



Plan Sponsor Newsletter

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

FALL 2025

Roth Provision of SECURE 2.0 Act

As the new year quickly approaches, the U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) team would like to remind you of the 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.

Our team has made the necessary modifications to our processes and systems needed to comply with this SECURE 2.0 provision. This requirement is applicable to both 403(b) and 457(b) plans and becomes effective January 1, 2026.

Are you still unclear on who this provision impacts? We've broken the elements down for you.

Employees are impacted by this provision if they can answer "Yes" to all three of the questions below:

- 1 Do you participate in your employer's 403(b) and/or 457(b) plan?**
- 2 Do you anticipate using the age 50 catch-up in one or both plans in 2026?***
- 3 Did you earn at least \$150,000.00 in Social Security wages in 2025?**

* If permitted by your plan, contributions made using the 457(b) final three-years before normal retirement age catch-up are also subject to this provision.

We sent out a communication to all clients in October 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 Plan Support or your Customer Service Manager today with any questions you may have or to get started implementing a new service or solution to help enhance the voluntary retirement options available to your staff.

You can contact our team via email plansupport@omni403b.com or call 1-877-544-6664.

For more information or for questions regarding your 403(b)/457(b) plan(s), contact us today:



877-544-6664

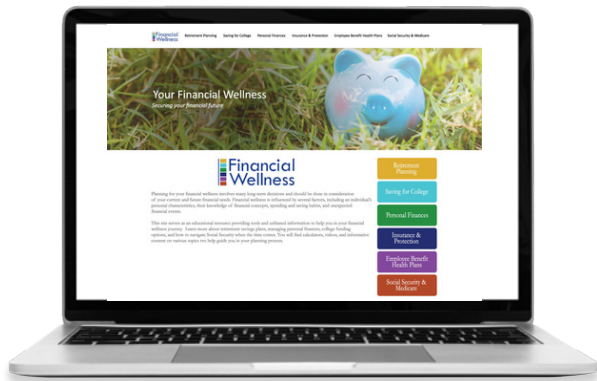


plansupport@omni403b.com



<https://www.omni403b.com>

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>.

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.

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.

Adding A New Plan Type

If you would like to consider adding an additional plan type such as a 457(b), a ROTH 403(b), or a ROTH 457(b), please contact Plan Support or your Customer Service Manager, 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 our team at **877-544-6664**.

