



403(b) & 457(b) PLAN INFORMATION FOR EMPLOYEES & ADVISORS

Distribution Procedures

403(b) & 457(b) Plan Administration Provider

TSA Consulting Group, Inc (TSACG) has been contracted to provide 403(b) & 457(b) plan administration services. TSACG, based in Fort Walton Beach, Florida, is an independent Third-Party Administrator and is neither affiliated with an investment provider nor do we market investment products.

TSACG will be responsible for the approval of all plan-level transactions, including distributions, exchanges, transfers, loans, and rollovers. After reviewing submitted paperwork to ensure that the transaction complies with IRS regulations and the employer's Plan Document, TSACG will forward the approved investment provider paperwork to the applicable company, so they can complete the transaction by disbursing funds directly to the participant or directly to an account specified by the participant.

Online Transaction Processing

TSACG maintains an advanced Web-based system for use by participants and advisors. This online system allows participants and advisors alike to gain immediate approval certification for eligible distributions. Further, all distribution requests may be submitted in this manner, even those that require supporting documentation such as Hardship and Unforeseeable Emergencies. TSACG's Online Distribution System, which can be found on the homepage at www.tsacg.com, is available 24 hours a day, seven days a week.

Paper Transaction Processing

For those who would prefer not to submit a transaction request online, TSACG also accepts requests via fax, mail, or email. To assist in the efficient and timely processing of your request, TSACG recommends when faxing or mailing documents, each transaction(s) be accompanied by a Transaction Information Form. This form can be obtained from www.tsacg.com. The Transaction Information Form provides important information regarding your request and is essential in ensuring proper processing. 403(b) Hardship Withdrawal and 457(b) Unforeseen Financial Emergency requests must be accompanied by a disclosure form, which can also be found on TSACG's home page. Transaction requests may be submitted to TSACG for processing at the addresses below:

Regular Mail:

TSA Consulting Group, Inc.
Attn: Participant Transactions Department
P.O. Box 4037
Ft. Walton Beach, FL 32549-4037
Fax: 1-866-741-0645

Overnight Mail:

TSA Consulting Group, Inc.
Attn: Participant Transactions Department
73 Eglin Parkway NE, Suite 202
Ft. Walton Beach, FL 32548

Email: recordkeeping@tsacg.com

TSACG provides a variety of services to public education employers that relate to the compliance and administration of the 403(b) and 457(b) retirement plan. Please use the guide below to determine which department to send your inquiries and correspondence.

EMPLOYER/PROGRAM SERVICES

TSACG Administration Office
73 Eglin Parkway NE, Suite 202
Fort Walton Beach, FL 32548

PROGRAM SERVICES

programservices@tsacg.com
888.777.5827 Option 0

- Compliance questions/issues
- Plan documents/adoption agreements
- Plan consulting
- IRS audit support
- Investment provider relationship management
- Investment provider agreements
- Service implementation
- Client relations

REMITTANCE

epars@tsacg.com
888.796.3786 Option 6

- Establishment and oversight of remittance process
- Coordination between the plan sponsor and the vendors
- Remittance error correction assistance
- Support for questions about 403(b)/457(b) refund process
- Technical support to the plan sponsor and vendors

EMPLOYEE/PARTICIPANT SERVICES

TSACG Participant Services Office
73 Eglin Parkway NE, Suite 202
Fort Walton Beach, FL 32548

RECORDKEEPING

recordkeeping@tsacg.com
888.796.3786 Option 4

- Approving or declining all 403(b)/457(b) distributions
- Ensuring requested distributions are permissible under IRS requirements and employer's plan documents
- Ensuring the participant qualifies for the distribution
- Answering questions related to participant distribution requests

SALARY REDUCTION AGREEMENT

sra@tsacg.com
888.796.3786 Option 5

- Reviewing and approving all salary reduction agreements
- Confirming the participant's account is active and ready to receive contributions
- Sending SRA deduction information to the employer

ADMINISTRATION SERVICES

TSACG Business Services
P.O. Box 2799
Fort Walton Beach, FL 32549

PUBLICATIONS/EDUCATION/MARKETING

publications@tsacg.com
866.777.5827 x3302

- Meaningful Notice materials
- TSACG website
- Video production
- Request for proposal preparation

BUSINESS SERVICES

admin@tsacg.com
finance@tsacg.com
866.777.5827 x3200

- Contracting; initial and renewals
- Billing and related inquiries
- Oversight of remittance funds balances

**TOTAL PLAN ADMINISTRATION**