



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 September 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 your Plan Consultant or a member of our Plan Support team 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@tsacg.com or call 888-777-5827 ext. 0.

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



1-888-777-5827 Ext. 0



plansupport@tsacg.com



<https://www.tsacg.com>

Plan Reminders

403(b)/457(b) Employee Reminders

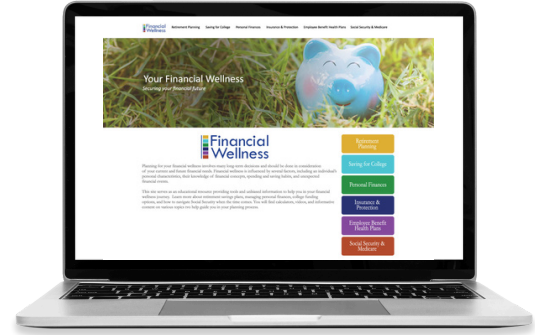
We provide all Plan Sponsors with electronic Universal Availability and electronic plan materials for distribution to their employees. We house these pieces on your web page at www.tsacg.com. The 2026 material will be available January 2026. Employees can access the information 24/7 at their leisure and preferred pace.



We encourage Plan Sponsors to take the opportunity several times throughout the year to remind staff of the general employee benefits that are available to them. Plan Sponsors can email their staff the basic 403(b) and/or 457(b) informational pieces, which can include the employer specific Annual Retirement Benefits Guide, meaningful notice, employee newsletters, Plan Participation Guide, and more. These plan specific pieces and other information can be easily found on our website and viewed on-demand: <https://www.tsacg.com>.

Links to our website and plan educational pieces can also be posted on an employer Intranet benefits page(s), where all benefit information is typically housed.

Free Financial Planning Tools for Employees



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 for Employees

OMNI/TSACG continues to maintain an advanced Web-based Online Distribution System (ODS) 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.

ODS can be easily accessed on our site, and the direct link is <https://transaction.tsacg.com>. 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.

Are You Thinking about Adding a New Plan?

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, 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 the Plan Support team at plansupport@tsacg.com or call 888-777-5827 ext. 0.

