACKSON NATIONAL LIFE III
- LINCOLN INVESTMENT PLANNING
- LINCOLN NATIONAL
- METLIFE
- METLIFE INVESTORS
- MIDLAND NATIONAL LIFE INSURANCE
- NATIONAL LIFE GROUP LSW
- NORTH AMERICAN CO FOR LIFE AND HEALTH
- NY LIFE INS ANNUITY CORP
- ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
- PACIFIC LIFE INSURANCE COMPANY
- PFS INVESTMENTS
- PLANMEMBER SERVICES CORP
- ROTH AMERICAN UNITED LIFE INS COMPANY
- ROTH ATHENE ANNUITY AND LIFE AVIVA
- 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 INVESCO OPPENHEIMERFUNDS
- ROTH LINCOLN INVESTMENT
- ROTH METLIFE
- ROTH METLIFE INVESTORS
- ROTH NATIONAL LIFE GROUP LSW
- ROTH ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
- 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
- SECURITY BENEFIT
- THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
- THRIVENT FINANCIAL FOR LUTHERANS
- TRANSAMERICA
- VANGUARD FIDUCIARY TRUST CO
- VICTORY CAPITAL USAA MUTUAL FUNDS
- VOYA FINANCIAL RELIASTAR
- VOYA FINANCIAL VRIAC