



# Anna ISD

# Summary Plan Description

### Plan Type

Internal Revenue Code  
Section 401(a)

### Plan Administrator

JEM Resource Partners

### Eligible Employees

Employees who contribute to a  
403(b) or 457(b) with Anna ISD

### Plan Password for Enrolling Online

Online Enrollment Not Available

### Written Plan Effective Date

9/1/2002

### Plan Year End

12/31

### Matching Contribution Rules

The Employer will match any contribution made to a 403(b) or 457(b) on behalf of the participant into the 401(a)

**Base Match 50% of contribution up to 2% of Base Salary.**

### Vesting

Contributions made to a Plan Participant's account are subject to vesting requirements (the ownership of the contributions and earnings). The following schedule shows when a Participant will become the owner of the account balance.

<u>Years of Service – Vesting %</u>				
Yr 1	Yr 2	Yr 3	Yr 4	Yr 5
0%	25%	50%	75%	100%

### Distributions

Available for the following conditions:  
Separation of Service, Death, Disability, or  
Retirement

### Loans

Not Available

### Automatic Distributions

Not Available

### Hardship

Not Available

### Disability

Determined by TRS

### Beneficiaries

Record Keeper - JEM

### Administrative Fees

JEM Resource Partners - Record Keeper  
\$1.44 per participant per month  
Paid by participant

TCG Advisors, LP –  
Investment Advisor  
Sliding Scale (.45%-.25% of  
assets) Currently .45%

ESC Region 10 - Plan Coordinator  
\$.10 per participant per month, paid  
by participant

Wilmington Trust - Custodian .10% of  
assets paid by plan assets

Paid from plan assets

Distribution Fee  
\$25, paid by the participant

**For more information please contact JEM Resource Partners, the Plan Administrator**