

## Windham SD

## Summary Plan Description

### Plan Type

Internal Revenue Code  
Section 403(b)

### Plan Administrator

JEM Resource Partners

### Excluded Employees

None

### Plan Password for Enrolling Online

windh403

### Written Plan Effective Date

1/1/2009

### Plan Year End

12/31

### Contribution Tax Treatment

Pre-Tax

### Contribution Sources

Employee Only

### Roth 403(b)

Not Available

### Contribution Limit

\$17,000 per year

### Catch-Up Contribution Limit

Available for Age 50+ Only

### Automatic Enrollment

Not Available

### Exchanges in Plan

Available only with companies listed  
in Appendix I

### Transfers Into Plan

Available from another employers  
403(b) plan

### Transfers Out of Plan

Not Available

### Distributions

Available under the following  
conditions:  
Separation of Service, Death,  
Disability, 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**