



## 401(k) PLAN FEATURES

### 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>- Optional Pre-allocated portfolios to make investing easy available for 0.25% management fee.</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, if any, 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> |
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### Company Costs

Set-up (one time cost)	0
Old Plan Takeover (one time cost)	\$350 plus \$3 per participant
Annual Fee	\$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)
Loans	\$150 set-up plus \$50 annual loan maintenance
Distributions	\$40

### Asset Expenses

Average Mutual Fund Expense Ratio < 0.40%

<u>Worksite Plan Size</u>	<u>*Slavic401k.com</u>	<u>Inegrity Outsource Service Fee</u>	<u>Total Asset Fee</u>
\$0 - \$600,000	0.85%	0.25%	1.10%
\$600,000 - \$1M	0.75%	0.20%	0.95%
\$1M - \$2M	0.40%	0.15%	0.55%
\$2M - \$4M	0.30%	0.10%	0.40%
\$4M +	0.20%	0.05%	0.25%

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

### 2017 Limits

401(k) deferral	\$18,000
Catch-up contribution for age 50+	\$6,000
Contribution limit (Deferral, Match, Profit Sharing)	\$54,000 ( plus catch-up if applicable )
Salary Definition of Highly Compensated Employee	\$120,000 in 2017 (also includes +5% owners, and lineal family regardless of compensation)
Maximum Annual Compensation Limit	\$270,000