



2026

ANNUAL RETIREMENT BENEFITS GUIDE

Forsyth County Schools, GA

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This handbook is produced by U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) and 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. This guide is not intended to be a substitute for qualified counsel. OMNI/TSACG is not engaged in rendering legal, accounting or tax advice.

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INTRODUCTION



Navigating the financial road to retirement can be a bumpy ride if your're not prepared for potential hazards. These can include:

- Longer life expectancy,
- Increase in cost of living,
- Unexpected healthcare expenses, and
- The uncertain future of social security.

Although you may have a pension plan, that might not be enough to sustain you through retirement. Even with social Security, your income has less purchasing power today than it did even a few years ago.

The latest Bureau of Labor Statics data shows that households led by those 65 and older spent an average of \$60,087, in 2023 - a 3.9% increase from the previous year. These expenses include:



This figure represents an average of expenses, though individual retirement costs may vary significantly. Establishing goals and understanding available options can help with planning for increased and/or unexpected expenses down the road.

To support your journey towards retirement, your employer offers a voluntary, tax-sheltered retirement plan(s) that can help build additional retirement savings to supplement your pension and bridge any potential income gaps.

U.S. OMNI & TSACG Compliance Services (OMNI/TSACG) serves as Administrator of your employer's voluntary retirement plan(s). This book provides a road map of your employer's available plan(s) and key information to help you make informed decisions regarding retirement planning.

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

Visit our website for more information including:

Employer specific Web Page - Find your employer's authorized investment providers and related Plan information.

Financial Wellness Center - Explore articles and videos on retirement and financial planning, and use budgeting calculators to estimate your retirement needs.



ELIGIBILITY & ENROLLMENT

Eligibility

Most employees are eligible to participate in the 403(b) and/or 457(b) plans immediately upon employment; however, private contractors, appointed/elected trustees and/or school board members are not eligible to participate in the 403(b) plan. Verify if your employer allows student workers to participate in the plans. Eligible employees may make voluntary elective deferrals to both the 403(b) and 457(b) plans and are fully vested in their contributions and earnings at all times.

Enrollment

Once you are ready to participate in your employer's 403(b) and/or 457(b) plans, you should:

- **Research** the authorized Investment Provider(s) and Product(s) available to you. 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>.
- **Contact** an Investment Provider Representative to help you open an account.
- **Choose** an investment product(s) that is suitable to help you meet your retirement goals.
- **Complete** a Salary Reduction Agreement (SRA) form. 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, or
 - End payroll contributions.

These forms are available for download or printing at:
<https://www.tsacg.com/individual/plan-sponsor>.

Submitting an SRA form does not open an account with the selected Investment Provider. You must open an account prior to submitting an SRA form.

Contribution Limit

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 to tax-advantaged retirement plans annually. For your convenience, the 2026 MAC limits are printed within this guide and a MAC calculator is available online at:
<https://www.tsacg.com/calculations/mac-calculator>.

403(b) & 457(b) ACCOUNTS

Features

- 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 **2026**, employees can contribute up to **\$24,500** to their 403(b) and/or 457(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) and/or 457(b) plan should reflect your future financial needs. It is important to note that these accounts are designed for long-term accumulation. You should consult with your financial advisor or tax consultant to determine the potential advantages of traditional 403(b) and/or 457(b) accounts.

Benefits

Traditional 403(b) and 457(b) Accounts

- Contributions are pre-tax reductions from your paycheck.
- Your income tax is reduced for every payroll contribution you make.
- Any earnings on your deposits are tax-deferred until withdrawn, usually during retirement.
- Withdrawals from traditional 403(b) and/or 457(b) account are taxed during the year of the withdrawal at your income tax rate applicable for that year.

Roth 403(b) and 457(b) Accounts

- Contributions are pre-tax reductions from your paycheck.
- Subject to limit coordination with traditional accounts.
- Any earnings on your deposits are tax-free, providing your account has been open for 5 years.
- Distributions may be taken at age 59½ (subject to plan document provisions) or at separation from service.

Note: It is recommended to consult with a financial advisor to determine the best approach based on your specific situation, including your retirement goals.

