

**Plan Highlights**  
**457(b) Deferred Compensation Plan**  
**&**  
**403(b) Tax Sheltered Annuity Plan**

- ELIGIBILITY** All employees are eligible to participate in both plans.
- ENROLLMENT** You may sign up at any time beginning with your first day of employment.
- CONTRIBUTION CHANGES** Through payroll reductions you may make before-tax contributions of up to 100% of your includible compensation not to exceed the maximum allowable contribution (MAC) limits. A MAC limits table is available from your Retirement Specialist.
- Contributions can begin or be changed at any time by submitting a completed Salary Reduction Agreement (SRA) in the month prior to the month your paycheck will be affected.
- INVESTMENT CHANGES** Investment allocations and balances in existing accounts may be viewed or changed daily. Future investment allocation choices may be made daily.
- VESTING** Vesting refers to your “ownership” of a benefit from the Plan. The money that you defer and the earnings accrued is always 100% vested. Any rollover or transfer contributions you make are also 100% vested.
- ROLLOVERS** You may roll over money into your account. A brief description of your rollover options is provided below. Contact your Representative or Plan Sponsor for rollover details.
- While you are employed you may rollover your existing accounts:**
1. Assets in your previous employer’s 457(b) or 403(b) Plan(s) to your Elite Choice 457(b) DCP Plan or 403(b) TSA account.
  2. Assets in your existing 403(b) TSA Account(s) to your Elite Choice 403(b) TSA account.
  3. Assets in your existing Traditional IRA account(s) to your Elite Choice 457(b) DCP or 403(b) TSA Account.
- WITHDRAWALS** Funds may be withdrawn from your Plan for any of the qualifying events below with no penalty or surrender charge. Fee: Lump sum benefit payment - \$65.00

**403(b) TSA Plan**

- Qualified Retirement
- Early Retirement\*
- Financial Hardship\*
- Separation from Service\*
- Age 59½ or older
- Disability
- Death

**457(b) DCP Plan**

- Qualified Retirement
- Early Retirement\*
- Unforeseen Emergency\*
- Separation from Service\*
- Age 70½ still working
- Disability
- Death
- Small Account Balance\*

\*Age or other qualifications must be met for distributions or withdrawals.

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**LOANS**

Loans are permitted in compliance with IRC 72(p) under the plan. The minimum loan amount is \$1,000. The maximum you may borrow is \$50,000 or 50% of your vested account balance, whichever is less. Participant Fee: Set Up - \$50, Distribution - \$65.00, Wire Fee - \$15.00, and Annual Administration - \$50.00.

**ACCOUNT FEES**

**Participant Paid Annual Fees**

- Account administration fee - \$15.00
- .70%

**American United Life Insurance Company® (AUL)**

- Account administration fee - \$15.00

Annual fees deducted from account assets on a quarterly basis.

Notations:

1. Mutual fund expense ratios include 12b-1 and Sub-TA fees charged internally to the mutual fund by the fund company.
2. Short-term redemption fees may be applicable to some funds in accordance with the fund's prospectus.
3. Revenue sharing is allocated among Master Trust/Custodian Administrator and Record Keeper.

**CONTACT  
INFORMATION**

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**ACCOUNT  
INFORMATION**

[www.rsgsecurities.com](http://www.rsgsecurities.com)

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