

Education Service Center, Region 6

Summary Plan Description

Plan Type Internal Revenue Code Section 457(b)	Plan Administrator Deputy Director of Administrative Services	Excluded Employees None
Plan Password for Enrolling Online reg6457	Plan Effective Date 7/1/2007	Plan Year End 8/31
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	
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>Wilmington Capital Trust, Custodian/Trustee</u> 0.10%, paid by participant	<u>TCG Advisors, Investment Advisor</u> Sliding Scale (0.45% -0.25%), currently 0.45%, paid by participant <u>ESC Region 10, Plan Coordinator</u> \$0.10 per participant per month, 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

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

