Please Note: *The plan document is based on the model plan language for public schools provided in Rev. Proc. 2007-71. We expect to update the plan document by following the guidelines in the IRS's forthcoming 403(b) pre-approved plan document program. The update will address required amendments as well as certain areas of operation that were not included in the model language, including but not limited to:*

- *In addition to the 50 percent limit, loans are allowed under the plan if a loan does not exceed the lesser of (1) $10,000 or (2) 100 percent of the vested account balance.*
- *Employer contributions are available for distribution upon attainment of Age 59.5, Severance from Employment, Death, or Disability.*
- *Employer contributions held in 403(b)(1) Annuity Contracts established prior to 1/1/2009 may be distributed prior to the attainment of Age 59.5 or Severance from Employment.*
- *If allowed under the plan, all Participants are eligible for rollover contributions into the plan.*

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