OMNI & TSACG
Compliance Services

2024 ANNUAL RETIREMENT BENEFITS GUIDE

Atwood Heights School District 125

The information provided by this Guide is intended to explain the benefits and provisions of the retirement savings plan maintained by your employer only. It is not intended to describe or cover any state sponsored retirement plans or other benefits available to you through your employer.

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INTRODUCTION

Retirement plans can vary significantly for each individual. In order to help you get ready for your retirement goals, your employer has established a voluntary 403(b) plan that allows all eligible employees to participate through payroll reductions. These contributions are calculated and deducted before taxes (or after tax if ROTH plans are allowed by your employer), and your contribution is sent to the investment provider of your choice on your behalf. All you have to do to participate is complete a Salary Reduction Agreement for your employer and all enrollment documents with the investment provider company to open your account with them directly.

Your employer has contracted with U.S. OMNI & TSACG Compliance Services to be the Administrator of these voluntary retirement plans, and we provide several additional online services for your convenience including the following:

- **Employer Specific Web pages** - U.S. OMNI & TSACG Compliance Services provides employer specific web pages on *https://www.tsacg.com* that list the authorized investment providers in the Plan(s) as well as other information pertinent to your employer.

- **Financial Wellness Center** - Explore articles and videos on retirement as well as utilize budgeting calculators to see how much you might need when you retire and so much more.

- **Online Distribution System** – Use this system to obtain approval for allowable transactions. Approval certificates are provided for combination with your investment provider's forms for submission to their offices.

This book contains valuable information on your employer's available plans as well as other important information to help you make the most out of your participation. Once you have read through this information, please keep this guide for reference throughout the year.

Please visit U.S. OMNI & TSACG Compliance Services' website to view online video presentations about the different types of retirement plans and the benefits of participation. You will also find (if applicable) salary reduction forms needed for beginning, stopping, or changing a contribution amount on your employer specific page.

https://www.tsacg.com

ELIGIBILITY & ENROLLMENT

Are you eligible to participate?
Most employees, with the exception of private contractors, appointed/elected trustees and/or school board members, are eligible to participate in the 403(b) plan immediately upon employment. Please verify if your employer allows student workers to participate in the 403(b) plan. Eligible employees may make voluntary elective deferrals to the 403(b) plan. Participants are fully vested in their contributions and earnings at all times.

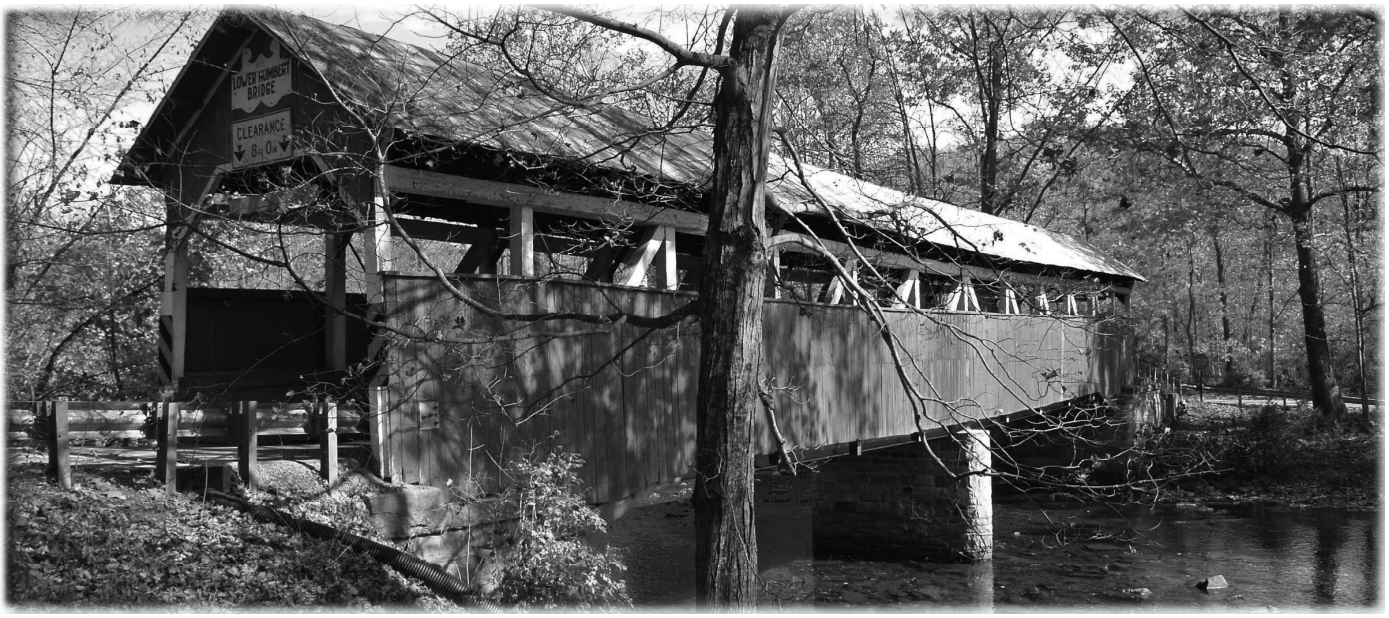
Are you ready to take action?
Once you are ready to participate in your employer's 403(b) plan, you should research the authorized Investment Provider(s) and Investment Product(s) available to you. Choose an investment product(s) that is suitable to help you meet your retirement goals and contact an Investment Provider Representative (if applicable) to open an account. You may only choose from Providers that are authorized under your employer's plan. A current list of your authorized Investment Providers is located at:
https://www.tsacg.com/individual/plan-sponsor.

