



BOARD OF EDUCATION
OF WICOMICO COUNTY

*Your 401(a)
Summary Plan Description*

YOUR 401(a) MATCHING PLAN

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YOUR 401(a) MATCHING PLAN

WHY WE HAVE THIS PLAN

Retirement can be a special time, when lifelong hopes and dreams are realized. But to ensure that your retirement will be all that you want it to be, you need to begin planning for it now.

To live comfortably during your retirement years, it's important that you build a sound financial future. Your Plan is designed to help you build up the savings that you'll need for your retirement.

Saving for the future - especially for retirement, is something we know we should do, but often find difficult to get started. Finding any money to save can be a serious challenge.

To help you save for retirement, we provide this Plan that is designed to hold your savings for you until you need this money when you retire.

This Plan is our way of showing you that we value the important work that you do, which helps us to meet our goals. We hope that your 401(a) Matching Plan will be helpful to you in providing for your future.

ABOUT METLIFE

We have become a world of experts! Just as our work has become highly specialized, so too are the fields of financial planning, investments, and tax and pension law.

We have retained Met Life, the nation's premier retirement planning specialist. Met Life Account Executives specialize in providing the retirement planning information you will need to understand how this Plan can help you.

Your 401(a) Matching Plan has many special tax and legal rules that you may sometimes find hard to understand. Sometimes, you may have a practical question about what you need to do to exercise your rights under the Plan. We want you to know that your Met Life executive is ready to help answer your questions about your Plan. However, Met Life is not authorized to make any statement on behalf of the Plan Administrator. Of course, we still retain legal authority for administering your Plan.

YOUR 401(a) MATCHING PLAN

WHAT YOU SHOULD KNOW ABOUT THIS BOOKLET

What do this Plan booklet tell me?

This booklet provides a summary of some of the most important provisions of your 401(a) Matching Plan. It's intended to be a non-technical summary of the rules that govern how your Plan works. This summary focuses on those provisions that we think you most want and need to know about.

The Plan is a formal legal document which states the provisions of your 401(a) Matching Plan. But to help make it easier for you to understand how your Plan works, we have prepared this summary. This booklet discusses in a general way some of the most important points you may want to know to understand how your Plan affects you and your family. Also, this booklet explains certain rules you must follow to exercise your rights under the Plan.

This summary does not explain every provision of the Plan. And for many of the points which are mentioned, this booklet does not go into detail about the Plan's provisions and how they work in different situations.

To find the explanation of any particular provision of the Plan, you may find it helpful to refer to the table of contents to find the general topic. Also, because we have prepared this booklet in a question-and-answer format, you may find that following the questions will help you to find the explanation that you're looking for.

If, after reading this booklet, you decide that you want more information, you should ask the Plan Administrator to give you a copy of the Plan, the complete legal document, which sets forth all of the Plan's provisions. The Plan Administrator is required by law to give you a copy of the Plan if you request it. You should make your request in writing to the Plan Administrator at the address shown in the section entitled "Identifying Information."

You should understand that the Plan, the formal legal document, and not this booklet, is the actual Plan. If there is any conflict between the summary given in this booklet and the actual Plan provisions, the formal Plan will govern.

This booklet seems to have a lot of words that are capitalized, even when they're in the middle of a sentence. Why is that?

Throughout this booklet, we have capitalized certain words and phrases whenever they are used according to the special meaning that they have for the purposes of the Plan. Many of the words and phrases used in this booklet are special "technical" terms which are defined by the Plan.

Should anyone else read this booklet?

Your 401(a) Matching Plan affects both you and your Spouse, and perhaps, other members of your family. We suggest that you keep this Plan booklet in a safe place, and let your Spouse and other members of your family know where it is.

YOUR 401(a) MATCHING PLAN

THE “BASICS” OF YOUR PLAN

What are “the basics” of my Retirement Plan?

Your 401(a) Matching Plan is a tax-deferred retirement savings plan.

How you benefit

Your employer makes certain Employer Contributions on your behalf. The provision for how much your Employer contributes and when you are eligible to receive an Employer Contribution are explained below.

What you will get

Your Plan is an “individual account” plan. This means that your Benefit is based on the amount of Contributions made for you together with any interest or investment earnings. Your Benefit is your Vested Account balance.

