

Dallas County Schools Summary Plan Description

Plan Type Internal Revenue Code Section 457(b)	Plan Administrator Superintendent	Excluded Employees None
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Plan Password for Enrolling Online dalla457	Plan Effective Date 7/1/2007	Plan Year End 8/31
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Contribution Tax Treatment Pre-Tax	Contribution Sources Employee Only	Contribution Limit \$16,500 per year
Catch-Up Contribution Limit \$5,500 for employees age 50+		

Rollovers Into Plan Available from another qualified plan	Rollovers Out of Plan Available to another qualified plan, upon termination of service
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Distributions Available for the following: - Separation of Service - Death - Disability	Unforeseeable Emergency Distributions Available as defined by the IRS for this type of plan	Inactivity Distributions Available for accounts with balances of less than \$5,000, and no activity for 2 years
Loans Available, see the Loan Agreement and Application Form	Beneficiaries A Designation of Beneficiary Form is only required if Spouse is not the Primary Beneficiary	

Fees of Service Plan Providers <u>JEM Resource Partners, TPA</u> \$18.50 per participant per year 0.25% of assets, paid by the participant	<u>TCG Advisors, Investment Advisor</u> Sliding Scale (0.45% -0.25%), currently 0.45%, paid by participant	<u>Other Fees</u> \$30 Distribution Fee \$50 Loan Set up \$25 Annual Loan Maintenance All of the above paid by participant
<u>Wilmington Capital Trust, Custodian/Trustee</u> 0.10%, paid by participant	<u>ESC Region 10, Plan Coordinator</u> \$0.10 per participant per month, paid by participant	

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