How do you enroll?
After establishing your retirement account, you must complete a Salary Reduction Agreement (SRA) form for your 403(b) account. This form authorizes your employer to withhold contributions from your pay, and send the funds to your selected Investment Provider on your behalf.

The SRA form is necessary to begin or modify contributions, change allocations between Investment Providers, change the total amount of contributions, or end payroll contributions. This form is available for download or printing at: *https://www.tsacg.com/individual/plan-sponsor*.

Please be aware that submitting a SRA form does not open an account with the selected Investment Provider. You must open an account prior to submitting a SRA form.

The total annual amount of your contributions must not exceed the Maximum Allowable Contribution (MAC) calculation. The Internal Revenue Service regulations limit the amount participants may contribute annually to tax-advantaged retirement plans. For your convenience, the 2024 MAC limits are printed within this guide and a MAC calculator is available online at:
https://www.tsacg.com/calculations/mac-calculator.



INVESTMENT PRODUCTS

There are several types of investment products for tax-advantaged retirement savings. For some employees, the assistance of an investment advisor can be very helpful in understanding how a particular investment product may help you reach your future financial goals and suggest a financial plan (or combination of investment products) suitable to your risk tolerance. The three main types of investment products that may be available through your employer are explained below. Make sure that the investment product you choose fits your timeframe, risk tolerance and financial needs.

What are fixed and variable annuities?
Fixed annuities usually provide for safety of principal and a current interest crediting rate. Variable annuities usually offer both a fixed interest account along with separate accounts that are invested in bond and/or equity markets.

What are service based mutual funds and custodial accounts?
Service Based Mutual Funds are offered by investment management companies and brokerage firms. Participants may direct their contributions to various investment portfolios, which are professionally managed by fund managers. Investment portfolios can include funds from a single fund family or consist of a platform that spans several fund families on a single statement. These mutual funds can include fees to pay investment advisors to assist you with your investment choices and/or financial planning.

What are no-load/low fee mutual funds?
Self-directed Mutual Funds are investments that apply no sales fee to the market-based mutual funds offered, though ongoing investment management fees are charged to the funds selected. These funds are for individuals who do not wish to utilize the services of a local investment advisor. Participants direct the investments among the choices provided by the fund company with these investment products. You can contact the company by calling a toll-free phone number and/or online access.

