

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>

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

Southwestern Illinois College

AMERICAN CENTURY SERVICES LLC
AMERIPRISE FINANCIAL RIVERSOURCE
ASPIRE FINANCIAL SERVICES
COREBRIDGE FINANCIAL FORMERLY AIG VALIC
EQUITABLE FORMERLY AXA
FIDELITY MANAGEMENT TRUST
FIDUCIARY TRUST INTL FRANKLIN TEMPLETON
INVESCO OPPENHEIMERFUND
METLIFE INVESTORS
MIDLAND NATIONAL LIFE INSURANCE
NORTH AMERICAN CO FOR LIFE AND HEALTH
PENSERV SMARTSAV FORMERLY FORESTERS
ROTH AMERICAN CENTURY SERVICES LLC
ROTH ASPIRE
ROTH COREBRIDGE FINANCIAL FORMERLY AIG VALIC
ROTH EQUITABLE FORMERLY AXA
ROTH FIDELITY MANAGEMENT TRUST
ROTH INVESCO OPPENHEIMERFUND
ROTH METLIFE INVESTORS
ROTH MIDLAND NATIONAL LIFE INSURANCE
ROTH PENSERV SMARTSAV FORMERLY FORESTERS
ROTH VOYA FINANCIAL VRIAC
T ROWE PRICE TRUST COMPANY
VANGUARD FIDUCIARY TRUST CO
VICTORY CAPITAL USAA MUTUAL FUNDS
VOYA FINANCIAL VRIAC