



### **403(b)/457(b) Plan Information for Employees**

The administrator of our 403(b) and/or 457(b) retirement plan has changed. Great American Plan Administrators, Inc. (Great American Benefit Administrators, Inc. in California) (GA Plan) was purchased by TSA Consulting Group, Inc. effective July 1, 2011.

On behalf of your employer, TSACG will be responsible for the approval process of transactions such as Distributions, Enrollment, Exchanges, Transfers, Loans, and Rollovers. Upon reviewing submitted paperwork to ensure that the transaction complies with IRS regulations, TSACG will forward approved paperwork to your authorized investment product provider who will complete the transaction by disbursing funds directly to you or directly to an account specified by you.

**Effective August 1, 2011, please forward all requests for plan distribution transactions directly to TSA. All transaction requests must be accompanied by a Transaction Routing Request Form available online at [www.tsacg.com](http://www.tsacg.com).**

**Good News! All participants that include an e-mail address on the Transaction Routing Request form will receive an e-mail from TSA when the request is received by TSA as well as an e-mail when the request has been processed.**

A message from TSA:

The goal of TSACG is to efficiently facilitate the process for you, the participant, as well as your employer, the plan sponsor, and your investment product provider. We have listed the steps required for approval of transactions that you may wish to have processed. **Carefully reviewing this information and submitting the correct, completed documentation will help ensure that your request will be processed as quickly as possible.** If you have questions while preparing documentation, a TSACG representative can be reached at 1-888-796-3786 ext. 2. Information is also available by visiting our Web site, <https://www.tsacg.com>. Please note that TSACG is not an investment product provider, and we cannot give investment advice. For questions regarding your investments, please contact your investment product provider or financial advisor.



**403(b) Transaction Processing:**

All transactions require a Transaction Routing Request form, which can be obtained from <https://www.tsacg.com>. The Transfer Routing Request Form provides important information regarding your request and is vital to ensuring proper processing.

**Distributions:**

Depending upon the provisions included in your employer’s plan, distribution transactions may include any of the following: loan, transfer/exchange, rollover, hardship withdrawal, or cash distributions. Each investment product provider requires their own form to be submitted. You may request distributions by completing the necessary forms obtained from your investment product provider, other necessary documentation as indicated below and submitting all completed documents to TSACG for processing.

Transaction Requested	Forms needed for Processing
Contract Exchanges, incoming and outgoing	Submit complete investment provider paperwork for transaction and the following form:  *Completed Transaction Routing Request form (including Box B)
403(b) Hardship Withdrawals	Submit complete investment provider paperwork for transaction and the following forms and/or documentation:  *Completed Transaction Routing Request form *Completed Hardship Withdrawal Disclosure form *Evidence of expenses equal or more than amount requesting  <i>Please verify that you have completed Box A on the form if you are submitting a transaction for a Financial Hardship Withdrawal.</i>  <i>Please note that evidence of expenses MUST be provided for approval of request.</i>
457(b) Unforeseen Emergency Withdrawals	Submit complete investment provider paperwork for transaction and the following forms and/or documentation:  *Completed Transaction Routing Request form *Completed 457 Unforeseen Emergency Disclosure form *Evidence of expenses equal or more than amount requesting  <i>Please verify that you have completed Box A on the form if you are submitting a transaction for a 457(b) Unforeseen Emergency Withdrawal..</i>  <i>Please note that evidence of expenses MUST be provided for approval of request.</i>
403(b) and 457(b) Loan Withdrawals	Submit complete investment provider paperwork for transaction and the following form:  *Completed Transaction Routing Request form (including Box C)
Rollovers and/or 403(b) and 457(b) Cash Withdrawal (due to qualifying event only)	Submit complete investment provider paperwork for transaction and the following form:  *Completed Transaction Routing Request form (including Box A)



*Important: If your rollover or withdrawal request is due to the qualifying event of separation from service your termination date must be verified by your employer.*

**Submitting Transaction Requests:**

All transaction requests should be submitted to TSACG for processing via fax, mail, or email:

TSA Consulting Group, Inc.  
Attn: Participant Transactions Department  
28 Ferry Rd SE  
Fort Walton Beach, FL 32548  
Fax: 1-866-741-0645  
Email: [recordkeeping@tsacg.com](mailto:recordkeeping@tsacg.com)

TSACG wants to assist you in the most efficient manner possible. Carefully reviewing all documentation, verifying that you have signed all necessary forms, and verifying that you have included any necessary evidence will help us to reach this goal and avoid delays that are caused by incomplete documentation. Our customer service representatives are available to assist you at 1-888-796-3786 ext. 2 or [recordkeeping@tsacg.com](mailto:recordkeeping@tsacg.com). Please note that the Participant Transactions Department's hours of operation are Monday – Friday, 7:30 – 4:30 pm (CST).

*Participation in the 403(b) plan is voluntary and should be based on your financial objectives and resources. Individual investment strategies should reflect your personal savings goals and tolerance for financial risk. You may want to consult a tax advisor or financial planner before enrolling. Your Employer and TSA are not liable for any loss that may result from your investment decisions.*