



Plan Sponsor Newsletter

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

SPRING 2025

Consider the Benefits of a Special Pay Plan

Our team consistently advocates for our clients to identify opportunities for both employers and employees to achieve savings through tax-sheltered options as well as tax-advantaged savings whenever feasible. In line with this objective, we would like to highlight the advantages of implementing a Special Pay Plan (SPP), which can provide significant benefits to both employers and employees by offering a tax-qualified retirement plan for unused sick pay, vacation pay, and severance pay.

A SPP can be established as a 401(a), 403(b), or 457(b) retirement plan, and it is specifically tailored to manage these unique forms of compensation in a tax-advantaged way. The SPP is intended for governmental and school district employees, and it becomes funded upon their retirement or separation from service.

For more information or to explore your options of implementing a Special Pay Plan, please contact your Plan Consultant or our Plan Support Team today.

 1-877-544-6664

 plansupport@omni403b.com

 <https://www.omni403b.com>

Employer Benefits

- Employer saves 7.65% FICA Taxes (SS and Medicare)
- Turnkey plan administration, compliance, and education

Employee Benefits

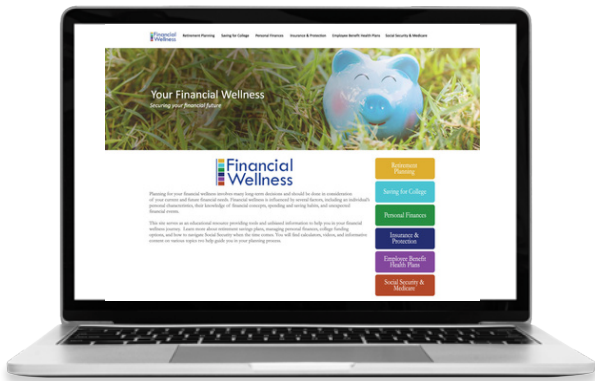
- Contributions are Pre-Tax
- Flexible distribution option
- Permanently save Social Security and Medicare taxes on contributions

- IRS Approved Plan Documents
- 24/7 online plan access: download plan documents, monitor account transactions, generate reports

- Contributions are 100% fully vested
- Full control over distribution timing for tax planning



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](tel:877-544-6664).

