



Providing a *Better* Understanding

2nd Quarter 2022

Retirement Savings: Stay the Course

Watching the current financial market roller coaster can be very unsettling when looking at your retirement account. However, you can keep calm amid the market turmoil. By using automatic deductions from each paycheck to contribute to your 403(b) or 457(b) plan, you are using a long-term investment strategy of dollar-cost averaging. Rather than trying to "time the market" by buying shares when the price is lowest, you invest a specific amount of money at regular intervals over time. When the price is higher, your investment dollars buy fewer shares of an investment. But when the price is lower, the same dollar amount will buy you more shares.

Making regular contributions reduces the impact of market volatility to your investment portfolio, and can help you ride out the market downturns. The best approach during volatile times is to be realistic, have a plan and stay the course.

Go to tsacg.com

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) does not provide investment, tax, legal, or retirement advice or recommendations. However, our Financial Wellness Center offers calculators, videos, and informative content on various topics that can help guide you in your planning process.

To explore our **Financial Wellness Center**, go to: <https://usrbpfinancialwellness.com/>.



The Benefits of Using a Financial Advisor

Not sure how your money should be invested during these turbulent times? Consulting with a financial advisor can help you develop a retirement strategy based on your financial goals and timelines. A financial advisor can help prepare you for the unexpected including:

- Market volatility
- Inflation
- Life-changing events

If your financial future seems to be going off course, consider talking with a financial advisor to help you stay on track.

We are
Here for You

At Your Service

OMNI/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

OMNI/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://www.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, OMNI/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.

