

NEWS

Employee Newsletter

WINTER 2025

THE BASICS OF 403(b) AND 457(b) PLANS

What is a 403(b) or 457(b) plan?

A 403(b) and/or 457(b) plan allows you to save for retirement on a tax-deferred basis. Your contributions are voluntary, and you can choose the amount based on your retirement goals.

For more specific information on your employer's plan, you can reference the Universal Availability, which can be found on your employer's page at:

<https://www.omni403b.com>

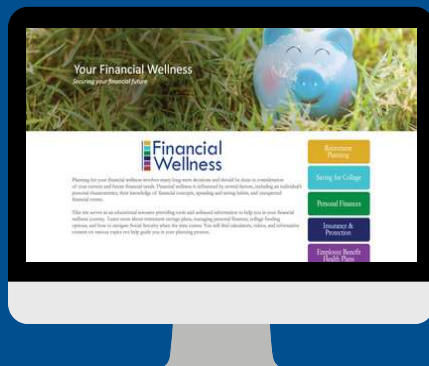
Why contribute to a 403(b) or 457(b) plan?

Although you may have a pension plan, that might not be enough to sustain you through retirement. The sooner you start contributing to a 403(b) or 457(b), the more you can boost your retirement income.

Financial Wellness Center

You 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 you in your planning process.



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

How do I start contributing?

STEP 1



RESEARCH AND CHOOSE AN INVESTMENT PROVIDER

Find the list of authorized investment providers on your Plan Sponsor's (employer's) web page at: <https://www.omni403b.com>
Review and research your options.

STEP 2



OPEN AN ACCOUNT WITH YOUR SELECTED INVESTMENT PROVIDER

Contact your selected investment provider and establish an account. You **must** open an account with an investment provider before moving to Step 3.

STEP 3



COMPLETE AND SUBMIT A SALARY REDUCTION AGREEMENT

Choose the amount you want to contribute each pay period, and fill out the online Salary Reduction Agreement available online. You can find additional information on your employer's specific page at: <https://www.omni403b.com>

CONGRATULATIONS!

**YOU'RE ON YOUR WAY TO
SAVING FOR YOUR FUTURE!**





MAC Limit for 2025

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) is pleased to share that the IRS increased the Maximum Allowable Contribution (MAC) limits for 2025. All employees, regardless of age or years of service, may contribute up to \$23,500 to their 403(b), 457(b) or 401(k) account in 2025. (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 =
\$23,500.00*
for 2025 Plan Year**

**457(b) Deferral Limit =
\$23,500.00*
for 2025 Plan Year**

*More information is available on our website:
<https://www.omni403b.com>

Customer Service Center

OMNI/TSACG provides a dedicated Customer Service Center to assist participants and their financial advisors with all 403(b) or 457(b) related inquiries, including website questions, issues, and status on all transactions.

Our Customer Service Team is based in Rochester, NY, and staffed by highly trained representatives that are ready to assist you with your 403(b) and 457(b) needs from 7:30am to 8pm EST.



**Our call center is available
Monday through Friday
7:30 AM - 8:00 PM EDT.**

**In addition, bilingual (Spanish)
Customer Service Representatives
are available to assist
Monday through Friday
7:30 AM - 4:00 PM EDT.**

1.877.544.OMNI (6664)

<https://www.omni403b.com>

- AMERICAN CENTURY SERVICES LLC
- AMERICAN FIDELITY ASSURANCE CO
- AMERICAN FUNDS SERVICE COMPANY
- AMERICAN UNITED LIFE INS CO 1
- AMERICO FINANCIAL LIFE ANNUITY
- AMERIPRISE FINANCIAL RIVERSOURCE
- ASPIRE IPX
- ASPIRE FINANCIAL SERVICES
- ATHENE ANNUITY AND LIFE AVIVA
- BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS
- CALIFORNIA TEACHERS ASSOCIATION CTA
- CALSTRS PENSION 2 VOYA
- COREBRIDGE FINANCIAL FORMERLY AIG VALIC
- EQUITABLE FORMERLY AXA
- FIDELITY MANAGEMENT TRUST
- FIDUCIARY TRUST CO OF NEW HAMPSHIRE
- FIDUCIARY TRUST INTL FRANKLIN TEMPLETON
- GENERAL AMERICAN LIFE
- GLOBAL ATLANTIC FINANCIAL GROUP
- GLP ASSOCIATES
- GREAT WEST LIFE INS CO
- GWN EMPLOYEE DEPOSIT ACCT
- HORACE MANN LIFE INS CO
- INDUSTRIAL ALLIANCE INS FIN SERV INC
- INVESCO OPPENHEIMERFUNDS
- JACKSON NATIONAL LIFE III
- JEFFERSON NATIONAL LIFE
- LINCOLN INVESTMENT PLANNING
- LINCOLN NATIONAL
- METLIFE
- MIDLAND NATIONAL LIFE INSURANCE
- MODERN WOODMEN OF AMERICA
- NATIONAL LIFE GROUP LSW
- NORTH AMERICAN COMPANY 2
- NY LIFE INS ANNUITY CORP
- ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
- PACIFIC LIFE INSURANCE COMPANY
- PENSERV SMARTSAV FORMERLY FORESTERS
- PERSHING FUNDS
- PFS INVESTMENTS
- PLANMEMBER SERVICES CORP
- ROTH AMERICAN CENTURY SERVICES LLC
- ROTH ASPIRE
- ROTH ASPIRE IPX
- ROTH CALIFORNIA TEACHERS ASSOC CTA
- ROTH CALSTRS PENSION 2 VOYA
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- ROTH GWN EMPLOYEE DEPOSIT ACCT
- ROTH HORACE MANN LIFE INS CO
- ROTH INDUSTRIAL ALLIANCE PACIFIC
- ROTH INVESCO OPPENHEIMERFUNDS
- ROTH LINCOLN INVESTMENT
- ROTH METLIFE
- ROTH NATIONAL LIFE GROUP LSW
- ROTH ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
- 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
- ROTH VOYA FINANCIAL VRIAC
- SECURITY BENEFIT
- SYMETRA LIFE INSURANCE COMPANY
- THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
- THRIVENT FINANCIAL FOR LUTHERANS
- TIAA CREF
- TRANSAMERICA
- UNITED TEACHER ASSOCIATES INSURANCE CO NC 403 B
- VANGUARD FIDUCIARY TRUST CO
- VICTORY CAPITAL USAA MUTUAL FUNDS
- VOYA FINANCIAL RELIASTAR
- WESTERN NATIONAL COREBRIDGE 1
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- FIDELITY MANAGEMENT TRUST CO 457
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