

## Education ISD

## Summary Plan Description

### Plan Type

Internal Revenue Code  
Section 457(b)

### Plan Administrator

Assistant Superintendent

### Excluded Employees

Independent Contractors

### Plan Password for Enrolling Online

graha457

### Plan Effective Date

9/1/2011

### 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  
0.25% of assets, paid by the  
participant

#### Wilmington Capital 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  
All of the above paid by  
participant

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