

403(b) PLAN INFORMATION FOR EMPLOYEES & ADVISORS

Distribution Procedures

403(b) Plan Administration Provider

TSA Consulting Group, Inc (TSACG) has been contracted to provide 403(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 Hardships. 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 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