OMNI&TSACG Compliance Services

A DAYBRIGHT FINANCIAL COMPANY

Plan Sponsor General Release

403(b)/457(b) Plan Information Update

403(b) Plan Document Restatement Coming Soon

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) remains committed to providing clients with the highest standard of service and support to help maintain plan compliance. As part of this commitment, we will soon utilize the DocuSign service to email clients who use our IRS pre-approved 403(b) volume submitter document regarding required updates that address recent legislative changes.

403(b) Plan Document Restatement — Action Required

If your organization is sponsoring a 403(b) plan under our IRS pre-approved volume submitter plan document, this update applies to you. OMNI/TSACG will be providing an amended and restated plan document in connection with the IRS's Second Remedial Amendment Period (2nd RAP) for 403(b) plans.

What Is the Remedial Amendment Period?

The IRS periodically requires sponsors of pre-approved retirement plan documents to adopt updated, restated versions of their plans. This process, known as a Remedial Amendment Period, gives plan sponsors a defined window of time to formally adopt a restated plan document that incorporates required legislative and regulatory changes. Adopting the restated document within this window protects your plan's IRS-approved status.

Why Is This Restatement Happening?

The restated document reflects significant retirement plan legislation enacted since the prior restatement cycle. Specifically, the updated plan document incorporates provisions and requirements from:

- *The SECURE Act (2019)* — Setting Every Community Up for Retirement Enhancement Act, which expanded access to retirement savings and updated required minimum distribution rules, among other changes
- *The CARES Act (2020)* — Coronavirus Aid, Relief, and Economic Security Act, which introduced coronavirus-related distribution and loan relief provisions
- *SECURE 2.0 Act (2022)* — A sweeping set of updates that further enhanced retirement security, including changes to catch-up contributions, automatic enrollment, and RMD age requirements

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ACTION REQUIRED

Clients will need to review and formally adopt the amended and restated plan document provided by OMNI/TSACG within the IRS-prescribed deadline. Failure to adopt within the Remedial Amendment Period could jeopardize your plan's IRS-approved status. We strongly encourage timely action once you receive your restated document.

What to Expect and What to Do:

1. **Receipt of the Restated Document** — You will receive your amended and restated volume submitter 403(b) plan document from our team.
    a. **Email Addresses to Anticipate** — You will receive supporting documents from plansupport.tsacg@pension-plan-emails.com, and the DocuSign email will come from dse_NA4@docusign.net
2. **Review** — Work with your consultant to address any questions and confirm that the provisions reflect your plan's design and current operation.
3. **Board/Governing Body Adoption** — Your organization may need to formally adopt the restated document through the appropriate approval process (e.g., board resolution).
4. **Submit Executed Documents*** — Submit the signed adoption agreement to OMNI/TSACG for your records and ours.

**If you receive the document but you are not the correct signer*, you don't need to contact us to have it resent. You can reassign the signing responsibility to the appropriate person directly within DocuSign by following these steps:

1. Select "**Review Document**"
2. Select "**Other Options**"
3. Select "**Assign to Someone Else**"
4. Enter the signer's name, email, and reason for assigning to someone else
5. Select "**Assign**"

We are grateful for the trust you place in OMNI/TSACG to administer and consult on your retirement plan. This plan document restatement reflects our dedication to continuous improvement to keep your plan compliant, current, and well-supported.

Please do not hesitate to contact your OMNI/TSACG consultant with any questions about this restatement. We look forward to continuing to serve you.

Sincerely,

U.S. OMNI & TSACG Compliance Services