Your Plan Account

Your Plan keeps an individual Account just for you. Your Plan Account reflects all Plan contributions and the attributable interest or investment earning.

When it’s all yours

You become fully Vested in your Employer Contributions Account according to the following vesting schedule:

<u>Year(s) of Vesting Service</u>	<u>Vested Percentage</u>
1	0%
2	0%
3	0%
4	0%
5	100%

You are always fully Vested in your Employer Contributions Account upon your Normal Retirement Age, or if you die or become permanently disabled.

What you plan does for you

Your Plan is designed to provide you with savings meant to be used during your retirement. Plan Loans and Hardship distributions are not available under any circumstances under this Plan. Rollover contributions are not permitted under this Plan.

YOUR 401(a) MATCHING PLAN

Am I Eligible for the Plan?

Are all employees eligible for the Plan?

Yes, all employees of the Board of Education of Wicomico County are eligible.

When do I become eligible?

To be immediately eligible for your Plan, you must have attained age 18.

What if I'm not sure whether I'm eligible to participate?

Because of the particular requirement which your Plan has, or because of other provisions, sometimes you may not know for sure whether you are eligible to participate in your Plan.

If you feel you may be eligible, and you want to enroll in your Plan, you should contact your Plan Administrator who can assist you in getting a determination on your eligibility.

IT IS IMPORTANT FOR YOU TO DO THIS, BECAUSE YOUR EMPLOYER IS NOT REQUIRED TO MAKE UP LOST CONTRIBUTIONS IF YOU ARE MISTAKENLY OMITTED FROM PARTICIPATION OR YOU FAIL TO ENROLL IN YOUR PLAN.

SERVICE CREDITING METHOD

What is a Year of Service all about? And why does the Plan provide for a service crediting method?

The term, "Year of Service", is used many times in this booklet and in the Plan.

The term, Year of Service, is important, because to apply some of your Plan's provisions it may be necessary to know whether or not you have completed a Year of Service, and how many Years of Service you have completed.

For example, since your Plan has a vesting requirement for Employer Contributions, your Years of Vesting Service will decide how much of your Employer Contributions Account is Vested.

Because of all this, it is important to count accurately just how much "service" you have completed. This is why the Plan must provide for detailed service crediting methods.

Your Plan provides for the use of the "Elapsed Time Method" for crediting service.

YOUR 401(a) MATCHING PLAN

What Counts as a Year of Service?

You complete a Year of Service when you complete either a period of Service that equals a year (corresponding to your anniversary of hire) or the completion of a contract year as that term is defined by the Board of Education of Wicomico County.

What happens if I take a leave from work?

If you take a leave from work, or if you terminate employment and are later re-hired, special rules may apply to how your Years of Service are counted.

Upon a leave or termination from employment, if you return to work within two (2) years from the date you left work, you will be credited with your prior Service. If during a period of 12 consecutive months (contract year) you work 62 days or less, you will have a Break in Service.

If during two consecutive contract years you have a Break in Service or if you separate from service with the Board of Education of Wicomico County, the unvested portion of your account will be forfeited.

What happens to money once it is forfeited?

When, after two (2) consecutive breaks in service or a separation from service the non-vested part of a participant's account is forfeited, that money shall be moved out of the participant's account and into the Plan's Forfeiture Account. The Plan Administrator shall then use the money in the Plan Forfeiture Account in the following manner. First, to pay the Plan's administrative expenses for any Plan Year subsequent to the Plan Year in which the forfeitures arise. Second, any remaining balance in the Forfeiture Account shall be used to reduce Employer Matching Contributions for any Plan Year subsequent to the Plan Year in which the forfeitures arise.

What happens if I take a maternity or paternity leave?

Before you take such an absence or leave, you should make sure that your absence qualifies under all the rules of the Plan. You must ask the Plan Administrator to authorize your leave.

If you are on a qualified Parental Absence (explained below), and therefore work 62 days or less in the 12 consecutive month period (contract year), your absence is not a Break in Service.

IF YOU ARE TO RECEIVE CREDIT FOR A PARENTAL ABSENCE, THE PLAN ADMINISTRATOR WILL REQUIRE YOU TO SUBMIT CERTAIN PAPERS AS PROOF OF THE REASONS FOR YOUR ABSENCE AND THE NUMBER OF DAYS ABSENCE FOR THOSE REASONS.

