DID YOU KNOW ABOUT
YOUR 403(b) BENEFIT?

THE OPPORTUNITY

You have the opportunity to save for retirement by participating in your Employer's 403(b) retirement plan. A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations and ministries.

We recommend that all employees visit our education page which can be found here: *www.omni403b.com/Employees/Education*

WHY SAVE WITH 403(b)?

1. You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after your retirement.
2. Investment gains in the plan are not taxed until distribution.
3. Generally, retirement assets can be carried from one employer to another.

Future retirement savings value assuming 6% growth

Monthly Contributions	5 Year	15 Years	20 Years
$50	$3,489	$14,541	$23,102
$200	$13,954	$58,164	$92,408
$500	$34,885	$145,409	$231,020

HOW CAN I PARTICIPATE?

Prior to contributing you must open an account with an investment provider authorized in the Plan, a list of which is available on the right. You may then complete a Salary Reduction Agreement (SRA) online at: *www.omni403b.com/SRA*

If you are already contributing to your Employer's Plan and you want to change your contribution amount or investment provider, simply complete and submit a new SRA. You can begin or change your contributions as soon as your next payment cycle following our receipt of a completed SRA.

HOW MUCH CAN I CONTRIBUTE ANNUALLY?

In 2026, you may contribute up to $24,500 if you are 49 years of age or below and up to $32,500 if you are 50 years of age and over. You may also be entitled to additional catch-up provisions like the 15 Year Service Catch-up. Please contact OMNI's Customer Care Center at **877-544-6664** for further details.

2026 Maximum Allowable Contribution Limits		
Elective Contribution Limits		
Age 49 and under on 12/31/2026	Age 50 to 59 or 64 or older by 12/31/2026	Age 60 to 63 as of 12/31/2026
$24,500	**$32,500**	**$35,750**
15 Year Service Catch-Up amount, if eligible, is $3,000 **Maximum Employer Contribution is: $72,000**		
Combined Limits for Elective and Non-Elective Contributions		
Age 49 and under on 12/31/2026	Age 50 to 59 or 64 or older by 12/31/2026	Age 60 to 63 as of 12/31/2026
$72,000	**$80,000**	**$83,250**

LOOKING FOR HELP?

Click the link below to view your plan details

https://www.omni403b.com/PlanDetail

OMNI&TSACG Compliance Services

A DAYBRIGHT FINANCIAL COMPANY

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

Cumberland County Schools

AMERIPRISE FINANCIAL RIVERSOURCE
COREBRIDGE FINANCIAL FORMERLY AIG VALIC
HORACE MANN LIFE INS CO
ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
ROTH COREBRIDGE FINANCIAL FORMERLY AIG VALIC
ROTH SECURITY BENEFIT
SECURITY BENEFIT
VOYA FINANCIAL RELIASTAR