



## Garland ISD

## Summary Plan Description

### Plan Type

FICA Alternative

### Plan Administrator

CFO

### Eligible Employees

Must meet one of the following, *and* not covered by TRS:  
Part-time, Temporary, Seasonal

### Written Plan Effective Date

7/1/2014

### Plan Year End

12/31

### Contribution Tax Treatment

Pre-Tax

### Employer Contribution

0%

### Employee Contribution

7.5%

### Rollovers Into Plan

Not available

### Rollovers Out of Plan

Available to another qualified plan,  
upon termination of service

### Distributions

Available for the following:  
- Separation of Service  
- Death  
- Disability

### Beneficiaries

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

### Fees of Service Plan Providers

#### TCG Administrators, TPA

Sliding Scale (2% - 1%), currently  
1.15%, paid from Plan assets

#### TCG Advisors, Investment Advisor

Sliding Scale (0.45% -0.25%),  
currently 0.35  
%, paid from Plan assets

#### Other Fees

\$30 Distribution Fee  
All of the above paid by  
participant

#### ESC Region 10, Plan Coordinator

\$0.10 per participant per month, paid  
by participant

#### AST Capital Trust, Custodian

0.10%, paid by TCG  
Administrators

**For more information please contact TCG Administrators, the Plan Administrator**