

Riverside Local Schools

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

Riverside Local Schools has contracted with TSA Consulting Group, Inc (TSACG) to provide 403(b) & 457(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, Loans, and Rollovers. After reviewing submitted paperwork to ensure that the transaction complies with IRS regulations and the Plan, TSACG will forward approved paperwork to the applicable investment product provider who will complete the transaction by disbursing funds directly to the participant or directly to an account specified by the participant.

403(b) & 457(b) Transaction Processing:

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 <https://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.

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.

Online Distribution 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 <https://www.tsacg.com>, is available 24 hours a day, seven days a week.

Submitting Transaction Requests:

All transaction requests should 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
Fax: 1-866-741-0645 Email: recordkeeping@tsacg.com

Overnight Mail:

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

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 Information 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 Information 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 Information 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 Information 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 1-888-796-3786 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) and/or 457(b) plans 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.



TSA Consulting Group, Inc.
Transaction Information Form



Instructions: This form is intended as a supplement to your Investment Provider's paperwork.

<input type="checkbox"/> Current Employer <input type="checkbox"/> Former Employer	Employer/Plan Sponsor Name	Termination Date (If applicable)
Employee/Participant Name (If different at time of employment please provide proof of legal name change)		Employee Daytime Phone Number
Employee Mailing Address	Employee SSN	Date of Birth
City, State, and Zip		
Employee E-mail Address*		
Agent or Advisor Name	Agent or Advisor Phone	Agent or Advisor E-mail Address *

*Transaction status notification provided only if email address is provided and is legible.

I am requesting a ☒ Distribution from my 403(b)/457(b)/401(a) account with _____ (Company Name) Please check if ORP¹

Distribution Type: ☐ Cash Distribution ☐ 403(b) Financial Hardship Withdrawal ☐ 457(b) Unforeseen Emergency Distribution
☐ Return of Excess Contribution

I am requesting a ☒ Rollover ☐ 403(b) Contract Exchange/457(b) Transfer ☐ Employer-to-Employer Transfer ☐ Purchase of Service Credit Transfer

from _____ (Outgoing Company Name) to _____ (Receiving Company Name)

Qualifying event: ☒ Age Eligible ☐ Separation of Service * - Date of Separation: ____/____/____ ☐ Death Claim
(*cannot currently be re-employed)
☐ Qualified Domestic Relations Order (QDRO)

I am requesting a loan: ☒ General Loan ☐ Residential Loan

Where and how should TSACG send the completed paperwork?

TSACG should ☐ mail or ☐ fax (select one option only**) this form and all other paperwork associated with this transaction to the following Investment Provider or Agency:

(PLEASE TYPE OR PRINT LEGIBLY)

Investment Provider/Agency Name:

Address:

City: _____ State: _____ Zip: _____

Fax Number: _____

**If you select more than one option, the default return method will be based on how the information was originally submitted to TSACG. Please note, if the indicated investment provider above accepts faxes the document(s) will be faxed rather than mailed.

Important Note to Participant

Please retain a copy of this form as well as a copy of all original documents submitted for your records. All documents received by TSACG for the requested transaction will be forwarded to the Investment Provider listed. If no selection is made, all documents will be forwarded to the appropriate Investment Provider company.
NOTE: Documents will not be returned to the participant.

There may be tax consequences for the requested transaction. Please see your tax advisor for further details. TSACG understands that your personal information and privacy are important, and we make every effort to ensure that the information you submit for a transaction is recorded accurately, retained securely, and used only in accordance for the purpose intended. Please note that relevant information about your transaction may be shared with, and between, employers, 403(b)/457(b)/401(a) investment provider(s), and TSACG.

Fax This Form and All Accompanying Documents To:

Fax Numbers: 1-866-741-0645 or 1-866-814-0622

Carefully verify fax number dialed.

NOTE: Faxed transactions require 24 hours for verification of receipt by TSA.
E-mail confirmation of receipt will be sent as soon as verification is possible.

TSA Consulting Group, Inc. • Participant Services
P.O. Box 4037 • Fort Walton Beach, FL 32549-4037
Phone: 1-888-796-3786 Opt. 4 • Email: recordkeeping@tsacg.com

Transaction Submission Instructions

All transactions require the completed paperwork from the Investment Provider company. The Transaction Information (TI) form provides important information regarding your request and is vital to ensuring proper processing.

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.

Transaction Requested	Forms needed for Processing
Cash Distribution/Withdrawal—Requires a distributable event (i.e., age eligibility, separation from service, or death)	1. Completed Investment Provider company paperwork. 2. Completed TI form, which includes completion of page 1 of this document.
403(b) Hardship Withdrawals	1. Completed Investment Provider company paperwork. 2. Completed 403(b) Hardship Withdrawal Disclosure form located online at https://www.tsacg.com/individual/plan-transactions/ 3. Evidence of expenses equal to or more than the amount requested. 4. Completed TI form, which includes completion of page 1 of this document. Guidelines for a Hardship Withdrawal can be found online at https://www.tsacg.com/individual/plan-transactions/
457(b) Unforeseen Emergency Withdrawals	1. Completed Investment Provider company paperwork. 2. Completed 457(b) Unforeseen Emergency Withdrawal disclosure form located online at https://www.tsacg.com/individual/plan-transactions/ 3. Evidence of expenses equal to or more than the amount requested. 4. Completed TI form, which includes completion of page 1 of this document.
Rollovers (into and out of the Plan)	1. Completed Investment Provider company paperwork. 2. Completed TI form, which includes completion of page 1 of this document.
403(b) Contract Exchanges/457(b) Transfer	1. Completed Investment Provider company paperwork. 2. Completed TI form, which includes completion of page 1 of this document.
Employer-to-Employer Transfers	1. Completed Investment Provider company paperwork. 2. Completed TI form, which includes completion of page 1 of this document.
Purchase of Service Credit Transfer	1. Completed Investment Provider company paperwork. 2. Completed State Retirement System paperwork. 3. Completed TI form, which includes completion of page 1 of this document.
Loans	1. Completed Investment Provider company paperwork. 2. Completed TI form, which includes completion of page 1 of this document. <i>Note: If requesting a residential loan, proof of home purchase must also be submitted.</i>

Contract Exchanges

As of January 1, 2009, participants may only exchange their accounts among the authorized providers in the employer's 403(b) Plan.

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

¹ ORP

Optional Retirement Plan: An optional defined contribution plan available to specific state employees in lieu of the standard state retirement plan.

Return Method

Participants should fax to TSACG all investment provider paperwork and the TSACG TI form. All paperwork, upon approval, will be mailed or faxed as directed on the TI.

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Email: recordkeeping@tsacg.com

Mail: TSA Consulting Group, Inc., Attn: Participant Services, P.O. Box 4037, Fort Walton Beach, FL 32549-4037

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TSACG is not responsible for transaction requests submitted to a misdialed fax number resulting in personal and private information being sent to a wrong location. Please check the fax number carefully before sending transactions to TSACG.