


2024
ANNUAL
RETIREMENT
BENEFITS
GUIDE



Miami-Dade County Public Schools

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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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. The contributions are calculated and deducted before taxes, and they are sent to the investment provider of your choice on your behalf. All you have to do to participate is complete a Salary Reduction Agreement (SRA) through the QuickENROLL system at: <https://www.myquickenroll.com/>. Or you may complete a SRA 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 your voluntary retirement plan, 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 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 plan 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>



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.

What is QuickENROLL?

For employees who would like to start saving with a 403(b) account but have not yet taken the time to research companies and product information, an enrollment option with QuickENROLL can help employees quickly open a 403(b) account and start voluntarily contributions. QuickENROLL allows employees to begin 403(b) contributions to their account in the Plan immediately and delay more complex investment decisions to a later date. Your QuickENROLL 403(b) enrollment can be completed online via the following link: <https://www.myquickenroll.com/>.

In order to ensure you are making informed decisions on your path towards a secure retirement, you may want to consider working with an investment product provider that offers advisor assistance. Should you choose to do so, you can easily move the monies in your QuickENROLL account to the new investment provider. A listing of Authorized Investment Providers can be found online via the following link: <https://www.tsacg.com/individual/plan-sponsor/>.

Are you ready to take action?

Once you are ready to participate in a tax sheltered 403(b) plan sponsored by your employer, 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 to open an account. *Please note: you may only choose from Providers that are authorized under your employer's plan.*

Do I need to submit a Salary Reduction Agreement (SRA)?

If you enrolled using the QuickENROLL 403(b) option, a Salary Reduction Agreement (SRA) is generated and submitted as part of the enrollment process. For those who are enrolling without using the QuickENROLL 403(b) option or who need to start, change, or stop a contribution, a convenient online system is accessible via the online SRA enrollment system at: <https://sra.tsacg.com/>.

Please be aware that submitting a SRA form through the online SRA enrollment system does not open an account with the selected Investment Provider unless you have enrolled using the QuickENROLL 403(b) option. Without QuickENROLL, you must open an account prior to submitting a SRA form through the online SRA enrollment system. *Please note: the information entered via the online SRA enrollment system will supersede and replace all prior 403(b) elections including amounts, investment providers, and effective dates.*

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>.

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.

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.



What are the Benefits of a 403(b) Plan?

There are many benefits to contributing to a 403(b) plan.

- 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 should reflect your future financial needs. It is important to note that 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 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.

What is the Special Pay Plan?

The Special Pay Plan is a retirement savings plan that allows retiring employees to take advantage of maximum allowable tax savings on eligible accumulated sick and annual leave payments that are made upon retirement. This is accomplished by the employer contributing the value of eligible leave each year directly into an employer sponsored tax sheltered account as authorized under Internal Revenue Service guidelines. Most Special Pay Plans allow the participant/retiree to leave funds on deposit in the account and/or withdraw funds from the account as desired immediately upon separation from service.

What are the unique tax benefits of the Special Pay Plan?

One benefit is the permanent savings of the applicable Social Security and Medicare taxes on all contributions to the plan. In addition, federal income taxes are deferred on contributions and any earnings under the Plan until distributed, which could be at a lower tax rate during retirement.

Are there contribution limits?

Yes, the 2024 maximum contribution limits for the employer Special Pay Plan are defined by IRS regulations. Depending on the type of Special Pay Plan utilized by the employer, elective contributions by the employee into a 403(b) or 457(b) plan may offset and lower these employer contribution limits by the amount of the employee contribution. Please refer to your employer's plan for your specific provisions. The contribution maximum and offsets are established by IRS rules and regulations and are subject to change each year.

When am I vested in the Special Pay Plan?

All plan contributions are 100% vested when deposited.

Will the Special Pay Plan affect my Social Security?

Social Security is based upon your highest 35 years of earnings. The impact of the plan on your Social Security, if any, would be minimal.

Will the Special Pay Plan affect the calculation of my state retirement benefit?