It is important to understand the investment product prior to investing. A prospectus or other specific material will list the investment's objective along with any associated fees and charges.

Employer policy and administrative requirements allow Investment Providers who meet certain standards and qualifications to provide retirement accounts to employees. The Investment Providers listed on your employer's authorized Investment Provider page at: *https://www.tsacg.com/individual/plan-sponsor/* qualify under the guidelines established by your employer. This list does not reflect any opinion as to the financial strength or quality of product or service for any Investment Provider. Please be aware that this authorized Investment Provider list could change during the year, so please check your employer's specific page at: *https://www.tsacg.com/individual/plan-sponsor/* regularly for updates.

INVESTMENT FEES

When choosing an investment product it is important to know how fees associated with your product can affect your return.

Identify the fees, sales charges or administrative expenses associated with the account, such as:
Disclosure of Fees – Investment providers are required to disclose any fees associated with an investment product. This information may be included in an annuity contract, custodial agreement and/or a Prospectus. So, it is important to read these documents and ask your investment provider to explain each fee that is associated with your account.

Below are a few of the types of fees that are commonly charged. Investment costs, or fees, are usually deducted from the funds in your account.

- Annuity Contract Fee – Usually applies to certain variable annuity products and may be a fixed annual fee. This fee may not apply once your account reaches a certain accumulation balance.
- Custodial Fee – Charged each year by the custodian for holding mutual funds in your account.
- Expense Fee – Charges for investment management, administration, and distribution services associated with investment management of each mutual fund.
- Mortality and Expense Fee (M&E) – Applicable to variable annuities and expressed as a percentage of assets charged each year.
- Wrap Fee – May be added to mutual fund accounts to pay for advisor services.
- Transfer Fee – An amount charged for transferring your funds within a mutual fund family or to another fund.

You may also consider asking the following questions, as well as any others you may have, to help you evaluate what product is best for you.

How are the fees and expense charges applied?
Find out if they are charged to each contribution or to the account balance, etc.

Are surrender charges applicable to each payment or to the total account balance? How long does the surrender charge apply? Are surrender charges level, rolling or declining?
Withdrawal or Surrender Fee – Usually charged during the first few years after creation of your account or after each deposit and applicable only if you withdraw funds or exchange/transfer funds from your account.

What is the minimum interest rate and current rate of return for interest bearing accounts?
Rates will vary for different investment products, so ask your investment provider for further information.

What is the historical rate of return for interest bearing accounts, sub-accounts or funds?
Last twelve months and annual average for the last three, five and ten years, if applicable.

Be advised that the fees listed above are not intended to be a complete list of possible fees. Further, there are no investment products that are completely “fee-free” due to the fact that all investment products must be manufactured, managed, and administered by some entity.

403(b) ACCOUNTS

What are the Benefits of a 403(b) Plan?
Traditional and Roth 403(b) accounts offer similar benefits comparatively but are very different regarding federal tax treatment. During your career, you may participate in either or both of these account types.

1) Contributions Deposited into Individual Accounts - You own your account and make all decisions concerning the amount of your retirement savings contributions.
2) Convenience of Payroll Contributions - Your employer sends each of your contributions to your selected provider company for deposit.
3) High Annual Contribution Limits - For 2024, employees can contribute up to $23,000 to their 403(b) account. Some employees may qualify for other additional amounts. Information concerning these additional amounts is provided within this Guide.
4) Flexible Contributions - You may change the amount of your contribution during the year as allowed by your employer.
5) Benefits Paid to Your Beneficiary at Death - All funds in your account are payable to your beneficiary upon your death.

The decision to participate in a 403(b) plan and/or a 457(b) plan should reflect your future financial needs. It is important to note that both traditional and Roth 403(b) accounts are designed for long-term accumulation. You should consult with your financial advisor or tax consultant to determine the potential advantages of traditional and Roth 403(b) accounts.

