



Fort Bend ISD

Summary Plan Description

Employee Savings Plan (ESP)

Plan Type

Internal Revenue Code
Section 457(b)

Plan Administrator

JEM Resource Partners

Excluded Employees

Independent Contractors and part
time employees who works less
than 20 hours per week.

Plan Password for Enrolling Online

fortb457-password will be available
7/20/2010 to view your account and make
changes.

Plan Effective Date

Original Effective Date: 9/1/2002;
Restatement with Region 10:
7/20/2010

Plan Year End

8/31

Contribution Tax Treatment

Pre-Tax

Contribution Sources

Employee Only

Contribution Limit

Set Annually by IRS
See [www.region10rams](http://www.region10rams.com) website

Catch-Up Contributions

Allowed for Age 50+ and Last 3 Years
before Retirement

Rollovers Into Plan

Available from another qualified plan

Rollovers Out of Plan

Available to another qualified plan,
upon termination of employment

Distributions

Available for the following:

- Separation from 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 contributions by Participant for
2 years

Loans

Available, see the Loan Agreement and
Application Form

Beneficiaries

Participant may designate a
beneficiary, otherwise the beneficiary
is the Spouse if married and the estate
if not married

Fees of Service Plan Providers

JEM Resource Partners, TPA

\$18.50 per participant per year
0.25% of assets, paid from Plan Accounts

TCG Advisors, Investment Advisor

Sliding Scale (0.45% - 0.25%),
currently 0.45%, paid from Plan
Accounts

Other Fees

\$30 Distribution Fee
\$50 Loan Set up
\$25 Annual Loan Maintenance
All of the above paid by
Participant

Wilmington Trust, Custodian/Trustee

0.10%, paid from Plan Accounts

ESC Region 10, Plan Coordinator

\$0.10 per participant per month, from
Plan Accounts

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.