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Maximum Allowable Contribution Limits

Contributing to your personal retirement account is an important part of your total financial plan. The IRS limits the amount participants may contribute to tax-advantaged retirement plans and imposes substantial penalties for violating contribution limits. The maximum allowable contribution or "MAC" calculator shows what you are allowed to contribute toward your retirement plan(s) this calendar year.

All participants should generally receive regular information from their advisor about scheduling the level of their contributions each year. This is especially true if you are eligible to use the 457(b) "Final 3-year Special Catch-Up" or an "Age or Super Age-Based Catch-Up" election. The following information is designed to help you and your representative determine your MAC limit for this year.

403(b) and 457(b) Accounts

It is advised to seek a professional financial advisor for MAC limit determination

403(b) and 457(b) 2026 Basic Limits

The basic limit is 100% of your includable compensation up to **\$24,500**. The accumulative basic limit for your 403(b) and 457(b) accounts is **\$49,000**.

The following "Catch-Up" provisions require certification by OMNI/TSACG. You may not utilize the "Final 3-Year Special Catch-Up" in conjunction with any "Age-Based Catch-Up" during the same calendar year.

457(b) Final 3-Year Special Catch-Up Limit

Employees in the 3 years prior to the normal retirement age (as specified in the plan), may be eligible to increase their maximum total contribution limit the lesser of:

- a) Twice the basic annual limit or
 - b) The basic annual limit plus the amount of the basic limit not used in prior years (only if **not** using age 50+ catch-up contributions).
-

403(b) & 457(b) Age & Super Age-Based Catch-Up Limit

Participants who are age 50 to 59 or 64 or older by 12/31/2026 qualify to make an additional contribution of up to **\$8,000** to their 403(b) and/or 457(b) accounts. Participants who are aged 60, 61, 62, or 63 on 12/31/2026 may contribute an additional amount of up to **\$11,250** to their 403(b) and/or 457(b) accounts.

A MAC calculator is available online to help determine your total MAC limit for the year at:

<https://www.tsacg.com/calculations/mac-calculator>

Contribution Accounting Formula

1. Calendar year contributions are first applied toward the participant's Basic Annual limit for that year.
2. Calendar year contributions that exceed the Basic Annual Limit are applied toward any eligible "Final 3-Year Special Catch-Up" limits.
3. Calendar year contributions (excluding "Final 3-Year") that exceed the Basic Annual limit plus the "Service-Based Catch-Up" limit are applied towards any eligible "Age or Super Age-Based Catch-Up" limit.

NOTE: Employees who maintain and contribute to both a 401(k) and 403(b) account during the same calendar year are subject to a combined maximum limit on contributions even if the plans are maintained by separate employers.

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 (or combination of investment products) may help you reach your future financial goals and suggest a financial plan 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.

Fixed/Variable Annuities

Fixed annuities 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.

Service Based Mutual Funds

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.

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. Investment providers are required to disclose any fees associated with an investment product (Disclosure of Fees). 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.

Questions to Consider Asking

- **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.

TRANSACTIONS

Distributions

The Internal Revenue Service regulations restrict 403(b) and/or 457(b) plan distributions.

403(b) Permitted Distributions

Generally, a distribution cannot be made 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.

457(b) Permitted Distributions

Generally, a distribution cannot be made until you:

- Reach age 59½;
- Have a severance from employment;
- Are deceased;
- Become disabled;
- Have an unforeseeable emergency.

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 Public School Employees and Certain Tax-Exempt Organizations;
- 575 - Pension and Annuity Income - (403(b)/457(b) Plans);
- 4484 - Plan Feature Comparison Chart - (403(b)/457(b) Plans).

Required Minimum Distributions

Distributions from a 403(b) account must begin by April 1 the following calendar year in which you:

- Reach age 73, or
- Retire (if your plan allows you to delay taking your RMD until retirement).

Distributions will be subject to normal income tax during the year in which they are received.

Taxes

A distribution from a traditional 403(b) or 457(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.

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

TRANSACTIONS

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.

Exchange

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.

NOTE: Transfers between 457(b) Investment Providers are similar to 403(b) exchanges.

Qualified Domestic Relation Order

A Qualified Domestic Relation Order (QDRO) is a legal judgment, decree or court order that provides an "alternate payee," such as a participant's spouse, former spouse, child, or dependent with all or a portion of the participant's retirement account balance.

