



Kaufman 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 Kaufman 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

Effective September 1, 2011, all contributions to the 401(a) Plan will be suspended.

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
\$1.18 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