No, your state retirement benefit is not affected by the Special Pay Plan.

NOTE: The provisions of your employer's Special Pay Plan may vary. Specific questions regarding any Special Pay Plan should be directed to the Plan Sponsor/Employer or the Special Pay Plan.

401(k) Contributions

Your employer offers a supplemental 401(k) retirement savings plan. If you choose to participate in this Plan, you are allowed to make elective pre-tax deferrals within certain limits as set by federal guidelines. U.S. OMNI & TSACG Compliance Services does not administer your employer's 401(k) retirement savings plan.

You may be required to contribute a minimum annual contribution to participate in a 401(k) plan. These contributions are deducted from pre-tax salary each payroll period for the amount you select. How often you may make changes varies from employer to employer. For additional information, please contact your employer.

The maximum amount that may be contributed in any calendar year is limited to 100% of the employee's includible compensation or \$23,000, whichever is less.

Employees who contribute to both a 401(k) and a 403(b) account during the same calendar year are subject to a coordinated maximum limit on contributions.

The 403(b) MAC limit is reduced, dollar-for-dollar, by the amount contributed to a 401(k) account during the same calendar year. For example, if you contribute \$10,000 to your 401(k) account, you can only contribute \$13,000 to your 403(b) account, thus totaling the \$23,000 coordinated limit.

Employees who are age 50 or older by December 31, 2024, may contribute an additional \$7,500 above the basic annual limit of \$23,000 for a total of \$30,500. *Please note: Employees who contribute to both a 401(k) and 403(b) account are limited to one age-based additional amount per year between the accounts.*

401(k) Withdrawals and Loans

IRS rules do not allow money to be withdrawn from 401(k) accounts without penalty prior to age 59½. Participants or beneficiaries may be able to access their accounts under certain circumstances such as retirement, termination of employment, death, disability, loans, or financial hardship.

You may be able to borrow from your 401(k) account, if:

- It is allowed under the Plan.
- You have a minimum balance.
- The maximum loan amounts are defined by your individual plan.
- You have no other current loans.

A maximum loan duration may exist and may vary among plans and providers. Failure to repay the loan may result in taxable income to the participant. See your tax consultant for more information.

401(k) Fees and Expenses

Annual administrative and management fees are assessed by the Investment Provider. Specific information concerning fees or expenses related to participation is available by contacting your Investment Provider.

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 an age-based "additional amount" this year. The following worksheet is designed to help you and your representative determine your MAC for this calendar year.

Worksheet for 403(b) and 403(b)(7) Accounts Only

Basic Limit:

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

\$23,000.00

Age-Based Addition Limit (Age 50 or older)

You may contribute an additional \$7,500 if you are age 50 or older by 12/31/2024.

\$ _____

Your Age Based Addition allowed for 2024 is \$ _____

(Amount will be \$0.00 if you are less than fifty years of age).

MAC Limit for 2024: \$ _____

Contribution Guidelines

The Internal Revenue Service limits the amount participants may contribute annually to tax-advantaged retirement plans and imposes substantial penalties for violating contribution limits. The Maximum Allowable Contribution (MAC) chart above shows what you are allowed to contribute toward your retirement plan(s) this calendar year.

Basic Annual Limit - The 2024 calendar year limit for 403(b) elective deferrals is defined as up to 100% of includible compensation up to \$23,000.

Age-Based Additional Amount - Employees who are age 50 or older by December 31, 2024, may contribute up to an additional \$7,500 above the 403(b) basic annual limit of \$23,000 for a total of \$30,500. The participant's years of service with the employer is not a factor in determining eligibility for this higher limit.

Your MAC calculation

U.S. OMNI & TSACG Compliance Services certifies that the above calculation meets the IRS guidelines only for the year it was calculated, assuming that all information provided by the employee and/or the employer is accurate and complete. These calculations have been provided for informational purposes only. Participants are responsible for ensuring that total annual contributions to all 403(b) accounts do not exceed the maximum allowable contribution limits.

