



## Ennis 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) Plan with Ennis  
ISD

### Plan Password for Enrolling Online

Online Enrollment Not Necessary  
To view your account online go to  
[www.region10rams.org](http://www.region10rams.org) and follow the  
login instructions for a current participant

### Written Plan Effective Date

9/1/2002; Amended 9/1/2011

### 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 for every \$1.00 of Participant Contribution up to a maximum of 2.00% of Base Salary for Employees not exceeding eight (8) absences during the Plan Year.**

*In addition to the Base Match, Plan participants may be eligible for an Attendance Match:\**

**Excellent Attendance (2 or fewer) \$.25 for every \$1.00 of Participant Contribution up to a maximum of 1.00% of Base Salary**

**Perfect Attendance (0 absences) \$.50 for every \$1.00 of Participant Contribution up to a maximum of 2.00% of Base Salary**

*\*Note that the maximum total matching contribution by the District for any Participant is \$6,000 per Plan year*

### Vesting

Contributions made to a Participant's Plan 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%	0%	50%	75%	100%

### Distributions

Available in the following events:  
Separation of Service, Death, Disability, or  
Retirement

### Loans

Not Available

### Automatic Distributions

Not Available

### Hardship Distributions

Not Available

### Disability

Same as TRS Rules

### Beneficiaries

Record Keeper - JEM

### Administrative Fees

JEM Resource Partners - Record Keeper  
\$1.15 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**

This document is designed to inform Participants about the Plan in non-technical language. Every attempt is made to convey the Plan accurately. If anything in this Summary Plan Description varies from the Plan Documents, Plan Documents govern.