OMNI&TSACG Compliance Services
A DAYBRIGHT FINANCIAL COMPANY

Plan Sponsor Newsletter

A 403(b)/457(b) Quarterly Newsletter from
U.S. OMNI & TSACG Compliance Services

WINTER 2026

Coming Soon: Plan Document Restatement



In the coming weeks, the U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) team will begin contacting Plan Sponsor clients that utilize our IRS-approved 403(b) Volume Submitter Plan Document to initiate the required plan restatement process.

The IRS periodically requires pre-approved plans, including volume submitter plans, to be restated to reflect changes in applicable laws, regulations, and other regulatory guidance. The Cycle 2 restatement represents the most recent required update following Cycle 1 and ensures that your plan document remains fully compliant with current requirements. Immediately prior to distributing the updated documents, we will provide additional communication outlining how the documents will be delivered and the process for review, execution, and return.

Are You Thinking about Adding a New Plan for Your Employees?

If you would like to consider adding an additional plan type such as a 457(b), a ROTH 403(b), a ROTH 457(b), or a 401(a), please contact Plan Support, and we will get the process started for you. If you have questions about adding an additional plan option for your employees, your Plan Consultant is available to discuss your concerns and answer any questions you may have surrounding the process as well as the compliance considerations of an additional plan.

You can reach the Plan Support team at *plansupport@omni403b.com* or call 877-544-6664.

Service Spotlight

Reminder: Roth Provision of SECURE 2.0 Act



The OMNI/TSACG team would like to remind you of the January 1, 2026, effective date for the requirement 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: employees must have Social Security, W-2-Box 3, wages to be subject to the provision. This requirement is applicable to both 403(b) and 457(b) plans.

We sent out a communication to all clients in September 2025 that went in-depth on the nuances of this provision. If you did not receive it or would like to obtain another copy, please contact your Plan Consultant or a member of our Plan Support team today with any questions you may have or to get started implementing a new service or solution to help enhance ethe voluntary retirement options available to our staff.

You can contact our Plan Support team at *plansupport@omni403b.com* or call 877-544-6664.

Are You Satisfying the "Universal Availability" Requirement?

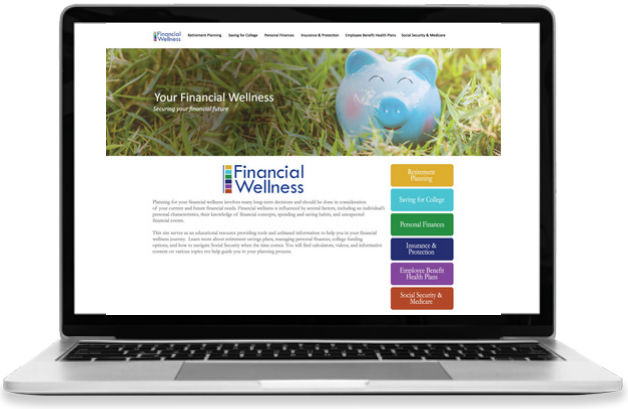


Under IRC Section 403(b) (12)(A)(ii), a 403(b) plan must meet the requirements of the "Universal Availability" rule. This rule mandates that an employer must give all eligible employees the opportunity to participate in the plan, which hinges on each employee being notified at least on an annual basis of the benefits of a 403(b) plan, the features of the plan, and how to enroll into the plan. Importantly, eligible employees MAY include part time employees such as substitute teachers who may not have a district email, making it more difficult to comply with this regulation.

The Universal Availability requirement is one of the first items that the IRS will look at in an IRS audit, and you will be required to provide documentation as to how the organization satisfied this regulation.

With U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) as your third-party administrator, you receive various options to assist in complying with this regulation. OMNI/TSACG provides semi-annual correspondence for you to send to your employees, as well as flyers, downloadable notices on our website, participant newsletters, and more. In addition, OMNI/TSACG is able to assist your organization in all aspects of an IRS audit, including satisfaction of Universal Availability. You can find many of these resources on our websites or contact your Client Relations Manager or Plan Services Department for more information.

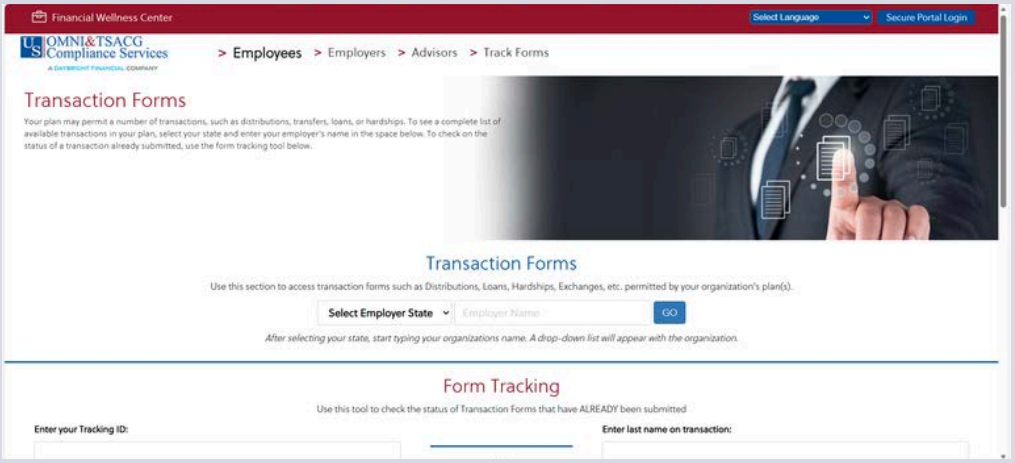
Free Financial Planning Tools for Your Employees with our Financial Wellness Center



Your employees 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 your employees in their planning process.

To explore our Financial Wellness Center, go to: *https://usrbpfinancialwellness.com*.

Reminder: We Provide 24/7 Access to Our Online Distribution System for Your Employees



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.

Transactions can be easily submitted or tracked on our site. The direct link to submit a transaction is *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. In addition, OMNI/TSACG representatives are available to assist users or answer questions if necessary and are available M-F 7:30 a.m. to 8 p.m. ET.



Copyright © 2026 U.S. OMNI & TSACG Compliance Services