You may also want to ask the Plan Administrator to tell you how your absence or leave will affect your Years of Service.

YOUR 401(a) MATCHING PLAN

What is a qualified Parental Absence?

A qualified Parental Absence is an absence you take from work because of:

- your pregnancy
- the birth of your child
- your adoption of a child
- the placement of a child with you
- your care for a child immediately following the birth, adoption, or placement of the child with you

You must submit written proof that your absence from work is for one or more of these reasons.

The fact that a leave is recognized under a federal or state family or medical leave law does not make an absence a Parental Absence.

What if I'm away from work on military service?

If you perform duty in a Uniformed Service (such as any of the Armed Forces of the National Guard) and are immediately reemployed, Service in the Uniformed Service counts as Hour-of-Service for the purpose of calculating Years-of-Vesting-Service but not to determine a Year-of-Eligibility Service. Also, you won't be treated as having incurred a Break-in-Service because of your Service in the Uniformed Services. These special rules apply only to the extent required by the Uniformed Services Employment and Reemployment Rights Act of 1994.

HOW TO ENROLL IN YOUR PLAN

How do I sign up for the Plan?

Your Employer will automatically enroll you in the Plan when you sign up for a 403(b) TSA voluntary contribution program.

YOUR 401(a) MATCHING PLAN

CONTRIBUTIONS

Who contributes to this Plan?

Your Plan provides for Employer Contributions only on behalf of Participants who make Employee Basic Contributions under the 403(b) TSA Program.

How much does my Employer contribute for me?

Currently, your Employer may make Matching Contributions and the amount of the Matching Contribution (if any) shall be determined annually by the Employer.

When does my Employer make Contributions to the Plan?

If you are an Eligible Employee and Participant, your Employer will then make Employer Contributions to your Account. To receive an Employer Contribution, you must complete a year of service. The Employer intends to make the contribution to the Plan before the end of the first calendar quarter following the end of the Plan Year.

When is it all yours?

You become fully Vested in your Employer Contributions Account according to the following vesting schedule.

<u>Year(s) of Vesting Service</u>	<u>Vested Percentage</u>
1	0%
2	0%
3	0%
4	0%
5	100%

You are always fully Vested in your Employer Contributions Account upon your Normal Retirement Age, or if you die or become disabled.

All of your Years of Service with the Board of Education of Wicomico County will count for vesting purposes.

YOUR 401(a) MATCHING PLAN

CHOOSING YOUR PLAN INVESTMENTS

How is my Plan money invested?

Your Plan money is invested in the Investment Contract listed below:

Mutual Fund Select Portfolios

Your Employer shall make all investment directions under this Plan.

Do I get an Investment contract?

Because your Plan uses mutual fund accounts, your Plan Administrator will maintain these accounts. You may get copies of the prospectus for these mutual funds by filing a written request with your Plan Administrator.

YOUR RETIREMENT DISTRIBUTION

When may I receive my Retirement Benefit?

You cannot take a Retirement Distribution until after you reach age 59 ½, or you permanently leave work from your Employer. Plan loans and hardship distributions are not available under any circumstances under this Plan.

After this time, you can either begin your Retirement Distribution, or simply wait - as long as you begin payments not later than your “required beginning date” (explained below).

When must I begin receiving my Retirement Benefit?

You must start to receive your Retirement Distribution no later than April 1 of the Year following the Year in which you reach age 70 ½ **or** you permanently leave work for your Employer, whichever happens earlier.

What happens if I reach age 70 ½, retire and I don't apply to begin receiving my retirement benefit?

If you have reached age 70 ½ and have retired, the Plan cannot permit you to delay receiving your benefit. If you have not filed an acceptable application for payment by the December 31 before your “required beginning date”, the Plan Administrator will instruct the Custodian of your Investment Contract to pay your Vested Account as a cash lump sum.

Since this may not be the best way for you to receive your retirement savings, you should make sure that you file your application before the deadline. Your MetLife Account Executive can explain your Payout Options.

YOUR 401(a) MATCHING PLAN

Are there any rules governing “rollovers” that I will need to know before I decide how to receive my benefits from the Plan?

Yes. A payment from the Plan that is eligible for “rollover” can be taken in two ways. You can have *ALL or ANY PORTION* of your payment either (1) paid directly to a traditional IRA or if you choose, to another qualified employer plan that will accept it (“DIRECT ROLLOVER”) or (2) *PAID TO YOU*. This choice may affect the tax you owe.

