

Dallas ISD STAR Plan Summary Plan Description

Plan Type Internal Revenue Code Section 401(a)	Plan Administrator TCG Administrators	Eligible Employees All employees actively contributing to TRS
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Online Account Access To view your account online: - go to www.region10rams.org - click "Login" and select your Employer from the navigation bar - Under the 401(a) tab, click "Login" - The User ID is your SSN; the Password is your date of birth (mmddyyyy)	Written Plan Effective Date 9/1/2001 ; Restated with current plan 9/1/2008	Plan Year End 8/31
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Matching Contribution Rules

The Employer will match any contribution made to a 403(b) or 457(b) on behalf of the participant into the 401(a) based on a formula established by the Board of Trustees each year. Effective September 1, 2011, contributions to the Plan have been suspended and will remain so unless the Board of Trustees reinstates contributions to the Plan.

Vesting

Contributions made to a participant's account are subject to vesting requirements (the ownership of the contributions and earnings). The following schedule shows when a participant becomes the owner of the account balance.

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

Distributions Available for the following conditions: In-Service, Separation of Service, Death, Disability, or Retirement	Loans Not Available	Automatic Distributions Not Available
Hardship Not Available	Disability Determined by Dallas ISD	Beneficiaries Spouse or Estate (if not married) unless designated otherwise by Participant; Recordkeeper- TCG

Administrative Fees

The Region 10 RAMS fee for the administration and investment oversight of the STAR Plan is 1.50% annually. Of this, .40% is paid for investment management and oversight (not including the fees charged by the mutual fund managers and other investments), \$.10 per month to ESC Region 10 and the remainder of the 1.50% to TCG Administrators for plan compliance and administration, all paid by plan assets

Distribution Fee
\$30, paid by the participant

For more information please contact TCG Administrators, the Plan Administrator

Please see the next page for more information on the STAR Plan.



The Dallas ISD STAR Plan is a 401(a) retirement program that provides matching contributions to eligible employees. It is designed to reward and retain employees, improve employee attendance and enhance employee retirement savings.

The STAR Plan is funded with Dallas ISD contributions. Money is invested in a trust set up exclusively for the benefit of employees who participate in the program. The program is managed by Education Service Center Region 10 (ESC Region 10). Dallas ISD will contribute to the STAR Plan based on the formula approved by the Board of Trustees.

Effective September 1, 2011, district matching contributions are suspended. Any future contributions by the district will be made at the Board of Trustees' discretion. The formula for any contributions in the future will also be determined by the Board of Trustees.

Vesting

The longer you work in the Dallas ISD, the more of the STAR Plan account you will own. The amount you own is called the "vested" amount. Your account will vest as follows:

Years of Service With Dallas ISD	Percent Vested
1st Year	0%
2nd Year	25%
3rd Year	50%
4th Year	100%

The vesting provision will be waived for employees who die or become permanently disabled while employed with the district or who retire from the district under TRS rules.

Employees must be actively employed with the district on August 31 of each year to receive that year's district contributions unless they have retired under TRS rules. Enrollment in the Star Plan is automatic if you qualify.