OMNI&TSACG Compliance Services
A DAYBRIGHT FINANCIAL COMPANY

Plan Sponsor Newsletter

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

SUMMER 2025

Service Enhancements and Rebranding

The U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) team is continually working to enhance our systems and services for Plan Sponsors and participants alike. Currently, we are working towards numerous upgrades, and our parent company has made some changes as well: most notably, they have rebranded from U.S. Retirement and Benefits Partners to Daybright Financial. Based on this change, OMNI/TSACG will incorporate a version of the Daybright naming convention in the coming year; however, for now, we will still be operating under the same brand and name we have been using since 2021.

Our team is actively working on the modifications to our processes and systems needed to comply with the SECURE 2.0 provision, which requires all age-based catch-up contributions be made on a Roth (post-tax) basis for employees whose prior-year Social Security wages were $145,000 and above. This requirement is applicable to both 403(b) and 457(b) plans and becomes effective January 1, 2026. Additional information regarding this provision will soon be forthcoming from our team.

In addition to the above, we want to remind you that we can assist with the addition of new plans and services for your employees, including **FICA Alternative Plans, Special Pay Plans, and Health Reimbursement Arrangements**. *If you are considering an expansion of benefit options to attract and maintain employees, we can recommend and help implement the solution(s) that would work best for your unique situation and regional location.*

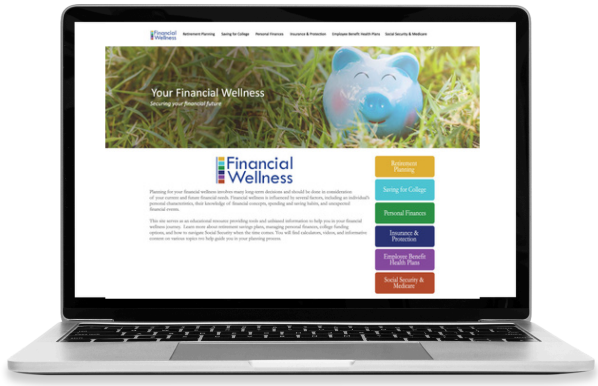
We look forward to our continued partnership with you and your staff, while helping your employees enjoy the convenience of the systems and solutions we offer for both plan compliance and plan participation.

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.

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.