



401(k) PLAN FEATURES

Investment Options

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|--|--|--|---|
| Mutual funds purchased at NAV (no-load) from “open architecture” family of funds | <ul style="list-style-type: none"> • Vanguard • Fidelity | <ul style="list-style-type: none"> • American Funds • T.Rowe Price | <ul style="list-style-type: none"> • Scudder • SSgA |
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| <ul style="list-style-type: none"> - Highly Rated by Morningstar - Daily Valuation and online access - Email Express – Participant account balances e-mailed to the participant every Friday. - Quarterly Statements Mailed to participants home | <ul style="list-style-type: none"> - Performance and Prospectuses are Online - Investment Advice – actually speak to an Advisor - Optional Pre-allocated portfolios to make investing easy available for 0.25% management fee. |
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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"> • Plan Design and Set-up Consultation • Eligible Participant Notification • Sponsor Express- monthly plan summary (testing) e-mailed to the sponsor | <ul style="list-style-type: none"> • Non-discrimination testing • Loan and Distribution Processing • Trustee Services | <ul style="list-style-type: none"> • 5500 preparation included as part of the Multiple Employer Plan |
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Company Costs

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|-----------------------------------|---|
| 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

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|-----------------------------|---|
| 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

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|------------------------------------|------------------------|--|------------------------|
| Weighted Mutual Fund Expense Ratio | 0.14% | | |
| <u>Worksite Plan Size</u> | <u>*Slavic401k.com</u> | <u>Integrity 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 up to 0.04% paid to Fidelity, Mid Atlantic Trust or Matrix Financial Services for custody and clearing trades.

2018 Limits

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| 401(k) deferral | \$18,500 |
| Catch-up contribution for age 50+ | \$6,000 |
| Contribution limit (Deferral, Match, Profit Sharing) | \$55,000 (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 | \$275,000 |