

NEWS

Your Financial Wellness

WINTER 2022

MAC Limits for 2022

U.S. OMNI & TSACG Compliance Services (USOTCS) is pleased to share that the IRS increased the Maximum Allowable Contribution (MAC) limits for 2022. All employees, regardless of age or years of service, may contribute up to \$20,500 to their 403(b), 457(b) or 401(k) account in 2022. (The limit is coordinated for 403(b) and 401(k) accounts. 457(b) accounts are not coordinated with other plans.)

Employees who will attain age 50 by 12/31/2022 may contribute an additional \$6,500 to 403(b), 457(b) and/or 401(k) accounts in 2022. (This limit is coordinated for 403(b) and 401(k) accounts.)

403(b) Elective Deferral Limit = \$20,500.00* for 2022 Plan Year
457(b) Deferral Limit = \$20,500.00* for 2022 Plan Year

More information is available on the "Contributions Guidelines" page of our website:
<https://www.tsacg.com/calculations/contributions-guidelines>

*as published by the Internal Revenue Service

Free Financial Planning Tools

Financial Wellness Center

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>





We Are *Here* for You

AT YOUR SERVICE

USOTCS 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 Thursday
7:00 a.m. - 7:00 p.m. CT**
-and-
**Fridays
7:00 a.m. - 5:00 p.m. CT**

1-888-796-3786
www.tsacg.com

ONLINE DISTRIBUTION SYSTEM

USOTCS 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, USOTCS 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

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.

