Tax Deferred Solutions
Summary Plan Description

Employer Information	Marin Community College District 835 College Avenue Kentfield, CA 94904	
Plan Data	Plan Type	Internal Revenue Code §403(b)
	Plan Administration	The TDS Group, Inc. dba Tax Deferred Solutions
	Plan Effective Date	12/05/2008
	Implementation of TPA	12/05/2008
	ERISA Status	Exempt from Title 1 of ERISA
Eligibility	Excluded Employees	Students performing the functions of an employee while regularly attending classes at the Employer institution
	Date of Eligibility	Immediately upon employment
	Vesting	Contributions are immediately 100% vested
Contributions	Contribution Types	Pre-tax contributions Post-tax (ROTH) contributions
	Contribution Sources	Employee Employer contributions permitted at the employer's discretion
	Contribution Limit	Standard annual limits imposed by IRC §403(b)
	Catch-up Provisions	<u>Age Related Catch-Up</u> – Automatically applied with verified Date of Birth data provided by the Plan Sponsor. *See annual limits under IRC §403(b) or contact TDS for more information.* <u>Service Based Catch-Up</u> – Requires TDS Approval. Submit online at www.tdsplans.org *See annual limits under IRC §403(b) or contact TDS for more information.*
	Salary Deferrals	A Salary Amendment Agreement form is required to initiate, change, or cease contributions. SAA forms must be fully completed and submitted as per instructions listed on the form
Account Transactions	Distributions	Yes; upon severance from employment, death, disability, and attainment of age 59 ½
	Loans	Yes; up to 50% of total account values, subject to availability and additional restrictions applied by individual vendors
	Hardship Withdrawals	Yes; pursuant to Section 1.401(k)-1(d)(3)(iii)(B) of the Income Tax Regulations, subject to availability and additional restrictions applied by individual vendors
	Transfers into Plan	Yes; from previous employer's 403(b) Plan
	Transfers out of Plan	Yes; upon distributable event of funds (see 'distributions')
	Exchanges	Yes; between active vendors within the plan or vendors no longer within the plan that have entered into a separate Information Sharing Agreement
	Rollovers into the Plan	Yes; from qualified plans

<table>
<tr><td></td><td>Rollovers out of the Plan</td><td>Yes; upon distributable event of funds (see ‘distributions’)
Yes; for purchase of ‘Airtime’ or Years of Service</td></tr>
<tr><td>Fees</td><td>Administrative Fees

Fees paid by</td><td>$3.00 per month for each account within the plan with a balance greater than zero

Vendor or Participant as detailed on the Salary Amendment Agreement</td></tr>
<tr><td>Active Vendors</td><td colspan="2">Vendor Name
American Century Investments
American Fidelity Assurance Company
American Funds Distributors, Inc. (AFD)
American United Life (AUL), a OneAmerica Financial Partner
Americo Financial Life and Annuity Insurance Company/Great Southern Life Insurance Company
Ameriprise Financial Inc.
AXA Equitable Life Insurance Company
CalSTRS Pension 2
Commonwealth Annuity and Life Insurance Company
Fidelity Investments
First Investors funds distributed by Foresters Financial
Fiduciary Trust International of the South (“FTIOS”)
FTJ FundChoice, LLC
GLP Investment Services, LLC
GWN Securities, Inc
Horace Mann Companies
Industrial-Alliance Pacific Life Ins Co, US Branch
Jackson National Life Ins. Co.
Legend Group; The
Lincoln Investment Planning, Inc.
Lincoln Nat'l Life Ins Co (Lincoln Fin Grp), The
MassMutual, through its subsidiary, C.M. Life Insurance Co.
MetLife Insurance Company USA
Metropolitan Life Insurance Co / MetLife/ MetLife Resources
Midland National
Modern Woodmen of America
National Life Group
New York Life Ins. & Annuity Corp.
North American Company for Life and Health
Oppenheimer Funds Distributor, Inc
Pacific Life Insurance Company
Pentegra Retirement Services†
PFS Investments Inc
PlanMember Services Corp
Putnam Investments
RSG Securities/Benefit Trust Company
Security Benefit
Thrivent Financial for Lutherans
Thrivent Investment Management Inc.
TIAA-CREF (Teacher's Ins & Annuity Assoc of America)
Transamerica Financial Life Insurance Company
Transamerica Fund Services Inc.
USAA Investment Management Company
USAA Life Insurance Company
VALIC
Vanguard Group, The
Voya Financial
Waddell & Reed, Inc
Western National Life Insurance Company

Updated List
This Vendor list may change at any time. To see the current list of active vendors, please visit our website and navigate to the landing-page dedicated for this plan. https://tdsplans.org

Investment Information
Please consult with your financial advisor regarding your investment options. Investment information and comparisons are available at www.403bcompare.com.</td></tr>
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This document is designed to summarize and inform eligible employees and participants about the 403(b) Plan offered by the Employer in a non-technical manner. 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.

For more information please contact the Plan Administrator, Tax Deferred Solutions at:
Toll Free: (866) 446-1072 *no options; hold the line for the next available representative*
Email: customerservice@tdsplans.org
Web: https://tdsplans.org