

**ANNA INDEPENDENT SCHOOL DISTRICT (Anna ISD)**  
**401(a) TERRP DEFINED CONTRIBUTION PLAN**  
*(Teacher/Employee Recruitment and Retention Program)*  
**SUMMARY PLAN DESCRIPTION**  
 May 1<sup>st</sup>, 2007

The Anna ISD Board of Trustees adopted the Educational Service Center Region 10 (Region 10) TERRP (Teacher/Employee Recruitment and Retention Program) Plan (“the Plan”) on September 1, 2002. The Region 10 TERRP plan is completely funded by the employer. Anna ISD (Employer) makes contributions on behalf of employees in addition to their normal compensation. The contributions are made based upon specific benchmarks that were designed to reward Anna ISD staff.

**Contributions**

The Employer shall make contribution on behalf of Employees who meet the following criteria:

The Employer will match any contribution made to a 403(b) or 457(b) on behalf of the participant into the 401(a)  
 Base Match **50%** of contribution up to **2%** of Base Salary.

**Vesting**

Contributions made to a Plan Participant’s account are subject to vesting requirements (the ownership of the contributions and earnings). The following schedule shows when a Participant will become the owner of the account balance.

Vesting %	Years of Service				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5+
	0%	25%	50%	75%	100%

The vesting schedule is waived and Participants become fully vested in their account balance for the following reasons:

- A. Retirement (Must qualify for TRS benefit)
- B. Total Disability (As defined by TRS)
- C. Death

**Fees Charged by Plan Service Providers**

JEM Resource Partners – Record Keeper - \$1.44 per month + \$0.10 for ESC, \$25 Distribution fee  
 Paid by Participant  
 Distribution fee is paid by Participant  
 TCG Advisors, LP – Investment Advisor – Sliding Scale (.45% - .25% of assets) Currently .45%  
 Paid by Plan assets  
 AST Capital Trust – Custodian - Paid .10% of assets.  
 Paid by JEM Resource Partners  
 ESC Region 10 – Coordinates Plan - \$.10 per Participant per month.  
 Paid by Participant

**Contact Information**

For more information please contact the Plan Record Keeper JEM. Their contact information is below:

<p style="text-align: center;"><b><u>Record Keeper</u></b>  <i>JEM Resource Partners</i>                  4201 Bee Caves Rd C-101                  Austin, TX 78746                  Phone: 800-943-9179                  Fax: 888-989-9247</p>	<p style="text-align: center;"><b><u>Investment Advisor</u></b>  <i>TCG Advisors, LP</i>                  A Registered Investment Advisor                  4201 Bee Caves Rd C-101                  Austin, TX 78746</p>	<p style="text-align: center;"><b><u>Trustee</u></b>  <i>AST Capital Trust Company</i>                  2800 North Central Avenue Suite 900                  Phoenix, AZ 85004    <b><u>Custodian</u></b>  <i>TD Ameritrade</i></p>
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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, the Plan Documents govern.