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!

AMERICAN CENTURY SERVICES LLC
AMERIPRISE FINANCIAL RIVERSOURCE
ASPIRE FINANCIAL SERVICES
EQUITABLE FORMERLY AXA
GWN EMPLOYEE DEPOSIT ACCT
INVESCO OPPENHEIMERFUNDS
METLIFE
MUTUAL INC PLANMEMBER SERVICES
NY LIFE INS   ANNUITY CORP
ROTH   AMERICAN CENTURY SERVICES LLC
ROTH   ASPIRE
ROTH   EQUITABLE FORMERLY AXA
ROTH   GWN EMPLOYEE DEPOSIT ACCT
ROTH   INVESCO OPPENHEIMERFUNDS
ROTH   METLIFE
ROTH   MUTUAL PLANMEMBER
ROTH   SECURITY BENEFIT
ROTH   THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
ROTH   VOYA FINANCIAL NATL NY
SECURITY BENEFIT
THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
THRIVENT FINANCIAL FOR LUTHERANS
VOYA FINANCIAL NATL NY

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