

April 6, 2026

Murfreesboro City Schools  
Dr. Trey Duke, Director of Schools  
2552 South Church St  
Murfreesboro, TN 37127

Re: Increasing Administrative Costs for Public Sector Retirement Plans

For more than 25 years, U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) has provided comprehensive retirement plan administration and compliance services to public employers. Our continued commitment to this market is demonstrated by our work with more than 6,000 employer clients across 48 states, administering over 9,000 403(b), 457(b), and 401(a) retirement plans.

Each year, we keep our clients informed of legislative and regulatory changes affecting the retirement plans they maintain. Most recently, the **SECURE 2.0 Act**, signed into law on December 29, 2022, introduced significant changes impacting retirement plans including 403(b) and 457(b) plans with provisions becoming effective in 2023, 2024, and 2025. While these changes are intended to enhance retirement savings opportunities and improve outcomes for participants, they have also increased the complexity of plan administration and compliance.

As a result, OMNI/TSACG has been required to update plan processes, documentation, compliance oversight, and proprietary administrative systems. In addition to these legislative changes, we continue to experience inflationary increases in the cost of doing business, while remaining committed to maintaining the high level of service provided to you and your employees.

Since 2009, OMNI/TSACG has maintained an arrangement under which investment providers pay the administrative costs of the retirement plans in which they participate, thereby eliminating administrative fees for employers. This structure has not changed in more than ten years, and it remains our intent to continue this arrangement for our public sector clients so that employers continue to incur no administrative costs for the retirement plans offered to their employees.

For the reasons outlined above, we are implementing the following schedule of fee changes, which apply only to the investment provider organizations. The current fee is \$24.00 annually per participant account.

- Phase 1 - An increase to \$27.00 annually per participant account, paid by the investment providers, effective as soon as administratively practicable, but no later than the first day of the month following execution of the attached amendment.
- Phase 2 - A subsequent increase to \$30.00 annually per participant account, paid by the investment providers, effective July 1, 2028.

OMNI/TSACG remains an independent service provider and is contracted directly with your organization. We are not affiliated with any investment provider authorized under your plans. This notice is intended solely to inform you of a change in investment provider fees. Please note that implementation of this change requires execution of the attached amendment to our existing agreement.

**Please review, sign, and return the attachment as soon as possible, via:**

Email (preferred): [admin@tsacg.com](mailto:admin@tsacg.com)

USPS: U.S. OMNI & TSACG Compliance Services  
P.O. Box 2799  
Fort Walton Beach, FL 32549

Should you have any questions please contact [plansupport@tsacg.com](mailto:plansupport@tsacg.com) or your plan consultant.

We appreciate the confidence you have expressed in our services and the opportunity to continue our relationship for years to come.

Sincerely,

U.S. OMNI & TSACG Compliance Services

FIRST AMENDMENT TO THE  
PLAN ADMINISTRATION AGREEMENT and FEE SCHEDULE

This Agreement effective October 1, 2025 is the First Amendment to the Plan Administration Agreement and Fee Schedule (Agreement) between U.S. OMNI & TSACG Compliance Services, Inc. (OMNI/TSA) with offices located at P.O. Box 2799, Ft. Walton Beach, Florida 32549 and Murfreesboro City Schools (Employer) located at 2552 South Church St, Murfreesboro, TN 37127.

RECITALS

WHEREAS, OMNI/TSA and Employer entered into a Retirement Plan Compliance and Administration Services Agreement and Plan Administration Agreement and Fee Schedule (Administration Agreement) to provide 403(b) and/or 457(b) plan administration services;

WHEREAS, pursuant to the Plan Administration Agreement, the Employer agreed that OMNI/TSA would be entitled to an annual administration fee per participant account, which has been agreed to be paid on the Employer's behalf by the Plan's Investment Providers;

WHEREAS, in recognition of the increase in costs and services provided to the Employer and Service Provider, OMNI/TSA's annual administration fee will increase as set forth below;

WHEREAS, the Parties agree to amend the INVESTMENT PRODUCT PROVIDER FEES Section in the Plan Administration and Fee Schedule to reflect the administration fee increase.

WHEREAS, all applicable Employer/Participant fees will remain unchanged and continue to be set forth in the original Plan Administration Agreement and Fee Schedule. This First Amendment only applies to the administrative fees paid by the Plan's Investment Providers;

WHEREAS, the Retirement Plan Compliance and Administration Services Agreement, the Plan Administration Agreement and Fee Schedule and this First Amendment will govern the relationship between OMNI/TSA and Employer;

NOW, THEREFORE, OMNI/TSA and Employer hereby agree to amend and replace the "INVESTMENT PRODUCT PROVIDER FEES" Section in the Plan Administration Agreement and Fee Schedule, which shall now read as follows:

*INVESTMENT PRODUCT PROVIDER FEES:*

- *Effective date of this Amendment - June 30, 2027*  
*Recordkeeping - (Per Participant Account)* *\$27.00 per year billed monthly*
  
- *July 1, 2028 and thereafter*  
*Recordkeeping - (Per Participant Account)* *\$30.00 per year billed monthly*

Unless expressly amended as set forth herein, all provisions in the Retirement Plan Compliance and Administration Services Agreement and Plan Administration Agreement and Fee Schedule between the parties remain effective and are not amended or replaced by this First Amendment.

IN WITNESS WHEREOF, the parties have caused this agreement to be executed by their authorized representatives.

EMPLOYER NAME  
Murfreesboro City Schools

U.S. OMNI & TSACG COMPLIANCE SERVICES

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

EIN: 16-1538542