

# Plan Participation Guide

It's your future. Own it.



# Plan Participation Guide

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Dear Employee,

Our goal at U.S. OMNI & TSACG Compliance Services is to make your life easier by ensuring your employer's supplemental retirement plan is administered properly and by ensuring that you have the resources you need to take full advantage of the opportunity to participate.

Your employer has placed the administration of their plan(s) in our hands, and this is not a responsibility we take lightly. It is our promise to you that no matter where you are at in life - actively working, nearing retirement, or retired - we will dedicate the time and effort to simplify how you access your account and manage your contributions.

This Plan Participation Guide was developed to provide resource information, but as you dive deeper into the management of your retirement accounts, you may find that you still have questions. Don't worry. We are here to help. Our Customer Service Representatives are available to assist with distribution submission and approval questions as well as salary reduction agreement submission questions. The contact information for our teams can be found later in this document.

Welcome to your benefits plan. We are happy you are here.

Sincerely,

U.S. OMNI & TSACG Compliance Services

# Meet U.S. OMNI & TSACG Compliance Services

Making sure you receive the **financial wellness resources you deserve.**

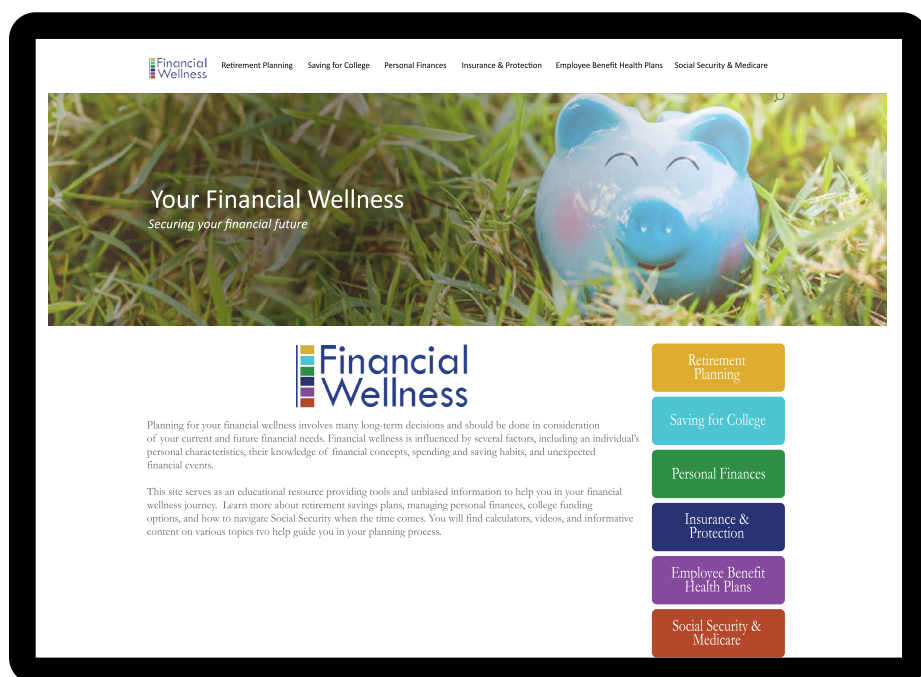
At our core, we are a group of people helping people achieve their retirement planning and wellness goals. We are just like you. We work hard so that one day we, too, can have a secure financial future.

We understand that financial preparedness should be stress-free, so we are here to make sure your plan is administered properly. We take care of the administrative details of your plan, such as remitting contributions, authorizing distribution requests, and answering everyday questions.

Since 1996, we have grown dramatically while remaining focused on what truly matters most: people. Whether it is you, your employer, our employees, or our community, we focus on connecting people with financial wellness solutions that lead to a more fulfilled life.

Many of these solutions can be found in our Financial Wellness Center. The center program contains planning modules that allow you to watch, read, or plan utilizing numerous planning calculators, videos, and educational articles. Center resources can be accessed 24/7.

Financial Wellness Center: <https://usrbpfinancialwellness.com/>



# Getting Started

An introduction to your plan.



## Understanding Your Plan

A 403(b) or 457(b) plan allows you to save for retirement on a tax-deferred basis. Your contributions are voluntary, and you can choose the amount based on your retirement goals. For more specific information on your employer's plan design, please reference the **Universal Availability** notice, which can be accessed by searching for your employer forms and information at <https://www.omni403b.com>.



## Why Wait?

Simply put, waiting could cost you. You might ask: What difference could ten years make? Let's say you wanted to build a \$500,000 nest egg to help bridge the gap of your current retirement savings plan. If you start at age 25, you will need to contribute at least \$1,500 annually to a plan earning 10% in order to meet your goal; however, if you were to wait ten years to start, you will need to contribute at least \$4,400 annually to earn the same amount. The earlier you start, the more potential earnings you can enjoy later in life.



## Online Resources

Once enrolled in the plan, you have 24/7 access to a variety of educational tools and plan resources online. Available in the EMPLOYEE or EMPLOYER sections at <https://www.omni403b.com>, your online access allows you to obtain plan information, access our Financial Wellness modules, view the plan's authorized investment providers, and so much more.



