



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"> • 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

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

Weighted Mutual Fund Expense Ratio	0.12%		
<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.

2021 Limits

401(k) deferral	\$19,500
Catch-up contribution for age 50+	\$6,500
Contribution limit (Deferral, Match, Profit Sharing)	\$58,000 (plus catch-up if applicable)
Salary Definition of Highly Compensated Employee	\$130,000 in 2020 (also includes +5% owners, and lineal family regardless of compensation)
Maximum Annual Compensation Limit	\$290,000