



Garland ISD		Summary Plan Description	
Plan Type: Internal Revenue Code Section 403(b)	Plan Administrator: TCG Administrators	Excluded Employees: No Exclusions	
Plan Password for Enrolling Online: garla403 – if enrolling in Pre-Tax contributions gar403xR – if enrolling in Roth contributions	Written Plan Effective Date: 09/01/2014	Plan Year End: 2016	
Contribution Tax Treatment: Pre-Tax	Contribution Sources: Employee Only	Roth 403(b): Available	
Contribution Limit: \$18,000	Catch-Up Contribution Limit: Available for age 50+	Automatic Enrollment: Not Available	
Exchanges in Plan: Available only with companies listed in Appendix I	Transfers Into Plan: Available from another employers 403(b) plan	Transfers Out of Plan: Not Available	
Distributions: Available under the following conditions: Separation of Service, Death, Disability, or Retirement	Loans: Available, subject to availability and any additional conditions applied by individual vendors	Automatic Distributions: Not Available	
Hardship: Available if request meets IRS definition pursuant to 1.401(k)-1(d)(3)(iii)(B) of the Income Tax Regulations.	Disability: Designated by each vendor and not by the 403(b) plan.	Beneficiaries: Designated by each vendor and not by the 403(b) plan.	
Administrative Fees: \$1.50 per 403(b) participant per month, \$150 per month minimum	Fees Paid By: Employer		
For more information please contact TCG Administrators, The Plan Administrator			

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, Plan Documents govern.