

## El Dorado County Office of Education

## Summary Plan Description

### Plan Type

Internal Revenue Code  
Section 403(b)

### Plan Administrator

CalSTRS 403bComply

### Excluded Employees

Employees ***not*** eligible for  
Early Retirement Incentives

### Plan Password

coe403ER

### Written Plan Effective Date

1/1/2011

### Plan Year End

12/31

### Contribution Tax Treatment

Pre-Tax

### Contribution Sources

Employer

### Roth 403(b)

Not Available

### Vesting

Contributions are 100% vested

### 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

### Disability

Designated by each vendor and ***not***  
by the 403(b) plan.

### Beneficiaries

Designated by each vendor and  
***not*** by the 403(b) plan.

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

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