If you choose a DIRECT ROLLOVER

- Your payment will not be taxed in the current year and no income tax will be withheld.
- Your payment will be made directly to your traditional IRA, or, if you choose, to another qualified employer plan that accepts your rollover. Your Plan payment cannot be rolled over to a Roth IRA, a SIMPLE IRA, or an education IRA because these are not traditional IRAs.
- Your payment will be taxed later when you take it out of the IRA or the employer plan.

If you choose to have your Plan benefits PAID TO YOU

- You will receive only 80% of the payment, because the Issuer is required to withhold 20% of the payment and send it to the IRS as income tax withholding to be credited against your taxes.
- Your payment will be taxed in the current year unless you roll it over. Under limited circumstances, you may be able to use special tax rules that could reduce the tax you owe. However, if you receive the payment before age 59 ½, you also may have to pay an additional 10% tax.
- You can roll over the payment by paying it to your traditional IRA or to another qualified employer plan that accepts your rollover within 60 days after you receive the payment. The amount rolled over will not be taxed until you take it out of the traditional IRA or the qualified employer plan.
- If you want to roll over 100% of the payment to a traditional IRA or another qualified employer plan, ***YOU MUST FIND OTHER MONEY TO REPLACE THE 20% THAT WAS WITHHELD***. If you roll over only the 80% that you received, you will be taxed on the 20% that was withheld and that is not rolled over.

YOUR 401(a) MATCHING PLAN

CASH-OUT PROVISION AND WITHDRAWALS AT SEPARATION FROM SERVICE

What happens if I separate from service?

At your separation from service with the Employer, if your vested Account balance is less than \$5,000, your Employer may distribute your Account balance to you, subject to withholding and a 10% penalty if you are less than age 59 ½. If your Account balance is \$5,000 or more the funds may remain in the Plan until you elect to take a distribution. Upon separation from service with the Employer, regardless of your account balance, you may always elect to have your plan account balance rolled over into a traditional IRA or into another qualified employer plan that accepts your rollover.

YOUR DEATH BENEFIT

What happens if I die before I begin receiving my benefit?

If you die before you begin your Retirement Distribution, your full Vested Account is payable to your Spouse or your Designated Beneficiary.

What happens if I die after I begin receiving my Retirement Benefit?

If you die after you begin your Retirement Distribution, your Spouse or other Beneficiary(s) will receive further payments only according to the terms of the Payout Option that you selected.

How does the Plan know who I want to receive my Benefit in case I should die?

Except as required by the rules that protect your Spouse (see below), you may choose as a Beneficiary any natural person or corporation or entity (for example, a trust). You can also specify different “classes” of Beneficiaries - for example, one or more “primary” Beneficiary(s), and then one or more “contingent” Beneficiary(s) who get any remaining benefit if your “primary” Beneficiary(s) dies before you do. If you name more than one Beneficiary, we will assume that all Beneficiaries of the same class should get equal shares, unless you specify otherwise.

You must name your Beneficiary(s) on the form required by the Plan Administrator. Your Beneficiary Designation is effective when it is accepted by the Plan Administrator.

If I am the Beneficiary who is to receive a death benefit, when must I start to receive payments?

If you are the surviving Spouse, and you are the Designated Beneficiary, you must start to receive payments no later than December 31 of the Year in which the Participant would have reached age 70 ½ or, all of the death Benefit must be paid to you within 5 years from the date of the Participant’s death.

YOUR 401(a) MATCHING PLAN

If you elect to delay receiving payments until the Year in which the Participant would have reached age 70 ½, you must have the death Benefit paid to you over your lifetime or over a period of time that is not longer than your life expectancy.

If you are not the Spouse

If you are a Beneficiary and you are not the surviving Spouse, you must start to receive payments within one year from the date of the Participant's death; or, all of the death Benefit must be paid to you within five (5) years from the date of the Participant's death.

If you elect to begin receiving payments within one year from the date of the Participant's death, you must have the death Benefit paid to you over your lifetime or over a period of time that is not longer than your life expectancy.

These rules and elections apply only if the Participant died before receiving any Benefit. If the Participant died after beginning to receive a Retirement Distribution, you will receive further payments (if any) only according to the terms of the Payout Option that the Participant selected.

