



Why Save with a 403(b)/457(b)?

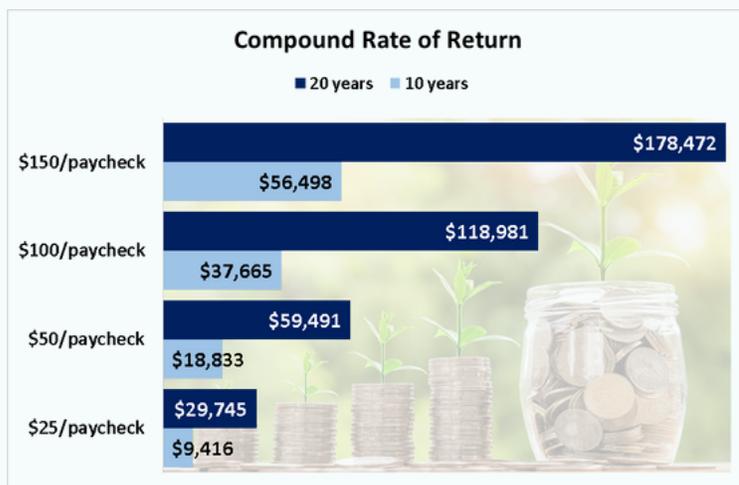
FALL 2022

Small Steps Today Can Lead to Big Results in the Future

Whether you have just started your career or you have been working for a while, the sooner you start your retirement savings, the faster your retirement nest egg can grow.

THE POWER OF AUTOMATIC PAYROLL DEDUCTIONS

Making regular contributions to a 403(b)/457(b) plan through automatic payroll deductions can help in meeting your long-term investment goals. The following graph is based on 26 payroll contributions per year with an estimated 8% annually compounded rate of return.



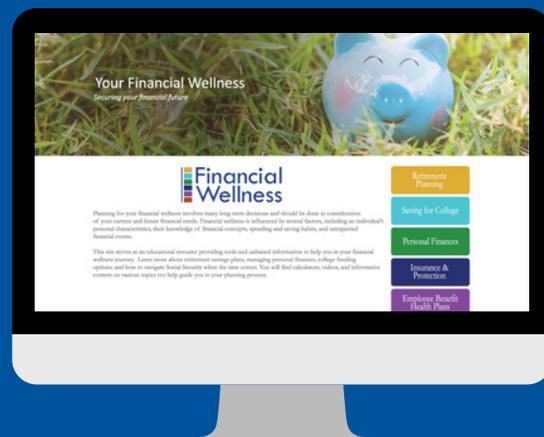
The actual rate of return is largely dependent on the types of investments you select. It is important to remember that these scenarios are hypothetical and that future rates of return cannot be predicted with certainty and that investments that pay higher rates of return are generally subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment. The compounded rate of return noted above does not reflect sales charges and other fees that investment funds and/or investment companies may charge.

BENEFITS OF A 403(b)/457(b) PLAN

- Reduces your taxable income - Contributions to a traditional 403(b)/457(b) plan are deducted from your gross salary, pre-tax.
- Tax-deferred earnings - You only pay taxes on contributions and earnings when the money is withdrawn.
- Extra contributions - Depending on your plan, you may be able to make additional contributions.

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>



New accounts may be opened with the following approved service providers.

We Are *Here* for You

AT YOUR SERVICE

OMNI/TSACG has a dedicated Customer Service Center to assist participants and their financial advisors with questions related to the 403(b) or 457(b) transactions authorization process.

Our Customer Service Team is based at our headquarters in Rochester, NY, and staffed by 10 highly trained representatives with 5 additional representatives available during periods of high call volume.

A photograph of call center equipment including a headset, a computer mouse, a keyboard, and a notebook on a desk.

**Our call center is available
Monday through Friday
7:30 a.m. - 8:00 p.m. ET**

*In addition, bilingual (Spanish)
Customer Service Representatives
are available for assistance
Monday through Friday
7:30 a.m. - 4:00 p.m. ET*

**1.877.544.OMNI (6664)
<https://omni403b.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.

The Transaction Forms page can be easily accessed on our site, and the direct link 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. Participants can easily check the status of their submitted forms through our online Form Tracker (<https://omni403b.com/Track>).

In addition, OMNI/TSACG representatives are available to assist users or answer questions if necessary.