

Fort Worth ISD

Summary Plan Description

Plan Type

Internal Revenue Code
Section 403(b)

Plan Administrator

JEM Resource Partners

Excluded Employees

None

Plan Password for Enrolling Online

fortw403- if enrolling in Pre-tax
contributions
ftw403xR- if enrolling in Roth
contributions

Written Plan Effective Date

5/1/2009

Plan Year End

12/31

Contribution Tax Treatment

Pre-Tax

Contribution Sources

Employee Only

Roth 403(b)

Available

Suspense

Funds are returned to the district on a quarterly basis

Contribution Limit

\$17,000 per year

Catch-Up Contribution Limit

Available for Age 50+ and 15 year
catch up

Automatic Enrollment

Not Available

Exchanges in Plan

Available only with companies listed
in Appendix I

Transfers Into Plan

Not Available

Transfers Out of Plan

Not Available

Distributions

Available under the following
conditions:
Separation of Service, Death,
Disability, Age 59 ½, or Retirement

Loans

Available, subject to availability
and any additional conditions
applied by individual vendors

Automatic Distributions

Not available

Hardship

Available if request meets IRS
definition pursuant to § 1.401(k)-
1(d)(3)(iii)(B) of the Income Tax
Regulations

Disability

Designated by each vendor and **not**
by the 403(b) plan.

Beneficiaries

Designated by each vendor and
not by the 403(b) plan.

Administrative Fees

\$1.50 per 403(b) participant per month

Fees Paid By:

Employer

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

This document is designed to inform Participants about the Plan in non-technical language. Every attempt is made to convey the Plan accurately. If anything in this Summary Plan Description varies from the Plan Documents, Plan Documents govern.

Fort Worth ISD Plan ID: T ROWE PRICE - 103473
VANGUARD - 10100998

Payroll Change Dates are on the next page