



# Employee Newsletter

SPRING 2023

## MAC Limits for 2023

**2023 LIMITS**

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) is pleased to share that the IRS increased the Maximum Allowable Contribution (MAC) limits for 2023. All employees, regardless of age or years of service, may contribute up to \$22,500 to their 403(b), 457(b) or 401(k) account in 2023. (The limit is coordinated for 403(b) and 401(k) accounts. 457(b) accounts are not coordinated with other plans.)

Employees who will attain age 50 by 12/31/2023 may contribute an additional \$7,500 to 403(b), 457(b) and/or 401(k) accounts in 2022. (This limit is coordinated for 403(b) and 401(k) accounts.)

**403(b) Elective Deferral Limit = \$22,500.00\* for 2023 Plan Year**

**457(b) Deferral Limit = \$22,500.00\* for 2023 Plan Year**

More information is available on the "Calculators" page of our website:

<https://www.omni403b.com/Calculator/MAC>

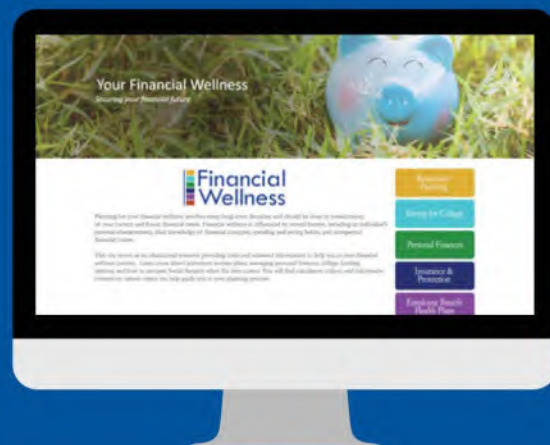
## Schedule a Financial Checkup

April is Financial Awareness Month and is a good reminder to conduct an annual financial checkup with a financial advisor. This is an opportunity to assess how you've done financially over the past twelve months and make sure you're still on track to meet your financial goals, or make any necessary adjustments.

Our Financial Wellness Center is a great educational resource that provides tools and unbiased information to help you in your financial wellness journey.

## Financial Wellness Center

You 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 you in your planning process.

To explore our Financial Wellness Center, go to:  
<https://usrbpfinancialwellness.com>



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

- AMERIPRISE FINANCIAL RIVERSOURCE
- ASPIRE FINANCIAL SERVICES
- BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS
- COREBRIDGE FINANCIAL FORMERLY AIG VALIC
- EQUITABLE FORMERLY AXA
- GWN EMPLOYEE DEPOSIT ACCT
- INVESCO OPPENHEIMERFUNDS
- LINCOLN INVESTMENT PLANNING
- METLIFE
- ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
- PENSERV SMARTSAV FORMERLY FORESTERS
- ROTH ASPIRE
- ROTH BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS
- ROTH EQUITABLE FORMERLY AXA
- ROTH INVESCO OPPENHEIMERFUNDS
- ROTH LINCOLN INVESTMENT
- ROTH METLIFE
- ROTH ORION PORTFOLIO SOLUTIONS LLC FORMERLY FTJ FUNDCHOICE
- ROTH PENSERV SMARTSAV FORMERLY FORESTERS
- ROTH THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
- ROTH VOYA FINANCIAL NATL NY
- SGROI FINANCIAL LLC
- THE LEGEND GROUP A LINCOLN INVESTMENT COMPANY
- VOYA FINANCIAL NATL NY
- NEW YORK STATE DEFERRED COMP PLAN 457

# We Are Here for You

## AT YOUR SERVICE

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) has a dedicated Customer Service Center to assist participants and their financial advisors with questions related to the 403(b) or 457(b) transactions authorization process.

Our Customer Service Team is based at our headquarters in Rochester, NY, and staffed by 10 highly trained representatives with 5 additional representatives available during periods of high call volume.



**Our call center is available  
Monday through Friday  
7:30 a.m. - 8:00 p.m. ET**

*In addition, bilingual (Spanish)  
Customer Service Representatives  
are available for assistance  
Monday through Friday  
7:30 a.m. - 4:00 p.m. ET*

**1.877.544.OMNI (6664)**  
**<https://omni403b.com>**

## 24/7 TRANSACTION SUBMISSION AND TRACKING

OMNI/TSACG continues to provide transaction submission and tracking 24 hours a day, seven days a week for use by participants, plan sponsors, and investment providers assisting participants. Our website provides online transaction forms to deliver the fastest and easiest way to submit a transaction request.

Transaction forms can be accessed on your organization's Plan Page and through the below direct link:

<https://www.omni403b.com/transaction/landing>

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. Participants can easily check the status of their submitted forms through our online Form Tracker (<https://omni403b.com/Track>).

In addition, OMNI/TSACG representatives are available to assist users or answer questions if necessary.