

**Chowchilla ESD****Summary Plan Description****Plan Type**Internal Revenue Code  
Section 403(b)**Plan Administrator**

CalSTRS 403bComply

**Excluded Employees**

None

**Plan Password for Enrolling Online**

chowc403

**Written Plan Effective Date**

1/1/2009

**Plan Year End**

12/31

**Contribution Tax Treatment**

Pre-Tax

**Contribution Sources**

Employee

**Roth 403(b)**

Available

**Contribution Limit**

\$18,500 per year

**Catch-Up Contribution Limit**

\$24,500 per year

**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**\$2.00 per 403(b) participant per  
month**Fees Paid By:**

Employer

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

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