How are 403(b) account contributions made?
Contributions made to a traditional 403(b) account are pre-tax reductions from your paycheck. Therefore, your income tax is reduced for every payroll contribution you make. Any earnings on your deposits are tax-deferred until withdrawn, usually during retirement. All withdrawals from traditional 403(b) accounts are taxed during the year of the withdrawal at your income tax rate applicable for that year.

How are Roth 403(b) account contributions made?
Contributions made to a Roth 403(b) account are after-tax deductions from your paycheck. Income taxes are not reduced by contributions you make to your account. All qualified distributions from Roth 403(b) accounts are tax-free. Any earnings on your deposits are not taxed as long as they remain in your account for five years from the date that your first Roth contribution was made.

NOTES

HELPFUL WEBSITES

These sites are provided for access to additional information concerning your retirement options.

U.S. OMNI & TSACG Compliance Services
https://www.tsacg.com
Obtain employer specific forms, the most up-to-date list of
authorized investment providers, benefit information, and more.

A.M. Best Company
https://web.ambest.com
A good source of information on company ratings, products, and news.

Administration on Aging
https://acl.gov
Pertinent information on retirement, Medicare, and other concerns for retirees.

Choose to Save
American Savings Education Council
https://www.asec.org
Valuable information about financial security.

Employee Benefit Research Institute
https://www.ebri.org
Provides information on employee benefit programs.

Employee Benefits Security Administration
https://www.dol.gov/agencies/ebsa
Information on pensions, COBRA, Plan Sponsors, Compliance, Fraud and more.

Internal Revenue Service
https://www.irs.gov
Your #1 Source for tax information including changes to the tax code.

Morningstar
https://www.morningstar.com
Follow information on stocks, funds, and factors affecting the stock market.

Social Security Administration
https://www.ssa.gov
Find answers to all your questions concerning Social Security.

Standard and Poors Company
https://www.spglobal.com
A good source of information on company ratings, fund information, indices, and more.

FREQUENTLY ASKED QUESTIONS

What is "the plan"?
The plan encompasses the provisions of a 403(b) arrangement whereby employees may contribute and accumulate savings on a tax favored basis through their paycheck. The provisions of the plan are defined by a plan document that is adopted by the Plan Sponsor, or employer, and qualifies under Internal Revenue Service (IRS) guidelines. These provisions are outlined in this Guide to assist you in understanding how to better utilize this important employee benefit. The plan also lists the Investment Providers that your employer has authorized to provide 403(b) accounts.

What are account accumulations?
Account accumulations are the funds, plus any earnings, in your retirement account(s) that have grown as you continually contribute to your account.

Who is a participant?
If you decide to contribute to a personal retirement plan, you become a participant of that plan.

What is a Plan Sponsor?
The entity (generally your employer) that established and maintains the retirement plan is considered the Plan Sponsor.

What is an Investment Provider?
In this Guide, an Investment Provider refers to companies that are authorized in your employer's plan to offer you retirement products such as mutual funds and/or annuities.

What is a Plan Administrator?
A Plan Administrator is responsible for processing your transactions, maintaining records, and keeping your employer's Plan in compliance with IRS Regulations. Your employer's Plan Administrator is U.S. OMNI & TSACG Compliance Services.

Why are transaction requests submitted to the Plan Administrator?
IRS regulations require that the Plan Sponsor review all transaction requests to ensure that they are permitted by the provisions of the plan. On behalf of your Plan Sponsor, U.S. OMNI & TSACG Compliance Services' professionally trained staff reviews these transactions to ensure they are compliant with regard to both plan provisions and IRS regulations.

What is a MAC?
Your Maximum Allowable Contribution (MAC) is the total amount you are allowed to contribute to your retirement account each year. This amount is based on IRS regulations and the provisions of your employer's plan. Additional information about the MAC limits are explained on the MAC page within this Guide.

What is the difference between an exchange and a rollover?
An exchange is the movement of your account from one Investment Provider to another Investment Provider in the plan while employed. A rollover is the movement of your account out of the plan to another retirement plan or account at separation of service or attainment of age 59½.

MAC LIMITS

Contributing to your personal retirement account is an important part of your total financial plan. It is important to remember that federal guidelines determine the maximum allowable contribution or "MAC" that can be sheltered from current income tax each year.

