



community

## Community High School District #128

## Summary Plan Description

### Plan Type

Internal Revenue Code Section 457(b)

### Plan Administrator

JEM Resource Partners

### Excluded Employees

None

### Plan Password for Enrolling Online

d128

### Plan Effective Date

04/24/2006

### Plan Year End

12/31

### Contribution Tax Treatment

Pre-Tax

### Contribution Sources

Employee Only

### Contribution Limit

\$16,500 per year

### Catch-Up Contribution Limit

\$5,500 for employees age 50+

### Rollovers Into Plan

Available from another qualified plan

### Rollovers Out of Plan

Available to another qualified plan, upon termination of service

### Distributions

Available for the following:

- Separation of 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 activity for 2 years

### Loans

Available, see the Loan Agreement and Application Form

### Beneficiaries

A Designation of Beneficiary Form is only required if Spouse is not the Primary Beneficiary

### Fees of Service Plan Providers

#### JEM Resource Partners, TPA

\$18.00 per participant per year  
0.40% of assets, paid by the participant

#### TCG Advisors, Investment Advisor

currently 0.80%, paid by participant

#### Other Fees

\$25 Distribution Fee  
\$25 Annual Loan Maintenance  
All of the above paid by participant

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