



PROVIDING A *Better* UNDERSTANDING

YOUR FINANCIAL WELLNESS

Planning for your financial wellness involves many long-term decisions and should be done in consideration of your current and future financial needs. Financial wellness is influenced by several factors, including an individual’s personal characteristics, their knowledge of financial concepts, spending and saving habits, and unexpected financial events.

TSA Consulting Group (TSACG) is pleased to offer our Financial Wellness Center website to help you explore and plan for current and future financial needs. This free educational resource provides powerful tools and unbiased information to guide you in your financial wellness journey at your own pace.

Go to tsacg.com

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/>

TIPS ON HOW TO SAVE FOR RETIREMENT

- Start **NOW**. Don’t wait. Time is critical.
- Start small, if necessary. Even small contributions can make a big difference given enough time and the right kind of investments.
- Use automatic deductions from your payroll or your checking account for deposit into mutual funds, your IRA or other investment vehicles.
- Save regularly. Make saving for retirement a habit.
- Be realistic about investment returns. Never assume that a year or two of high market returns (or market declines) will continue indefinitely.
- Roll over retirement account money if you change jobs.
- Don’t dip into retirement savings.



WE ARE
Here **FOR YOU**

AT YOUR SERVICE

TSACG has a dedicated Customer Service Center to assist participants and their financial advisors with questions related to the 403(b) or 457(b) transactions authorization process. Our Customer Service Team is based at our headquarters in Fort Walton Beach, FL and staffed by highly trained representatives.



Our call center is available
Monday through Friday
7:00 AM – 7:00 PM CDT

1.888.796.3786
<https://www.tsacg.com>

ONLINE DISTRIBUTION SYSTEM

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, 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
- Transaction Routing Request form assistance
- and more

Toll-Free Phone: 1.888.796.3786, Option 4
Local Phone: (850) 362.6840

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.