All participants should receive regular information from their account provider about scheduling the level of their contributions each year. This is especially true if you are eligible to use a service-based "catch-up" election or age-based "additional amount" this year. Years of service must be verifiable by your current employer. The following worksheet is designed to help you and your representative determine your MAC limit for this year.

NOTE: Employees who maintain and contribute to both 401(k) and 403(b) accounts during the same calendar year are subject to a combined maximum limit on contributions even if the plans are maintained by separate employers. Participants should seek further information regarding their MAC limit each year from their account representative or professional advisor.

WORKSHEET FOR 403(b) and 403(b)(7) ACCOUNTS ONLY

CONTACT YOUR INVESTMENT ADVISOR WITH QUESTIONS

2024 BASIC LIMIT: **$23,000.00**

The basic limit is 100% of your includable compensation up to $23,000. This worksheet assumes that your income will exceed $23,000.

SERVICE-BASED SPECIAL CATCH-UP LIMIT:

Under IRC Section 402(g), if you have been employed by the employer for more than fifteen (15) years and your contributions to all plans (403(b)(7), etc.) have not averaged over $5,000 per year (total contributions divided by number of years), you may be able to contribute up to an additional $3,000 per year. The total aggregated dollar amount of this catch-up provision over your career is $15,000. This total is calculated by adding together the catch-up amounts utilized for all years.

STEP 1: Divide your total prior contributions by your years of service with employer.

_____ /_____ = _____

If this average exceeds $5,000, you are not eligible for this option.

If this average is less than $5,000, please proceed to step 2.

STEP 2: Prior basic limits are listed below; list all prior yearly contributions. Amounts in excess of the basic limit are 402(g) contributions.

1997	$ 9,000 _____	2005	$14,000 _____	2015-2016-2017	$18,000 _____
1998-1999	$10,000 _____	2006	$15,000 _____	2018	$18,500 _____
2000-20001	$10,000 _____	2007	$15,500 _____	2019	$19,000 _____
2002	$10,500 _____	2008-2011	$16,500 _____	2020-2021	$19,500 _____
2003	$13,000 _____	2012	$17,000 _____	2022	$20,500 _____
2004	$14,000 _____	2013-2014	$17,500 _____	2023	$22,500 _____

If the excess is more than or equal to $15,000, no further Service-based amount is allowed.

If this total is less than $15,000, subtract amount from $15,000 and list here $_____

Enter $3,000 or the lesser amount from above here $_____

Age-Based Additional Limit: Enter $7,500 if you are age 50 or older by 12/31/2024.

Amount is $0.00 if you are less than fifty years of age. Your 2024 Age-Based Addition is $_____

MAC LIMIT FOR 2024 $_____

Can distributions be taken?
Typically, participants may not take a distribution of plan accumulations unless they have attained age 59½ or separated from service. The Internal Revenue Service regulations restrict other 403(b) plan distributions.

When are distributions permitted?
Generally, a distribution cannot be made from a 403(b) account until you:

- reach age 59½;
- have a severance from employment;
- are deceased;
- become disabled;
- encounter a specific financial hardship; or
- have a qualified reservist distribution.

In addition to the information provided in this section, the IRS makes available at *www.irs.gov* several publications which speak to retirement plan transactions and taxation. These publications include the following:

- 571 - Tax Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations;
- 575 - Pension and Annuity Income.

When do the required minimum distributions begin?
Distributions from a 403(b) account must begin at age 73 for a person who attains age 72 after December 31, 2022 and age 73 before January 1, 2033, or age 75 for an individual who attains age 74 after December 31, 2032. Distributions will be subject to normal income tax during the year in which they are received.

Are there any taxes on distributions?
Yes, a distribution from a traditional 403(b) account is generally taxed as ordinary income in the year it is issued. There are specific federal tax-withholding rules that apply to all distributions from retirement savings and investment plans. The taxes on plan distributions can be complex. For these reasons, if you are considering a distribution from your account, you are encouraged to seek professional tax advice. If you choose to take a distribution, you are responsible for satisfying the distribution rules and for any tax consequences. Distributions to participants are reported annually by the provider on IRS Form 1099R.

