# DID YOU KNOW ABOUT YOUR 403(b) BENEFIT?

## 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**

OMNI&TSACG Compliance Services

A DAYBRIGHT FINANCIAL COMPANY

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

## Matanuska Susitna Borough School Dist

AMERICAN FIDELITY ASSURANCE CO
AMERIPRISE FINANCIAL RIVERSOURCE
ASPIRE FINANCIAL SERVICES
EQUITABLE FORMERLY AXA
FIDELITY MANAGEMENT TRUST
FIDUCIARY TRUST CO OF NEW HAMPSHIRE
GWN EMPLOYEE DEPOSIT ACCT
HORACE MANN LIFE INS CO
INVESCO OPPENHEIMERFUNDS
LINCOLN NATIONAL
METLIFE
NATIONAL LIFE GROUP LSW
NY LIFE INS ANNUITY CORP
PENSERV SMARTSAV FORMERLY FORESTERS
PLANMEMBER SERVICES CORP
PRIMERICA FINANCIAL SERVICES
ROTH ASPIRE
ROTH FIDELITY MANAGEMENT TRUST
ROTH GWN EMPLOYEE DEPOSIT ACCT
ROTH HORACE MANN LIFE INS CO
ROTH INVESCO OPPENHEIMERFUNDS
ROTH METLIFE
ROTH NATIONAL LIFE GROUP LSW
ROTH PENSERV SMARTSAV FORMERLY FORESTERS
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
SYMETRA LIFE INSURANCE COMPANY
THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
THRIVENT FINANCIAL FOR LUTHERANS
VANGUARD FIDUCIARY TRUST CO
VOYA FINANCIAL RELIASTAR
AMERICAN FIDELITY ASSURANCE CO 457
ASPIRE FINANCIAL SERVICES 457
FIDELITY MANAGEMENT TRUST CO 457
FIDUCIARY TRUST CO OF NEW HAMPSHIRE 457
GWN EMPLOYEE DEPOSIT ACCT 457
LINCOLN NATIONAL 457
PLANMEMBER SERVICES CORP 457
ROTH ASPIRE FINANCIAL SERVICES 457
ROTH FIDELITY MANAGEMENT TRUST 457
ROTH GWN EMPLOYEE DEPOSIT ACT 457
ROTH PLANMEMBER 457
SYMETRA LIFE INSURANCE COMPANY 457
THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY 457