403(b) Plan Information for Employees & Advisors

Southwest Texas Junior College

403(b) Plan Administration Provider

Southwest Texas Junior College has contracted with TSA Consulting Group, Inc (TSACG) to provide 403(b) plan administration services. TSACG, based in Fort Walton Beach, Florida, is an independent TPA and is not affiliated with an investment provider nor do they market investment products.

TSACG will be responsible for the approval of transactions such as Distributions, Exchanges, Transfers, 403(b) Loans, and Rollovers. After 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.

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. 403(b) Hardship Withdrawal requests must be accompanied by a disclosure form which can also be found on the TSACG's website.

Distributions:

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. Information regarding the various types of transactions is reflected below.

Contract Exchanges/Transfers:

Participants may only exchange their accounts among the authorized providers in the employer's 403(b) Plan. Further, monies transferred into the plan may only be invested with an authorized provider in the plan.

After verifying that the selected new provider is a current authorized investment product provider, you must complete all form(s) required by the provider (usually supplied by the new provider), as well as a Transaction Routing Request form. All completed forms should be submitted to TSACG for processing.

Submitting Transaction Requests:

Transaction requests may be submitted to TSACG for processing via fax, mail, or email:

Regular Mail:

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

Overnight Mail:

TSA Consulting Group, Inc
Attn: Participant Transactions Department
73 Eglin Parkway NE, Suite 302
Ft. Walton Beach, FL 32548

Fax: 1-866-741-0645 Email: recordkeeping@tsacg.com

Transaction Types:

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 *Please verify that you have completed Box A on the form if you are submitting a transaction for a Financial Hardship Withdrawal.* *Please note that evidence of expenses MUST be provided for approval of request.*
403(b) Loans	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 Cash Withdrawals (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.

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 888.796.3786 ext. 4 or recordkeeping@tsacg.com. **Please note that the Participant Transaction Department's hours of operation are Monday – Thursday, 7:00 am – 7:00 pm (CST) and on Friday 7:00 am – 5:00 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 TSACG are not liable for any loss that may result from your investment decisions.