DOMESTIC RELATIONS ORDER

If I should become divorced or separated, or have to pay child support, can the court order payments to come from my Plan money?

Yes. With only a few exceptions, your interest in your Plan Account may not be sold or given away. Similarly, your creditors may not attach or garnish your Plan Account. But one important exception to this general rule is for a Plan Approved Domestic Relations Order.

When the Plan Administrator receives a court order that directs the Plan to provide for payments to your Spouse or former Spouse or to your child or other dependent, the Plan Administrator will decide whether the court order satisfies all the requirements to a Plan Approved Domestic Relations Order.

If your Plan Administrator decides that the court order is a Plan Approved Domestic Relations Order, your Plan Account can be used to make payments to your Spouse or former Spouse, or to your child or other dependent.

If this is to be done, the Plan Administrator will instruct the Issuer(s) of your Investment Contract(s) to make payments to the other persons as specified in the court order, and may instruct the Issuer to prevent you from attempting to apply for payments which would interfere with the payments required to be made under the Plan Approved Domestic Relations Order.

YOUR 401(a) MATCHING PLAN

AMENDMENT OR TERMINATION OF THIS PLAN

Can this plan be amended by my Employer?

Yes, your Employer reserves the right to amend this Plan at any time.

Can amendments to the Plan be made retroactive?

Yes. If the Employer decides that it is appropriate for an amendment to take effect retroactively, this may be done, as long as the retroactive effect is permitted under the Internal Revenue Code.

Can this Plan be terminated by my Employer?

Yes. Although your Employer has adopted this Plan with the expectation and intention that it will be permanent, your Employer reserves the right to terminate the Plan at any time.

What happens if the Plan is amended or terminated?

Any amendment or termination of the Plan cannot reduce the amount credited to your Account before the date of the amendment or termination. You remain entitled to your total Vested Account.

Also, any amendment of the Plan cannot decrease the Plan's vesting for the amount of your Account that was credited as of the date of the amendment.

If your Employer decides that it is appropriate to terminate this plan, you will immediately become 100% vested in your account balance.

Will I be told if the Plan is terminated?

Yes, your Plan Administrator will give you notice of any termination of the Plan.

YOUR 401(a) MATCHING PLAN

PBGC COVERAGE

Is my Retirement Plan covered by the Pension Benefit Guaranty Corporation (PBGC)?

The PBGC does not insure this plan. PBGC coverage is not provided for this Plan since it is an “individual account plan” under which Benefits are based solely upon the amount of Contributions together with interest or investment earnings allocated to each Participant’s individual account.

Is there other protection for my retirement savings?

Your retirement savings is protected by insurance guaranty association laws, and by laws that require all mutual funds and insurance company separate accounts to keep separate the assets invested for each fund or separate account.

Mutual fund and separate accounts

A mutual fund or separate account is legally required to keep separate the investments and assets held for each fund or account. These separate assets are available only to pay investors in that fund or account, and cannot be charged for any other liabilities of the issuer or advisor. Although a mutual fund or separate account has investment risk, any distribution to you does not depend on the credit of the issuer. To find out more about how a variable account is regulated, ask your lawyer or call the state insurance or securities department.

CLAIMS PROCEDURE

How do I make a claim for Benefits?

You may apply to receive payment of any Benefit by filing with the Plan Administrator a written application, and any other evidence which may be required (such as proof of identity and proof of death, and evidence of age).

YOU MUST USE THE FORMS PRESCRIBED BY THE PLAN ADMINISTRATOR and any forms required by the Issuer(s) of your Investment Contracts(s). Your MetLife Account Executive can provide you with these forms. If you do not use the proper forms, the Plan Administrator will reject your claim.

To ensure that your application conforms to the provisions and requirements of the Plan, you must submit your application to the Plan Administrator, who will send it to the Issuer(s) or will reject it and tell you what further forms or information may be needed.

The Plan Administrator has discretion to interpret the Plan when considering your claim.

YOUR 401(a) MATCHING PLAN

What circumstances could cause a delay or reduction of Benefits?

- You fail to make an application for payment of your Benefit.
- You are the surviving Spouse or Beneficiary of the Participant, but you fail to provide a death certificate.
- You move, and do not tell the custodian(s) your new address.
- The value of your Investment Contract(s) investments declines.

