403(b) & 457(b) Plan Information for Employees & Advisors

Laveen Elementary School District #59, AZ

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

Laveen Elementary School District #59, AZ 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

TSAGG 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

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

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

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 *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.*
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 *Please verify that you have completed Box A on the form if you are submitting a transaction for a 457(b) Unforeseen Emergency Withdrawal..* *Please note that evidence of expenses MUST be provided for approval of request.*
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.