## Submitting Distributions

Within just a few minutes, distribution requests can be submitted and approved using our Online Distribution System. This online system allows participants and advisors alike to gain immediate approval certification for eligible distributions. Further, all distribution requests may be submitted in this manner -- even those that require supporting documentation. U.S. OMNI & TSACG Compliance Services' Online Distribution System can be found through the TRANSACTION FORMS link under the EMPLOYEE menu at <https://www.omni403b.com>, and is available 24/7. For more information on submitting distributions, please visit our website.



## Submitting Salary Reduction Agreements (SRA)

If this service is being utilized by your employer, you also have the ability to start, change, or stop a deduction at your convenience via our online Salary Reduction Agreement page: <https://www.omni403b.com/SRA/Landing>. Simply select the method desired from the available options, and follow the instructions. More information is provided on the next page.

# Enrollment

You have decided to participate in the plan. Now what?

After reviewing your employer's 403(b) or 457(b) plan, you will likely want to take advantage of saving for retirement on a tax-deferred basis. Here are some tips on how to get started.

## Pick Your Investment Provider

You will want to review your employer's list of authorized investment providers and determine where you want to invest your money. A current and complete list of your investment providers is available to you when you visit your employer's page via <https://www.omni403b.com/PlanDetail>. A list is also available on the next page. Not sure which investment provider to choose? Review company marketing materials, consult with your financial advisor, or ask a trusted colleague or mentor if they work with an advisor or investment provider they would recommend.

## Contact Your Chosen Investment Provider

Once you have decided on an investment provider or providers, be sure to contact them and establish an account.

## Complete a Salary Reduction Agreement

Next, you simply complete a Salary Reduction Agreement (SRA) via the process defined by your employer. Select your employer from at <https://www.omni403b.com/SRA/Landing>, and select the submission option that you prefer. Enter your information in all required fields through the interview process, and submit your forms as appropriate via the option you selected. Employees can start, stop, or change their reduction through this convenient process 24/7.

## What Happens Next?

Once you have submitted your SRA request, your employer will begin deducting your contribution amount from your paycheck and send the funds to your chosen investment provider or providers.



**Questions?**

Call  
**Customer Service:**  
**(877) 544-6664**

**Customer Service Hours:**

Monday through Friday,  
7:30 a.m. to 8:00 p.m. ET



# Salary Reduction Agreements

Use these Step-by-Step instructions to get started today.

## Step 1

Review the list of authorized Investment Providers for your employer.

## Step 2

Open an account with the Investment Provider you selected. Your account must be established with the Investment Provider before you can begin contributing to the account through your Employer.

## Step 3

Complete the Salary Reduction Agreement (SRA) form specific to your employer through the online process accessible 24/7 at <https://www.omni403b.com>. Using the drop-down menu at the top of the web page, click on EMPLOYEES and then select START|CHANGE CONTRIBUTIONS.

## Step 4

Once the page loads, select your STATE and type in the name of your Employer in the EMPLOYER PLAN INFO box. Verify that the Employer showing is correct. If both pieces of information are correct, click GO to move to the SALARY REDUCTION AGREEMENT FORMS page and begin the form input process.

## Step 5

When the SALARY REDUCTION AGREEMENT FORMS page loads, select the SRA option you prefer, and follow the on-screen prompts to input all required information including "Employee Information" and "Contribution Information." After you have confirmed your information, you can then submit the information to complete the online process.

## Step 6

Upon completion, your SRA information is transmitted to your Employer, and your contribution will be deducted from your next available payroll, and the funds will be sent to your selected Investment Provider. Congratulations!

The image displays three screenshots of the OMNI & TSACG Compliance Services website, illustrating the steps to complete a Salary Reduction Agreement (SRA) form.

**Top Screenshot:** The homepage features a navigation menu with options like "Employees", "Employers", "Advisors", and "Track Forms". A dropdown menu is open under "Employees", showing "Start | Change Contributions", "Transaction Forms", "Your Plan Page", "Education", and "Employee FAQs". A banner for "What's New at OMNI & TSACG" is visible below the navigation.

**Middle Screenshot:** This screenshot shows the "403(b) SALARY REDUCTION AGREEMENT FORM" for Marin County Office Of Education [San Rafael, CA]. It includes a "Step 1 of 3: Supply Information" section with fields for "Employee Information" (First Name, Last Name, Address, City, State, Zip, Email, Social Security #, Birth Date, Hire Date) and a "Step 2 of 3: Confirm Entries" section.

**Bottom Screenshot:** This screenshot shows the "Start | Change Contributions" page. It includes a "Salary Reduction Agreement Forms for" dropdown menu set to "CA". Below this, there is a "Frequently Asked Questions" section with questions like "How do I contribute?", "Do I need to invest with OMNI & TSACG?", "Can I change my deduction amount and/or investment provider?", and "How much can I contribute to my 403(b) plan?".

