



DALLAS INDEPENDENT SCHOOL DISTRICT (Dallas ISD)
401(a) TERRP* DEFINED CONTRIBUTION PLAN
*(*Teacher/Employee Recruitment and Retention Program)*
SUMMARY PLAN DESCRIPTION

The Dallas ISD Board of Trustees adopted the Educational Service Center Region 10 (Region 10) TERRP (Teacher/Employee Recruitment and Retention Program) Plan ("the Plan") effective September 1, 2001. The Region 10 TERRP plan is completely funded by the employer. Dallas 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 Dallas ISD staff.

Contributions

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

Tier I

The Employer will match the 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 1.0% of Base Salary.	\$180 Annual Cap
If the Employee has Excellent Attendance the contribution is increased to		
Excellent Match	75% of contribution up to 1.5% of Base Salary.	\$270 Annual Cap
If the Employee has Perfect Attendance the contribution is increased to		
Perfect Match	100% of contribution up to 2.0% of Base Salary.	\$360 Annual Cap

Tier II

If an Employee meets the following Criteria they qualify for a Campus Student Attendance Bonus		
a. Minimum of 97.5% average annual student attendance for campus Employees.		
b. If (a) was met in the preceding year the rate increases at .5% annually,		
Compensation Schedule	% Students on F&RLP	Amount of Bonus
	70% or higher	\$85.00 per year
	41%-69%	\$65.00 per year
	40% or less	\$50.00 per year

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.

	Years of Service - Vesting %				
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5+
Tier I and II	0%	25%	50%	100%	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 - \$1.25 per month, \$25 Distribution fee

The monthly fee will be paid by Dallas ISD

Distribution fee is paid by Participant

TCG Advisors, LP – Investment Advisor – Sliding Scale (.45% - .25% of assets) Currently .45%

Paid from Plan assets

AST Capital Trust – Custodian - Paid .10% of assets.

Paid from Plan assets

ESC Region 10 – Coordinates Plan - \$.10 per Participant per month.

Paid by Dallas ISD

Contact Information

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

<p align="center"><u>Record Keeper</u> JEM Resource Partners 4201 Bee Caves Rd C-101 Austin, TX 78746 Phone: 800-943-9179 Fax: 888-989-9247</p>

<p align="center"><u>Investment Advisor</u> TCG Advisors, LP A Registered Investment Advisor 4201 Bee Caves Rd C-101 Austin, TX 78746</p>
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<p align="center"><u>Trustee</u> AST Capital Trust Company 2800 North Central Avenue Suite 900 Phoenix, AZ 85004</p> <p align="center"><u>Custodian</u> TD Ameritrade</p>

Website to view your Account and obtain information about the Plan: www.region10rams.org

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.