

# ARE YOU AWARE OF YOUR 403(b) BENEFIT?



## Prince George s County Public Schools

### 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:

<https://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. Pre-tax investment gains in the plan are not taxed until distribution and eligible ROTH investment gains are tax free.
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: <https://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. Once we are in receipt of the newly completed SRA, we will notify your employer to begin contributions.

### HOW MUCH CAN I CONTRIBUTE ANNUALLY?

In 2025, you may contribute up to \$23,500 if you are 49 years of age or below and up to \$31,000 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.

### 2025 Maximum Allowable Contribution Limits

#### 403(b)/457(b) Elective Contribution Limits

Age 49 and under as of 12/31/2025	Age 50 to 59 or 64 and over as of 12/31/2025	Age 60 to 63 as of 12/31/2025
\$23,500	\$31,000	\$34,750

15 Year Service Catch-Up amount, if eligible, is \$3,000  
Maximum Employer Contribution is: \$70,000

#### 403(b) Combined Limits for Elective and Non-Elective Contributions

Age 49 and under as of 12/31/2025	Age 50 to 59 or 64 and over as of 12/31/2025	Age 60 to 63 as of 12/31/2025
\$70,000	\$77,500	\$81,250

### LOOKING FOR HELP?

Click the link below to view your plan details.

<https://www.omni403b.com/PlanDetail>

- AMERICAN CENTURY SERVICES LLC
- ASPIRE IPX
- ASPIRE FINANCIAL SERVICES
- BRIGHTHOUSE LIFE INS METLIFE CT TRAVELERS
- COREBRIDGE FINANCIAL FORMERLY AIG VALIC
- EQUITABLE FORMERLY AXA
- FIDUCIARY TRUST CO OF NEW HAMPSHIRE
- HORACE MANN LIFE INS CO
- INVESCO OPPENHEIMERFUNDS
- LINCOLN INVESTMENT PLANNING
- LINCOLN NATIONAL
- METLIFE
- NATIONAL LIFE GROUP LSW
- PENSERV SMARTSAV FORMERLY FORESTERS
- PLANMEMBER SERVICES CORP
- PRIMERICA FINANCIAL SERVICES
- ROTH ASPIRE
- ROTH ASPIRE IPX
- ROTH COREBRIDGE FINANCIAL FORMERLY AIG VALIC
- ROTH EQUITABLE FORMERLY AXA
- ROTH HORACE MANN LIFE INS CO
- ROTH INVESCO OPPENHEIMERFUNDS
- ROTH LINCOLN INVESTMENT
- ROTH METLIFE
- ROTH NATIONAL LIFE GROUP LSW
- ROTH PENSERV SMARTSAV FORMERLY FORESTERS
- ROTH PLANMEMBER SERVICES CORP
- ROTH PRIMERICA FINANCIAL SERVICES
- ROTH SECURITY BENEFIT
- ROTH VOYA FINANCIAL VRIAC
- SECURITY BENEFIT
- VOYA FINANCIAL VRIAC
- AMERICAN CENTURY SERVICES LLC 457
- ASPIRE IPX 457
- ASPIRE FINANCIAL SERVICES 457
- COREBRIDGE FINANCIAL FORMERLY AIG VALIC 457
- EQUITABLE FORMERLY AXA 457
- FIDUCIARY TRUST CO OF NEW HAMPSHIRE 457
- LINCOLN INVESTMENT PLANNING 457
- LINCOLN NATIONAL 457
- METLIFE 457
- NATIONAL LIFE GROUP LSW 457
- PENSERV SMARTSAV FORMERLY FORESTERS 457
- PLANMEMBER SERVICES CORP 457
- ROTH ASPIRE IPX 457
- ROTH ASPIRE FINANCIAL SERVICES 457
- ROTH COREBRIDGE FINANCIAL FORMERLY AIG VALIC 457
- ROTH EQUITABLE FORMERLY AXA 457
- ROTH LINCOLN INVESTMENT PLANNING 457
- ROTH PENSERV FORMERLY FORESTERS 457
- ROTH PLANMEMBER 457
- ROTH SECURITY BENEFIT 457
- ROTH VOYA FINANCIAL VRIAC 457
- SECURITY BENEFIT 457
- VOYA FINANCIAL RELIARSTAR 457
- VOYA FINANCIAL VRIAC 457