What should I do if my application for payment is denied?

If your application is denied, you will be given written notice. This notice will explain the reasons for the denial of your application, refer you to any specific provision of the Plan on which the denial is based, and will explain what further information or forms you must provide to complete your application for payment.

If your application requires further information or forms in order to be complete, you should get whatever is needed, and then re-submit your application for payment.

If you feel that your application was incorrectly or improperly denied, you may appeal to the Plan Administrator for a reconsideration of your application. Your appeal must be made in writing not later than 60 days after you receive the denial notice. Upon this request for reconsideration, you will be given a hearing, and a determination of your claim will be made within 60 days of your appeal request.

ABOUT YOUR ACCOUNT STATEMENT

You should carefully check each statement to make sure that all of the information is correct. If your address is incorrect, or if you have moved, you should immediately call your MetLife regional office at the telephone number shown below. Your MetLife service representative will help you make any change, and will send you a form that you must complete.

Your account balance (after being reduced by any applicable surrender charges, fees, and state premium tax) includes your accrued Benefit under your Retirement Plan. If you think that there is an error in your Account statement, you should call your Account Executive who can review your Account and find out if there is an error, or explain to you any part of your Account statement that may be confusing.

If there is an error, your MetLife Account Executive can bring it to the attention of appropriate parties, including the Plan Administrator and the Issuer(s) of your Investment Contract(s).

Your Plan sees to it that you get regular Account statements because your Employer wants you to know how much money you and your Employer have saved for your retirement. Please remember that your retirement money shown in this Account statement is subject to the terms of your 401(a) Matching Plan. Your Employer Contributions Account is subject to your Plan's vesting provision.

YOUR 401(a) MATCHING PLAN

Your MetLife Account Executive may be reached at:

MetLife

8815 Centre Park Drive, Suite 300
Columbia , MD 21045
410-995-0960 or 301-621-5097

You have the right to see any Plan records on which your Account statement is based. These records are kept at the offices of your Employer, the Plan Administrator, MetLife, and the custodian of your Investment Contract. If you want to see any of these records, you must call to make an appointment.

The provision of your Plan, including any circumstances, that could result in a delay or reduction of your Benefits, are described in this Plan booklet. If you need more information about the Plan, you may call the Plan Administrator at its office shown below.

HUMAN RESOURCES DEPARTMENT

Board of Education of Wicomico County
101 Long Avenue
Salisbury, MD 21801-1538
410-677-4400

YOUR 401(a) MATCHING PLAN

IDENTIFYING INFORMATION

Here's some identifying information you may need to know about your Plan.

Name of Plan: Board of Education of Wicomico County
401(a) Matching Plan

Plan Identification
Number (PIN): 001

Employer Identification
Number (EN): 52-6001052

Effective Date: July 1, 2000

Name and address
of Plan Sponsor and
Plan Administrator Human Resources Department of the
Board of Education of Wicomico County
101 Long Avenue
Salisbury, MD 21802-1538
410-677-4400

Requests for information and legal claims of any kind (including service of legal process or a court order) are properly made when addressed to the Plan Administrator at the address shown above.

Your Plan Year is the 12-consecutive month period beginning July 1 and ending June 30.

YOUR 401(a) MATCHING PLAN

Board of Education of Wicomico County *YOUR 401(a) MATCHING PLAN AT A GLANCE*

How Does the Plan Work?

The Board of Education of Wicomico County will make Matching Contributions for each eligible Participant who contributes on his or her own to the 403(b) Program.

Am I Eligible?

You may become eligible when you attain age 18.

Matching Contributions:

The Board of Education of Wicomico County will make Matching Contributions to the Plan based on your Benefit Compensation. The Board of Education of Wicomico County will declare the amount of any Matching Contribution on an annual basis. You must be employed on the last day of the Plan Year in order to qualify to receive Employer Matching Contributions under this Plan.

Employee Contributions:

Employee Contributions are not permitted under this Plan.

Investments:

Your Employer shall make all investment decisions under the Plan.

Retirement Benefits:

You may receive a payout from your Plan Account after you permanently leave work from the Board of Education of Wicomico County.

This is an overview of the Plan and does not explain all of the provision and rules. Please contact your Plan Administrator for further information so that you fully understand your Plan. Any MetLife employee does NOT have authority to change any provision of the Plan.