

OMNI&TSACG Compliance Services
A DAYBRIGHT FINANCIAL COMPANY

Employee Newsletter

SPRING 2026

FINANCIAL WELLNESS

Our free Financial Wellness Center is accessible through the banner link on our website (***www.omni403b.com***) and provides a multitude of topics to help you plan for your financial future. Below is an overview of topics covered:

Retirement Planning - Retirement is a significant life event for all of us, personally and financially. You're never too young to start planning and saving for your retirement years. Achieving a comfortable retirement is an extensive process requiring comprehensive planning. Learning how different retirement savings plans work can help you choose what's best for your personal circumstances.

Saving for College - The costs of a college education continue to rise year after year. One of the largest financial concerns for many families is figuring out the best way to save for their child's college education. Learn about the options that are available, how they work, and which ones fit your needs.

Personal Finances - There are many aspects to successfully managing your personal finances. These materials can help you learn about the importance of financial planning for your future and how to get the best results from your investments. There are tools to help determine net worth and the best way to manage debt.

Insurance & Protection - Protecting yourself and your family with insurance is a key component of financial wellness. But, understanding the various types of coverage and figuring out how much you need can be overwhelming. Find out about different ways to protect your loved ones now and in the future.

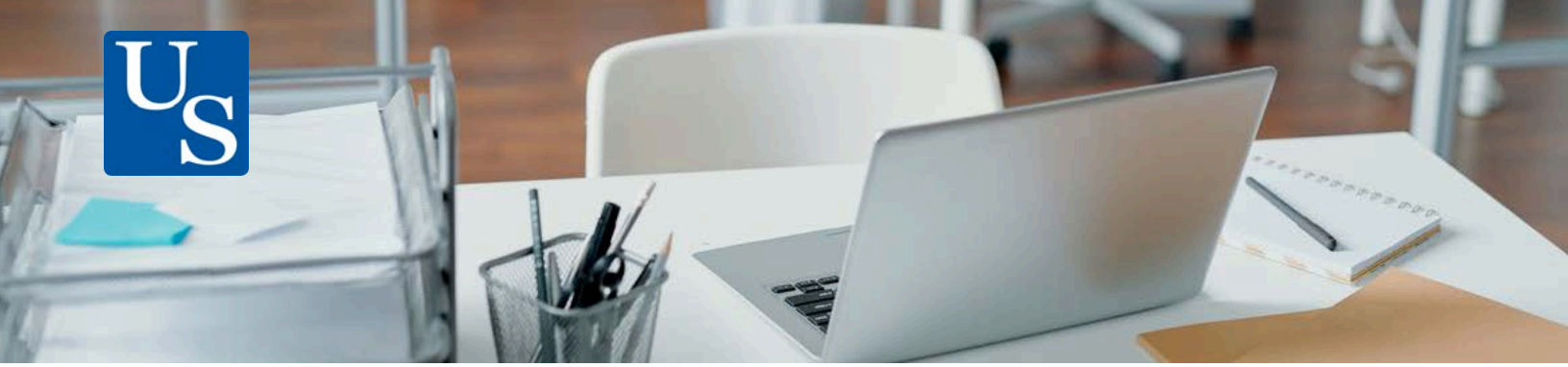
Employee Benefit Health Plans - Understanding what type of employee benefit health plan is right for you and your family can be challenging. From PPOs to HSAs to HDHPs – what does it all mean? Learn about the different types of plans, as well as related benefit and health insurance topics.



Social Security & Medicare - For many, Social Security and Medicare can be daunting topics. When should I start it? How does it work? How do I apply for benefits? Social Security is a major source of retirement income for most people, and Medicare is a federal program that provides health insurance to retired individuals. Plan for your senior years by learning more about these benefits.

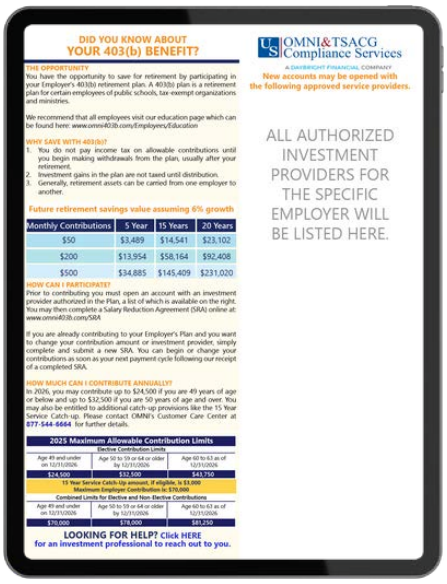
To explore our Financial Wellness Center, you can access via our website or go directly to

https://usrbpfinancialwellness.com



Employee Plan Information

We are excited to provide electronic Meaningful Notice/Universal Availability information for all employees.



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 dropdown options shown on the page at the following URL: *https://www.omni403b.com/PlanDetail*

Once you access your employer's page, look on the right hand side of the page in the blue column for the icon titled "Universal Availability" (UA). In addition to MAC limit information, the UA also provides your list of authorized investment providers. You can print the PDF and file it for reference throughout the year.

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*

MAC Limit 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.)

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.omni403b.com/Calculator/MAC*

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.

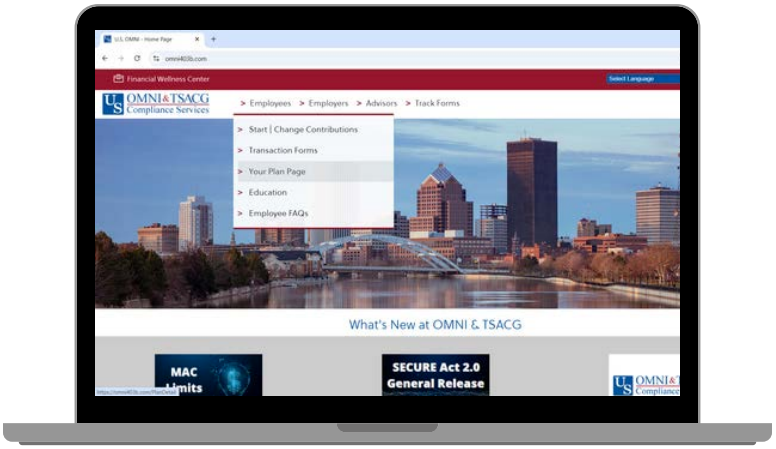


1.877.544.OMNI (6664)
https://omni403b.com

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



1. Under the "Employees" option on the menu, select "Your Plan Page" from the dropdown.
2. 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."
3. On your Employer's "Plan Detail" page, you have access to your available Plans and active participating investment providers including contact details.
4. Be sure to scroll down to the lower portion of the page to view all available Plan Features specific to your Employer.

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.

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