

## Fort Worth ISD

## Summary Plan Description

### Plan Type

Internal Revenue Code  
Section 457(b)

### Plan Administrator

Chief Financial Officer

### Excluded Employees

Any employee **not** working 20 or more hours per week and leased or other employees who are not making member contributions to the TRS.

### Plan Password for Enrolling Online

fortw457

### Plan Effective Date

5/1/2009

### 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

#### JEM Resource Partners, TPA

\$18.50 per participant per year, paid by the district

0.25% of assets, paid by participant

#### Wilmington Trust, Custodian/Trustee

0.10%, paid by participant

#### TCG Advisors, Investment Advisor

Sliding Scale (0.45% -0.25%), currently 0.45%, paid by participant

#### ESC Region 10, Plan Coordinator

\$0.10 per participant per month, paid by participant

#### Other Fees

\$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**



## Fort Worth ISD

## Payroll Change Dates

### Plan Type

Internal Revenue Code Section 403(b)

### Changes Submitted Online by:

### Effective Paycheck Date:

October 26, 2009	November 20, 2009 Monthly November 30, 2009 Semi- Monthly
November 9, 2009	December 15, 2009 Monthly December 15, 2009 Semi- Monthly
December 2, 2009	January 15, 2010 Monthly January 29, 2010 Semi-Monthly
January 19, 2010	February 19, 2010 Monthly February 26, 2010 Semi-Monthly
February 22, 2010	March 26, 2010 Monthly March 31, 2010 Semi-Monthly
April 1, 2010	April 28, 2010 Monthly April 30, 2010 Semi-Monthly
May 3, 2010	May 28, 2010 Monthly & Semi-Monthly
June 1, 2010	June 28, 2010 Monthly June 30, 2010 Semi-Monthly
July 1, 2010	July 28, 2010 Monthly July 20, 2010 Semi-Monthly
August 2, 2010	August 27, 2010 Monthly August 31, 2010 Semi-Monthly