Loan

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.

NOTE: 457(b) loan provisions are similar to 403(b) provisions. However, not all Investment Providers offer 457(b) loans.

Other Transactions

Depending on the provisions of your account contract and the provisions of the employer's plan, you may be eligible to take a loan from your 403(b) and/or 457(b) account for:

- Birth and/or Adoptions
- Emergency Expenses
- Domestic Abuse
- Qualified Disaster Recovery

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

TRANSACTIONS

Plan-to-Plan Transfer

Plan-to-plan transfer means that the participant is moving his or her 403(b) and/or 457(b) account from one employer's plan retaining the same account with the authorized investment provider under the new employer's plan.

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.

Hardship Withdrawals (403(b) plans)

You may be able to take a hardship withdrawal in the event of an immediate and specific heavy financial need, 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.

Unforeseen Financial Emergency Withdrawals (457(b) plans)

You may be able to take a withdrawal in the event of an unforeseen financial emergency, defined as a severe financial hardship of the participant or beneficiary. These emergencies are typically caused by a sudden and unexpected event such as:

- Medical expenses (including the past 6 months) due to illness or accident of the employee, employee's beneficiary, the participant's or beneficiary's spouse, or dependents.
- Burial or funeral expenses of the employee's parent, spouse, child, dependents (as defined in IRC 152) or beneficiary. The expenses must be no more than 90 days old.
- Loss of the employee's or beneficiary's property due to casualty.
- 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.

The purchase of a home and the payment of college tuition are not unforeseeable emergencies.

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

TRANSACTION PROCEDURES

Online Distribution System

The 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 OMNI/TSACG's Online Distribution System website located at: <https://transaction.tsacg.com>.

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.

Manual Form Submission

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

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
Fax: 866.741.0645

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

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

TRANSACTION PROCEDURES

For those opting not to utilize the Online Distribution System, forms may be required to accompany your investment provider's paperwork for submittal to OMNI/TSACG. Disclosure forms can be downloaded from <https://www.tsacg.com/forms/>.

TRANSACTION REQUESTED

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.

Transfer - Purchase of Service Credit

Submit complete Investment Provider paperwork for transaction and the following:

- Completed State Retirement System Documents

403(b) & 457(b) Cash Withdrawals
(with qualifying event only: age 59½ or separation from service)

Submit complete Investment Provider paperwork for transaction.
Original forms may be required by the Investment Provider.

403(b) & 457(b) Loans

Submit complete Investment Provider paperwork for transaction.
Original forms may be required by the Investment Provider.

Special Loans:

- Birth and/or Adoptions
- Emergency Expenses
- Domestic Abuse
- Qualified Disaster Recovery

Submit complete Investment Provider paperwork for transaction and the following:

- Completed Distribution and Loan Certification Statement

Please note: Evidence of expenses MAY be required for approval of request

Hardship Withdrawals (403(b) Plans)

Submit complete Investment Provider paperwork for transaction and the following:

- Completed Hardship Withdrawal Disclosure form
- Hardships due to expenses for repairs to a principal residence require a completed Distribution & Loan Certification Statement.

Please note: Evidence of expenses MAY be required for approval of request

Unforeseen Emergency Withdrawals (457(b) Plans)

Submit complete Investment Provider paperwork for transaction and the following:

- Completed Unforeseen Emergency Withdrawal form
- Unforeseen Emergency withdrawals due to expenses for repairs to a principal residence require a completed Distribution & Loan Certification Statement.

Please note: Evidence of expenses MAY be required for approval of request.

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

HELPFUL WEBSITES

Site links 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.

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.

As a public service employee, you may be a member of your state retirement plan. Your state's retirement plan links may be found at: <https://www.tsa.com/related-links/retirement-system-links/>. Your state retirement system is not associated with your supplemental retirement account or OMNI/TSACG. OMNI/TSACG does not offer investment advice, sell or market any investment/insurance products.

FREQUENTLY ASKED QUESTIONS



What is “the plan”?

The plan encompasses the provisions of a 403(b) and/or 457(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) and/or 457(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 OMNI/TSACG.



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, OMNI/TSACG's 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.