

Ducor ESD

Summary Plan Description

Plan Type Internal Revenue Code Section 403(b)	Plan Administrator CalSTRS 403bComply	Excluded Employees None
Plan Password for Enrolling Online ducor403	Written Plan Effective Date 1/1/2009	Plan Year End 12/31
Contribution Tax Treatment Pre-Tax	Contribution Sources Employee	Roth 403(b) Not Available
Contribution Limit \$16,500 per year	Catch-Up Contribution Limit Available for Age 50+	Automatic Enrollment Not Available
Exchanges in Plan Available only with companies listed in Appendix I & II	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 \$2.00 per 403(b) participant per month	Fees Paid By: Employer	

For more information please contact CalSTRS 403bComply, the Plan Administrator

Phone: (888) 892-7494

Email: 403b@CalSTRS403bComply.com

Website: www.CalSTRS403bComply.com