

### Investment Options

Mutual funds purchased at NAV (no-load) from “open architecture” family of funds	<ul style="list-style-type: none"> <li>• Vanguard</li> <li>• Fidelity</li> </ul>	<ul style="list-style-type: none"> <li>• American Funds</li> <li>• T.Rowe Price</li> </ul>	<ul style="list-style-type: none"> <li>• Scudder</li> <li>• SSgA</li> </ul>
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| <ul style="list-style-type: none"> <li>- Highly Rated by Morningstar</li> <li>- Daily Valuation and online access</li> <li>- Email Express – Participant account balances e-mailed to the participant every Friday.</li> <li>- Quarterly Statements Mailed to participants home</li> </ul> | <ul style="list-style-type: none"> <li>- Performance and Prospectuses are Online</li> <li>- Investment Advice – actually speak to an Advisor</li> <li>- Pre-allocated portfolios to make investing easy.</li> </ul> |
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### Absolute Fee Transparency

The participant fees are disclosed as a line item on the participant’s statement. Fees are not “hidden” in the investment returns. 12b-1 fees paid to Slavic401k.com are credited back to the individual participants that own the fund. This enhances investment performance and ensures absolute objectivity in fund recommendations.

### Comprehensive Administration

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| <ul style="list-style-type: none"> <li>• Plan Design and Set-up Consultation</li> <li>• Eligible Participant Notification</li> <li>• Sponsor Express- monthly plan summary (testing) e-mailed to the sponsor</li> </ul> | <ul style="list-style-type: none"> <li>• Non-discrimination testing</li> <li>• Loan and Distribution Processing</li> <li>• Trustee Services</li> </ul> | <ul style="list-style-type: none"> <li>• 5500 preparation included as part of the Multiple Employer Plan</li> </ul> |
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### Company Costs

Set-up (one time cost)	\$400 (cost is waived for PEO clients)
Old Plan Takeover (one time cost)	\$350 plus \$3 per participant (cost is waived for PEO clients)
Annual Fee	\$400 (annual fee may be waived; determined annually based on a client size of 10+)

### Participant Costs

Non prorated Administration	\$39 annually (\$9.75 deducted from the account each quarter)
Loan Fee	\$150 one time set up + \$50 annual maintenance
Distributions and transfers	\$40

### Asset Expenses

Weighted Mutual Fund Expense Ratio	0.22%		
<u>Worksite Plan Size</u>	<u>*Slavic401k.com</u>	<u>Employers Resource Service Fee</u>	<u>Total Asset Fee</u>
\$0 - \$600,000	0.85%	0.10%	0.95%
\$600,000 - \$1M	0.75%	0.10%	0.85%
\$1M - \$2M	0.40%	0.10%	0.50%
\$2M - \$3M	0.30%	0.05%	0.35%
\$3M - \$4M	0.27%	0.03%	0.30%
Over \$4M	0.17%	0.03%	0.20%

\*The Slavic fee includes 0.04% paid to Fidelity or Mid Atlantic Trust for custody and clearing trades.

### 2019 Limits

401(k) deferral	\$19,000
Catch-up contribution for age 50+	\$6,000
Contribution limit (Deferral, Match, Profit Sharing)	\$56,000 ( plus catch-up if applicable )
Salary Definition of Highly Compensated Employee (HCE)	\$180,000 (also includes +5% owners, and lineal family regardless of compensation)
Maximum Annual Compensation Limit	\$280,000