Can loans* be taken out on a 403(b) account?
Depending on the provisions of your 403(b) account contract and the provisions of the employer's plan, you may be eligible to take a loan from your 403(b) account.

If available, general-purpose loans are generally granted for a term of five years or less, and loans taken to purchase a principal residence may be longer than five years.

Details and terms of a loan are established by the provider and/or the plan. Participants must repay loans through regular payments as directed by the provider and/or the plan. Loans are generally not permissible to participants who have an outstanding defaulted loan in any retirement plan maintained by the employer.

Can retirement account balances be exchanged?*
Participants may exchange retirement account balances from one 403(b) investment provider to another 403(b) investment provider that is authorized under the plan; however, there may be limitations affecting exchanges, and participants should be aware of any charges or penalties that may exist in individual investment contracts prior to exchange.

What is a qualified domestic relation order?
A Qualified Domestic Relation Order (QDRO) is a legal judgment, decree or order that provides a participant's spouse, former spouse, child, or dependent with all or a portion of the participant's retirement account balance.

What is a Rollover?*
Participants may move funds from one qualified plan account, i.e. 403(b) account, 401(k) account or an IRA, to another qualified plan account at age 59½ or when separated from service. Rollovers do not create a taxable event.

* Some provisions above may not be available under your employer's plan and/or your investment contract.

What is a plan-to-plan transfer?*
The term plan-to-plan transfer means that the participant is moving his or her 403(b) account from one sponsor's plan and retaining the same account with the authorized investment provider under the new plan sponsor's plan.

Can retirement account balances be used to purchase service credit?
If allowable by your state retirement system and if you are eligible, you may be able to use your retirement account balances to purchase service credits for state retirement. Contact your state retirement system for additional information.

When can hardship withdrawals for 403(b) plans* be taken?
You may be able to take a hardship withdrawal in the event of an immediate and specific heavy financial need. A distribution is deemed to be on account of an immediate and heavy financial need of the employee if the distribution is for:

- Medical expenses (including the past 6 months) for the employee, spouse, dependents or a primary beneficiary. Expenses must not be covered by insurance. If the participant is not the recipient of the medical care, documentation showing the relationship must be provided.
- Costs related to purchase of a principal residence (excluding mortgage payments). A purchase contract must be no more than 30 days old.
- Tuition and related educational fees as well as room and board expenses for the next 12 months of post-secondary education for the employee, spouse, dependents, or primary beneficiary.
- Payments necessary to prevent eviction from , or to avoid foreclosure on a principal residence. The notice cannot be more than 90 days old, and the payment must be at least 1 month behind.
- Burial or funeral expenses for employee's parent, spouse, child, dependents (as defined in IRC 152) or primary beneficiary. The expenses must be no more than 90 days old.
- Expenses for the repair of damage to a principal residence that would qualify for the casualty deduction under section 165. The contractors estimate must be no more than 90 days old.
- Expenses and losses (including loss of income) incurred by the employee on account of a Federal Emergency management Agency (FEMA) declared disaster, provided that their principal residence or place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster.

* Some provisions above may not be available under your employer's plan and/or your investment contract.

Online Distribution System

U.S. OMNI & TSACG Compliance Services' Online Distribution System (ODS) is the fastest and easiest way for authorization of a distribution from your account. This online resource is accessible to all participants and employers through U.S. OMNI & TSACG Compliance Services' Online Distribution System website located at: *https://transaction.tsacg.com*.

Distribution transactions may include loans, transfers/exchanges, rollovers, hardship withdrawals, QDROs, or cash distributions.

By using ODS, approval certificates for allowable transactions may be provided immediately for submission to your Investment Provider. Transactions such as QDRO's, which require additional documentation and information, can be initiated online for expedited completion. Only transactions allowed by your employer's plan can be processed. Transactions can be submitted 24 hours a day, 7 days a week for your convenience.

