



ESC, Region IV

Summary Plan Description

Plan Type

Internal Revenue Code
Section 457(b)

Plan Administrator

JEM Resource Partners

Excluded Employees

None

Plan Password for Enrolling Online

Reg4457

Plan Effective Date

04/22/03

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

\$15.00 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