Maximum allowable contribution limits should be reviewed each year to ensure that all contributions remain within IRS Guidelines. Participants should retain this calculation during the year. Employees who are not currently participating in a personal retirement savings plan through their employer may want to retain this worksheet for future reference.

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. Participants should seek further information regarding their MAC limit each year from their account representative or professional advisor.

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:

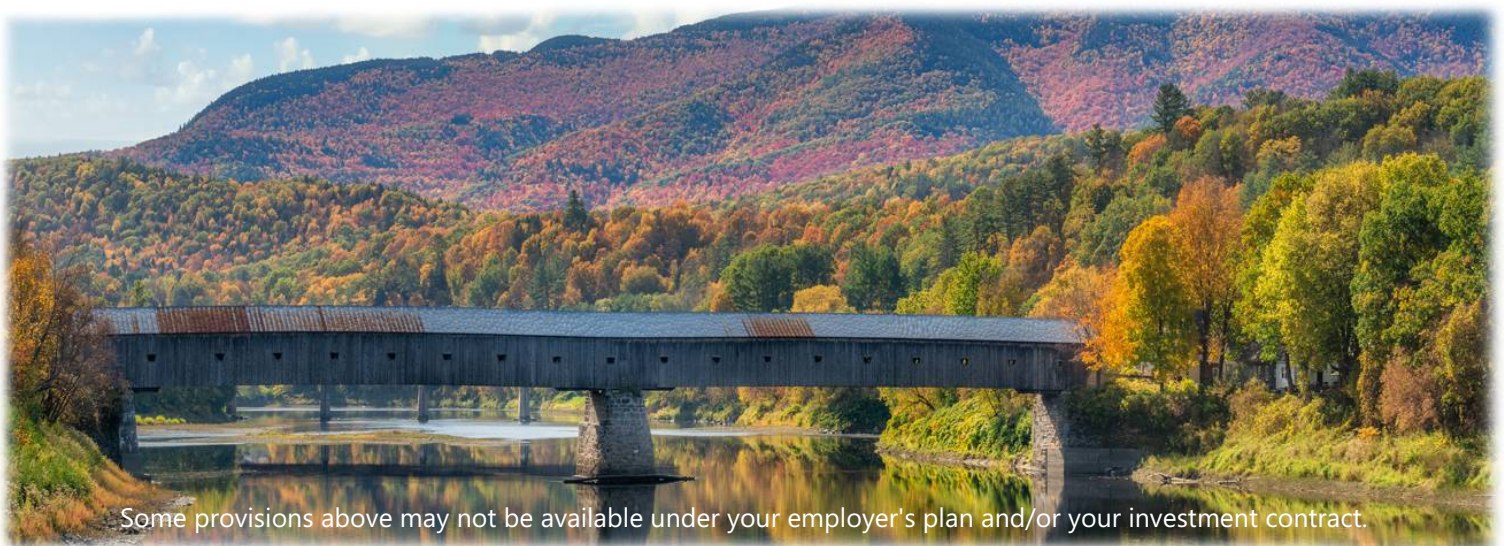
- 571 - Tax Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations;
- 575 - Pension and Annuity Income.

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.



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

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.

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: <ul style="list-style-type: none">• Completed Hardship Withdrawal Disclosure form• Certification of expenses equal to or more than amount requested <p><i>Please note that evidence of expenses MAY be required for approval of request</i></p>
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: <ul style="list-style-type: none">• 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.

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.

Defined Benefit (Pension) Plans

Defined Benefit (Pension) Plans guarantee a retirement benefit that is predetermined. The employer and 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.

Defined Contribution (Investment) Plans

Defined Contribution (Investment) Plans guarantee a set contribution made by the employer and employee. The employer and employee contribute 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.



For more information on your state's retirement plan, visit <https://www.tsacg.com>. The "Retirement System Links" page has a link to your state retirement website.

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

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U.S. OMNI & TSACG Compliance Services
73 Eglin Parkway NE, Suite 202, Fort Walton Beach, FL 32548
<https://www.tsacg.com>