U|S 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

WINTER 2026

## Coming Soon: Plan Document Restatement


In the coming weeks, the U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) team will begin contacting all Plan Sponsor clients that utilize our IRS-approved 403(b) Volume Submitter Plan Document to initiate the required plan restatement process.

The IRS periodically requires pre-approved plans, including volume submitter plans, to be restated to reflect changes in applicable laws, regulations, and other regulatory guidance. The Cycle 2 restatement represents the most recent required update following Cycle 1 and ensures that your plan document remains fully compliant with current requirements. Immediately prior to distributing the updated documents, we will provide additional communication outlining how the documents will be delivered and the process for review, execution, and return.

## Are You Thinking about Adding a New Plan for Your Employees?

If you would like to consider adding an additional plan type such as a 457(b), a ROTH 403(b), a ROTH 457(b), or a 401(a), 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.

# Reminder: Roth Provision of SECURE 2.0 Act

The OMNI/TSACG team would like to remind you of the January 1, 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. This requirement is applicable to both 403(b) and 457(b) plans.

We sent out a communication to all clients in September 2025 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 ethe voluntary retirement options available to our staff.

You can contact our Plan Support team at *plansupport@tsacg.com* or call 888-777-5827 ext. 0.

# Are You Using Our Secure Online Salary Reduction Agreement (SRA) Process?

OMNI/TSACG has developed our online SRA process to ease the administrative burden for you, the employer. Our secure and streamlined process provides an enhanced user experience for your employees helping them easily and quickly complete their 403(b) and/or 457(b) SRA form to start, stop, or change their contribution.

- The system can be accessed 24 hours a day, 7 days a week.
- Employees can start, change, or stop a 403(b) or 457(b) SRA at their convenience.
- Employees receive an immediate online confirmation that their request has been submitted.
- Authorized Investment Provider Agents/Representatives can assist employees.
- Employees simply visit *https://sra.tsacg.com* to access the online system.
- A list of authorized Investment Providers is available on your plan specific web page on *https://www.tsacg.com*.

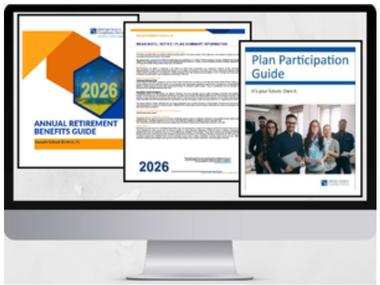
Employers receive electronic notification of the stop, start, or change for contributions in an agreed upon format and schedule to meet the needs of each individual employer's payroll team. These SRA transmission files can be scheduled daily, weekly, bi-weekly, monthly, etc., to accommodate the payroll schedule of the employer.

OMNI/TSACG's proprietary system currently accommodates 45 different HR/HS payroll software systems across the country, and we can work with any system or file type through our file conversion tool built into our system so the employer will not be required to change their current file in any way.

If you would like more information on how this process works, please contact your Plan Consultant or our Plan Support team via email at *plansupport@tsacg.com* or call 888-777-5827 ext. 0.

# Plan Reminders

## 403(b)/457(b) Employee Reminders

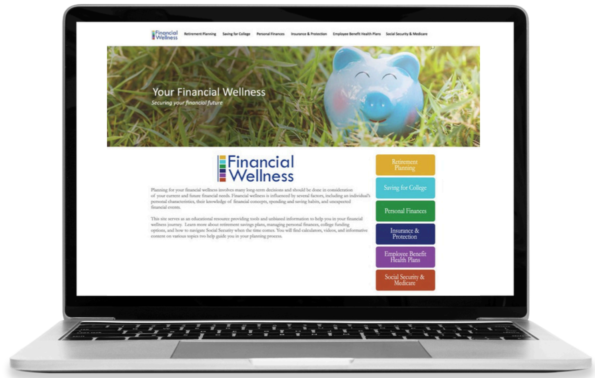



We provide all Plan Sponsors with electronic Universal Availability and electronic plan materials for distribution to their employees. We house these pieces on your web page at *www.tsacg.com*. The 2026 materials were uploaded to the website the first week of January 2026. Employees can access the information 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*.

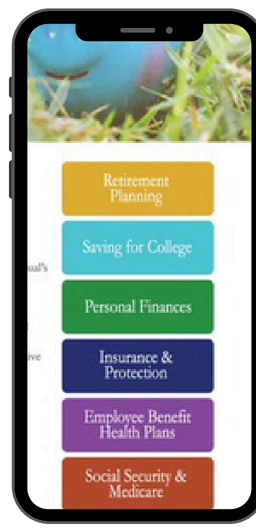
Links to our website and plan educational pieces can also be posted on an employer Intranet benefits page(s), where all benefit information is typically housed.

## Free Self Directed 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.