



Plan Sponsor Newsletter

A 403(b)/457(b) Quarterly Newsletter from
U.S. OMNI & TSACG Compliance Services

SPRING 2025

Consider the Benefits of a Special Pay Plan

Our team consistently advocates for our clients to identify opportunities for both employers and employees to achieve savings through tax-sheltered options as well as tax-advantaged savings whenever feasible. In line with this objective, we would like to highlight the advantages of implementing a Special Pay Plan (SPP), which can provide significant benefits to both employers and employees by offering a tax-qualified retirement plan for unused sick pay, vacation pay, and severance pay.

A SPP can be established as a 401(a), 403(b), or 457(b) retirement plan, and it is specifically tailored to manage these unique forms of compensation in a tax-advantaged way. The SPP is intended for governmental and school district employees, and it becomes funded upon their retirement or separation from service.

Employer Benefits

- Employer saves 7.65% FICA Taxes (SS and Medicare)
- Turnkey plan administration, compliance, and education

Employee Benefits

- Contributions are Pre-Tax
- Flexible distribution option
- Permanently save Social Security and Medicare taxes on contributions



- IRS Approved Plan Documents
- 24/7 online plan access: download plan documents, monitor account transactions, generate reports

- Contributions are 100% fully vested
- Full control over distribution timing for tax planning

For more information or to explore your options of implementing a Special Pay Plan, please contact your Plan Consultant or our Plan Support Team today.

 1-888-777-5827

 plansupport@tsacg.com

 <https://www.tsacg.com>

Plan Reminders

403(b)/457(b) Employee Reminders

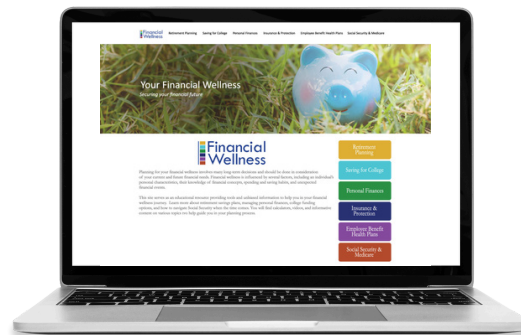
We provide all Plan Sponsors with electronic Universal Availability and electronic plan materials for distribution to their employees. We house these pieces on your web page at www.tsacg.com, and the 2025 material became available January 1, 2025. Employees can access the information 24/7 at their leisure 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 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.

Are You Thinking about Adding a New Plan?

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