For those who would prefer to submit a transaction via fax or mail, U.S. OMNI & TSACG Compliance Services has the necessary forms available online to complete a plan transaction. These forms can be accessed on U.S. OMNI & TSACG Compliance Services' website at: *https://www.tsacg.com*.

Submitting Forms to U.S. OMNI & TSACG Compliance Services

For manual transactions that require the original signature, please mail to the following address:

U.S. OMNI & TSACG Compliance Services
Attn: Participant Transaction Dept.
P.O. Box 4037
Fort Walton Beach, FL 32549

Carefully reviewing all documentation, verifying that you have signed all necessary forms, and verifying that you have included any necessary evidence will help U.S. OMNI & TSACG Compliance Services avoid delays that are caused by incomplete documentation.

For assistance with transactions, please call 1-888-796-3786 and select option 4.

TRANSACTION PROCEDURES

For those opting not to utilize the Online Distribution System, a Disclosure form may be required to accompany your investment provider's paperwork for submittal to U.S. OMNI & TSACG Compliance Services. Disclosure forms can be downloaded from *https://www.tsacg.com/forms/*.

TRANSACTION REQUESTED	DISCLOSURE FORMS NEEDED FOR PROCESSING
Contract Exchanges, Rollovers - incoming and outgoing	Submit complete Investment Provider paperwork for transaction. Original forms may be required by the Investment Provider.
Transfers	Submit complete Investment Provider paperwork for transaction. Original forms may be required by the Investment Provider.
403(b) Hardship Withdrawals	Submit complete Investment Provider paperwork for transaction and the following: • Completed Hardship Withdrawal Disclosure form • Certification of expenses equal to or more than amount requested *Please note that evidence of expenses MAY be required for approval of request*
403(b) Loans	Submit complete Investment Provider paperwork for transaction. Original forms may be required by the Investment Provider.
403(b) Cash Withdrawals (due to qualifying event only; i.e. age 59½ or separation from service)	Submit complete Investment Provider paperwork for transaction. Original forms may be required by the Investment Provider.
Transfer - Purchase of Service Credit	Submit complete Investment Provider paperwork for transaction and the following: • Completed State Retirement System Documents

PLEASE NOTE:
Some of the provisions listed may not be available under your employer's plan and/or your investment contract.

STATE RETIREMENT INFORMATION

As a public service employee, you may be a member of your state retirement plan. Your state's retirement plan may be a defined benefit plan, a defined contribution plan, and/or a hybrid (or combined) plan. Please note that not all of the plans listed below are available in all states.

What is a defined benefit (pension) plan?
Defined Benefit (Pension) Plans guarantee a retirement benefit that is predetermined. The employer and the employee contribute a specified percentage or amount to the plan, and the amount may vary in order to pay the monthly retirement benefits. The amount of the retirement benefit is based on a formula that takes into account the years of service and average final salary.

What is a defined contribution plan?
Defined Contribution Plans guarantee a set contribution made by the employer. The employer contributes a specified percentage or amount toward the plan. Employees usually choose their preferred investment options; therefore, the employee usually assumes the risks of those investments. The amount of the retirement benefit will depend on the investments and account accumulations the employee has chosen. The employee may also be eligible to contribute to the plan.

What is a hybrid (combined) plan?
Hybrid (Combined) Plans are a combination of a defined benefit plan and a defined contribution plan. Generally, the employee contributions are a defined contribution plan and the employer contributions are a defined benefit plan; however, the combinations available vary from plan to plan.

Note: Your state retirement system is not associated with your supplemental retirement account or U.S. OMNI & TSACG Compliance Services.

This handbook is produced by U.S. OMNI & TSACG Compliance Services to provide accurate information with regard to the subject matter covered. It is not intended to be a substitute for qualified counsel. U.S. OMNI & TSACG Compliance Services is not engaged in rendering legal, accounting or tax advice. If legal or other professional assistance is required, the services of a competent professional should be sought.

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