

NEWS

Employee Newsletter

SPRING 2026

Honoring Our Educators & Supporting Their Financial Futures

During the first full week of May (May 4–8, 2026) we celebrate **National Teacher Appreciation Week**, with **National Teacher Appreciation Day** on Tuesday, May 5. This annual observance recognizes the dedication, passion, and lasting impact educators have on students, families, and communities.

Teachers do far more than deliver lessons. They inspire confidence, encourage curiosity, and help shape the future by often going above and beyond what the job description requires. While this week is a time for gratitude, it's also an opportunity to reflect on how we support educators not only professionally but also personally and financially.

Caring for Others Starts with Caring for Yourself

Educators are natural caregivers. Many spend their days focused on helping students succeed, while putting their own needs last. Long-term financial planning can easily fall into that category: something to “get to later.”

But financial well-being is an important part of overall wellness. Having a plan in place can reduce stress, create stability, and provide peace of mind allowing educators to focus on what they do best.

Understanding Your 403(b) and 457(b) Benefits

As an employee, you may have access to 403(b) and/or 457(b) retirement plans designed specifically for public education employees and public sector professionals. These plans can be powerful tools for building retirement savings, especially when used thoughtfully over time.

Taking time to understand questions like these can make a meaningful difference:

- Am I contributing enough to meet my long-term goals?
- How do my 403(b) and 457(b) plans work together (if applicable)?
- Do my investment selections align with my time horizon and comfort level?
- How does my retirement strategy fit with other life goals?

You don't need all the answers at once. Progress often begins with awareness and small, informed steps.

Planning Is About Choices, Not Pressure

Financial planning is not about having everything perfect. It's about creating options for the future, whether that's retiring with confidence, reducing financial stress, preparing for life changes, or simply knowing you have a plan.

During Teacher Appreciation Week, we encourage educators to take a moment, just for themselves, to review their benefits, reflect on their goals, and seek out educational resources available to them.

A Meaningful Way to Say “Thank You”

We are grateful for the commitment, compassion, and impact educators bring every day. Supporting financial well-being is one more way to recognize the important role teachers and supporting staff play both in shaping others' futures and securing their own.

More information on available plans can be found on your employer's page on our website:

<https://www.tsacg.com>



Online Employee Education

We are excited to provide electronic Meaningful Notice/Universal Availability information for all employees.

Employees can access this important plan specific information on demand by visiting their employer's page hosted on our website.



Simply select your state and then your employer from the list provided at <https://www.tsacg.com/individual/plan-sponsor/>.

Once you access your employer's page, look on the right hand side of the page under "Forms," where you will find PDF copies of your plan specific information including the following:

- 2026 Annual Retirement Benefits Guide
- 2026 Meaningful Notice
- Plan Participation Guide
- Various Employer Specific Forms

Online Distribution System

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.

MAC Limit for 2026

2026 LIMITS

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) is pleased to share that the IRS increased the Maximum Allowable Contribution (MAC) limits for 2026. All employees, regardless of age or years of service, may contribute up to \$24,500 to their 403(b), 457(b) or 401(k) account in 2026. (The limit is coordinated for 403(b) and 401(k) accounts. 457(b) accounts are not coordinated with other plans.)

403(b) Elective Deferral Limit =
\$24,500.00*
for 2026 Plan Year

457(b) Deferral Limit =
\$24,500.00*
for 2026 Plan Year

*More information is available on the "Contributions Guidelines" page of our website:

<https://www.tsacg.com>



How Do I Participate in a 403(b)?

Research Investment Providers

Review your employer's authorized investment providers at www.tsacg.com and use the contact information to get the facts for each.



Select an Investment Provider

Once you have reviewed and compared the authorized investment providers, select the one that is the best fit for you.



Open Your Account

Each investment provider requires participants to open an account with them before contributions can start. Complete their paperwork before submitting an SRA to your employer.



Complete an SRA

Your employer requires employees wishing to begin contributions to a 403(b) to submit a Salary Reduction Agreement (SRA).



Begin Contributing

Based on the instructions you provided to your employer via your SRA, they will begin withholding the amount you specified, and send your contribution to the investment provider you selected.



Customer Service

Participant Transactions Team

Contact the Participant Transactions Team regarding assistance with the following:

- Online Distribution System
- approval of loans
- rollovers
- hardships
- distributions
- exchanges
- transaction paperwork submission assistance
- and more

Toll-Free Phone: 1.888.796.3786, Option 1

Online Distribution System:
<https://transaction.tsacg.com>

Email for Transaction Status Inquiries:
recordkeeping@tsacg.com



In addition, bilingual (Spanish) Customer Service Representatives are available for assistance.

