



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>

DID YOU KNOW ABOUT YOUR 403(b) BENEFIT?

THE 403(b) BENEFIT
 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 employees of public schools, tax-exempt organizations, and ministers.

WE RECOMMEND THAT ALL EMPLOYEES USE OUR EDUCATION PAGE WHICH CAN BE FOUND HERE: www.omni403b.com/EmployeesEducation

HOW 403(b) WORKS
 1. You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
 2. Withdrawals from the plan are not taxed until distribution.
 3. Generally, withdrawal assets can be rolled into your employer's plan.

Future retirement savings value assuming 8% growth

Monthly Contributions	5 Year	15 Year	20 Year
\$50	\$7,409	\$14,541	\$21,102
\$100	\$14,818	\$29,082	\$42,204
\$500	\$74,090	\$145,410	\$211,020

NOTE: CASH WITHDRAWALS
 Prior to withdrawing you must open an account with an investment provider authorized by the Plan, a list of which is available on the right. You may then complete a Salary Deferral Agreement (SDA) online at www.omni403b.com/SDA.

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 SDA. YOU CAN BEGIN OR CHANGE YOUR CONTRIBUTION AS SOON AS YOUR NEXT PAYMENT DATE. FOLLOWING THE AMOUNT OF A COMPLETED SDA.

HOW MUCH CAN I CONTRIBUTE? (2025 LIMITS)
 In 2025, 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 Catchup. Please contact OMNI's Customer Care Center at 877-544-6664 for further details.

2025 Maximum Allowable Contribution Limits

Age at end of year	Age 49 or below	Age 50 or above
2025	\$24,500	\$32,500

2025 Maximum Catchup Contribution Limit
 \$6,000

2025 Maximum Total Catchup Contribution Limit
 \$12,000

LOOKING FOR HELP? Click here for an investment professional to reach out to you.

ALL AUTHORIZED INVESTMENT PROVIDERS FOR THE SPECIFIC EMPLOYER WILL BE LISTED HERE.

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>





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.

