

NEWS

Employee Newsletter

SUMMER 2025

DESTINATION: RETIREMENT

Summer vacation is here! Planning for your retirement can be a lot like planning a vacation: the longer you wait to plan, the more likely it will cost you more.

Although you may have a pension plan, that might not be enough to sustain you through retirement. To help achieve your retirement goals, your employer offers a 403(b) and/or 457(b) plan which can supplement your retirement income.

The roadmap to retirement savings includes:

 **Developing a budget:** Review your income and expenses to determine how much you can realistically save each month.

 **Paying yourself first:** Even small, consistent contributions will grow over time.

 **Opening a 403(b) or 457(b) account:** Find forms on your employer's plan at:
<https://www.tsacg.com/individual/plan-sponsor/>

 **Automating your savings:** Set up automatic contributions from your paycheck to your retirement account.

Financial Wellness Center

You can learn more about retirement savings plans, managing personal finances, college funding options, and how to navigate Social Security when the time comes.

Calculators, videos, and informative content on various topics can help guide you in your planning process.



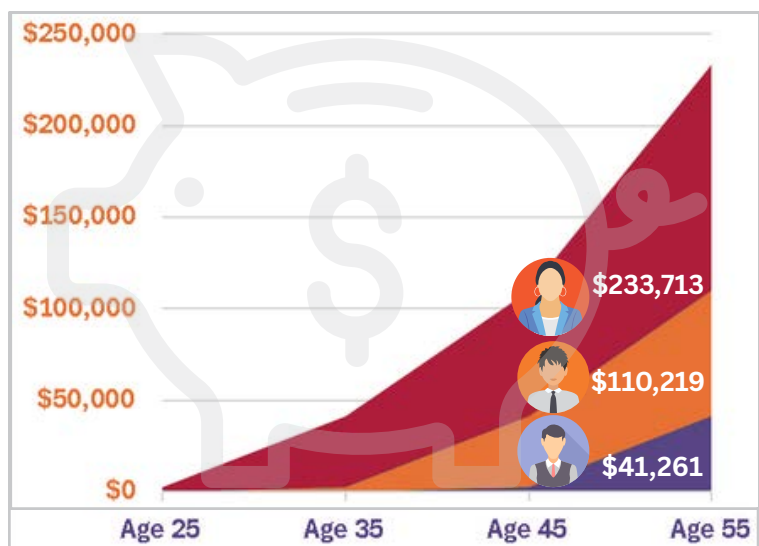
To explore our Financial Wellness Center, go to:
<https://usrbpfinancialwellness.com>

The Power of Time and Compounding

The chart below shows the difference in time and accumulated value of your retirement contributions.

Hannah, Braden, and David all consistently contribute \$200 per month until age 55, but start at different ages.

		
HANNAH: Age 25	BRADEN: Age 35	DAVID: Age 45
Contributions:	Contributions:	Contributions:
\$80,600	\$54,600	\$28,600
Return:	Return:	Return:
\$233,713	\$110,219	\$41,261



This chart assumes consistent contributions of \$200 per month with a 6 percent return, compounded annually. Balances shown are approximate.

Regardless of your age, if you haven't already started contributing to a 403(b) or 457(b), now is the time get on the road to retirement. The sooner you start, the faster you can reach your destination.



Online Employee Education

We are excited to provide electronic Meaningful Notice/Universal Availability information for all employees in lieu of printed material this year.

Employees can access this important plan specific information on demand by visiting their employer's page hosted on our website.



Simply select your state and then your employer from the list provided at <https://www.tsacg.com/individual/plan-sponsor/>

Once you access your employer's page, look on the right hand side of the page under "Forms," where you will find PDF copies of your plan specific information including the following:

- 2025 Annual Retirement Benefits Guide
- 2025 Meaningful Notice
- Plan Participation Guide
- Various Employer Specific Forms

Online Distribution System

OMNI/TSACG continues to maintain an advanced Web-based Online Distribution System (ODS) for use by participants, plan sponsors, and investment providers assisting participants. The system provides employees the ability to submit their transaction request 24 hours a day, seven days a week. Utilizing online transaction forms is the fastest and easiest way for authorization of a distribution from your account.

ODS can be easily accessed on our site, and the direct link is <https://transaction.tsacg.com>. Distribution transactions may include loans, transfers/exchanges, rollovers, hardship withdrawals, QDROs, or cash distributions. Only transactions allowed by your employer's plan can be processed. In addition, OMNI/TSACG representatives are available to assist users or answer questions if necessary.

Customer Service

Participant Transactions Team

Contact the Participant Transactions Team regarding assistance with the following:

- Online Distribution System
- approval of loans
- rollovers
- hardships
- distributions
- exchanges
- transaction paperwork submission assistance
- and more

Toll-Free Phone: 1.888.796.3786, Option 4

Online Distribution System:
<https://transaction.tsacg.com>

Email for Transaction Status Inquiries:
recordkeeping@tsacg.com



In addition, bilingual (Spanish)
Customer Service Representatives are
available for assistance.

