

### Investment Options

No-load mutual funds 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>• DFA</li> <li>• SSgA</li> </ul>
- Highly Rated by Morningstar		- Performance and Prospectuses are Online	
- Daily Valuation and online access		- Investment Advice – actually speak to an Advisor	
- Email Express – Participant account balances e-mailed to the participant every Friday.		- Pre-allocated portfolios to make investing easy for 0.25%.	

### 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 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> |
|---|--|---|

### Company Costs

Set-up (one time cost)	\$0
Old Plan Takeover (one time cost)	\$350 plus \$3 per participant
Annual Fee	\$0 (\$350 minimum required. \$39 collected from the participants is applied to the \$350 minimum)

### Participant Costs

Non prorated Administration	\$39 annually (\$9.75 deducted from the account each quarter)
One-time loan set-up fee	\$150 plus \$50 annual loan maintenance
Distributions	\$40

### Asset Expenses

Weighted Mutual Fund Expense Ratio	0.13%		
<u>Worksite Plan Size</u>	<u>Slavic401k.com</u>	<u>Advisor HR</u>	<u>Total Asset Fee</u>
\$0 - \$600,000	0.85%	0.25%	1.10%
\$600,000 - \$1M	0.75%	0.25%	1.00%
\$1M - \$2M	0.40%	0.25%	0.65%
\$2M - \$4M	0.30%	0.10%	0.40%
Over \$4M	0.20%	0.10%	0.30%

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

### 2020 Limits

401(k) deferral	\$19,500
Catch-up contribution for age 50+	\$6,500
Contribution limit (Deferral, Match, Profit Sharing)	\$57,000
Salary Definition of Highly Compensated Employee	\$125,000 in 2019 (also includes +5% owners, and lineal family regardless of compensation)
Maximum Annual Compensation Limit	\$285,000