



Fort Bend ISD Summary Plan Description

Employee Incentive Plan (EIP)*

Plan Type Internal Revenue Code Section 401(a) *Now part of the Region 10 Teacher/Employee Recruitment and Retentions Program (TERRP)	Plan Administrator JEM Resource Partners	Eligible Employees All Employees except Employees who are scheduled to work less than 20 hours per week and less than 5 months during the school year.
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Plan Password for Viewing Account Online Initial User Name: Your Social Security Number (SSN); Initial Password: Last 4 digits of your SSN	Written Plan Effective Date Original Effective Date: 1/1/2002; Restatement with Region 10: 7/20/2010	Plan Year End 8/31
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Matching Contribution Rules

For each Plan Year, the Employer may contribute to the Plan a discretionary amount, as determined solely by the Employer.

****Contributions to the Plan are currently suspended****

Vesting

- a. All Employer Contribution Accounts not attributable to Campus Incentive Contributions:

<u>Years of Service – Vesting %</u>					
Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6
0%	25%	50%	50%	75%	100%

- b. Employer Contribution Accounts attributable only to Campus Incentive Contributions:

<u>Years of Service – Vesting %</u>	
Yr 1- Yr 3	3+ Yr
0%	100%

Distributions Available for the following conditions: Separation from Service, Death, Disability, or Retirement	Loans Not Available	Automatic Distributions Not Available
Hardship Distributions Not Available	Disability Participant shall be considered to be disabled if qualifies for disability with the Texas Teachers Retirement System (TRS)	Beneficiaries Participant may designate a beneficiary, otherwise the beneficiary is the Spouse if married and the estate if not married

Fees
 Administration – JEM: \$1.40 per participant per month; Trustee – Wilmington Trust: .0010 (10 bp); Investment Advisor – TCG Advisors, LP: .0045 (45 bp); ESC Region 10 – Plan Coordinator: \$.10 per participant per month. All fees paid from Plan Accounts. Distribution fee - \$25, paid by Participant

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