



457(b) Summary Plan Description

Plan Type	Internal Revenue Code Section 457(b)—Non-ERISA Governmental Eligible Deferred Compensation Plan
Plan Administrator	SchoolsFirst Plan Administration, LLC.
Excluded Employees	None
Written Plan Effective Date	1/1/2009
Plan Year End	December 31
Contribution Tax Treatment	Pre-Tax
Contribution Limit	402(g) limit—\$19,500 per year
Contribution Sources	Employee and Employer
Catch-Up Contribution Limit	Age 50 and Special 3-Year Catch-up
Automatic Enrollment	Not Available
Exchanges in Plan	Available only to Investment Providers listed on Approved Investment Provider List
Rollovers Permitted	Yes
Distributions	Available under the following conditions: Separation of Service, Attainment of Age 70 ½, Death, Excess [Reference IRC 1.402(f)-1, A-5]
Unforeseeable Emergency	Available if request meets IRS definition pursuant to § 1.457-6(c)(2) of the Internal Revenue Code
Loans	Available*
Automatic Distributions	Available; Initial set-up at the individual investment providers
Beneficiaries	Designated with each Investment Provider and not by the 457(b) plan

For more information please contact SchoolsFirst Plan Administration, LLC

 **Call** 800.462.8328, ext. 4727

 **Click** www.schoolsfirstfcu.org

 **Email** retirement@schoolsfirstfcu.org

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*Subject to availability and any additional conditions applied by individual investment providers.

This document is designed to inform Participants, Employers and Providers 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 Document, the Plan Document governs.

SCHOOLSFIRST 
Plan Administration, LLC