

Tax-Sheltered Annuity (TSA)

A Tax-Sheltered Annuity Program is a supplemental retirement savings program authorized by section 403(b) of the Internal Revenue Code. Full and part-time employees are eligible to participate. Eligible employees can enroll at any time.

Through the TSA Program, you can invest a portion of your income for retirement on a pre-tax basis. Participation in the TSA plan is voluntary. You make the entire contribution; there is no employer match.

Investment options include a wide array of mutual funds and fixed and variable annuities managed by authorized investment companies. More information regarding the TSA program may be obtained from the Payroll Department.

Following is a list of the authorized investment companies:

<p>Modern Woodman Raymond J. Morris, Jr. 13401 N. Lodore Road Amelia, VA 23002 (804) 561-3123</p>	<p>Metropolitan Life - Richmond Financial Kevin Fox 6600 W. Broad St. Richmond, VA 23230 (804) 282-7522</p>
<p>VALIC Matthew Kardos 10800 Midlothian Tnpk., Suite 200 N. Chesterfield, VA 23235 (804) 519-5685</p>	<p>Cetera Investors Melvin Mitchell 140 E. Shore Drive, Suite 105 Glen Allen, VA 23059 (804) 346-4670 ext. 328</p>
<p>Edward Jones Laura Yox / Brad Dalton 5396 Twin Hickory Rd. Glen Allen, VA 23059 (804) 346-0471</p>	<p>Virginia Retirement Specialists Robert E. Lane PO Box 202 Keysville, VA 23947 (434) 736-9832 Fax (434) 736-8499</p>
<p>Primerica Financial Services Kimberly Hailey (434) 603-2901</p>	<p>AXA Equitable Michelle Mast 7231 Forest Ave. Richmond, VA 23226 (804) 640-5211</p>
<p>Security Benefit (NEA Members Only) (877) 275-7622</p>	