



401(K) PLAN FEATURES

INVESTMENT OPTIONS

Mutual funds purchased at NAV (no-load) from "open architecture" family of funds.

- Vanguard
- BlackRock
- Fidelity
- Franklin Templeton
- Invesco
- T. Rowe Price

- Highly rated by Morningstar
- Daily valuation and online access
- Email Express – Participant account balances e-mailed to the participant every Friday
- Performance and prospect uses are online
- Investment Advice - Actually speak to an advisor
- Pre-allocated portfolios to make the investing easy are optional to all participants for 0.25% annually.

ABSOLUTE FEE TRANSPARENCY

The participant servicing 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

Form 5500 is included as part of the multiple employer plan and quarterly statements are mailed to participants' homes.

- Plan Design Consultation
- Participant Disclosures
- Full Payroll Integration
- 5500 Preparation and Filing
- Employee Education Meetings
- ERISA Bond Coverage
- IRS Non-discrimination Testing
- Monthly Plan Summary
- Loan and Distribution Processing

COMPANY ADMINISTRATIVE COSTS

Plan Setup	\$0
Annual Administration	\$200 (\$0 when employee participant count is 8 or more)
Plan Amendments ¹	\$250
Co-Adoptions	\$250
Profit Sharing ²	\$950 (max)
Prior Plan Takeover/Merge-In	Lesser of \$350 + \$3/participant OR \$500

PARTICIPANT ADMINISTRATIVE COSTS

Annual Administration	\$28 annually
Loans	\$75 one-time set-up and \$16 annual loan maintenance fee
Distributions ³	\$75

PARTICIPANT ASSET EXPENSES

Company Plan Size	Slavic401k ⁴
\$0 - \$600k	0.75%
\$600k - \$1M	0.65%
\$1M - \$2M	0.35%
\$2M - \$4M	0.30%
Over \$4M	0.23%

INVESTMENT EXPENSES

Weighted Avg. Investment Expense (Self-Directed)	0.10%
Optional Managed Portfolios (Risk Based or Bespoke)	0.35%

2025 IRS LIMITS

401(k) Deferral	\$23,500
Catch-up Contributions for Age 50+	\$7,500
Annual Additions Max (Deferral, Matching & Profit Sharing)	\$70,000 (plus catch up, if applicable)
Definition for Highly Compensated Employees	\$150,000 in 2023 or 5%+ owners and their lineal family members
Maximum Annual Compensation Limit	\$350,000

1 – Standard amendments for design changes, as directed by the employer, including, but not limited to: eligibility requirements, employer contributions, automatic enrollment features, and vesting schedules.
2 – Profit sharing calculations are offered at no cost. The fee, if any, will be charged at the time of funding and varies based upon the allocation method that is utilized. Pro-Rata or Flat Dollar = \$0. Integrated with Social Security = \$375. New Comparability or Age Weighted = \$950.
3 – Does not include distributions for Qualified Domestic Relations Orders (QDRO) and Power of Attorney distributions.
4 – Custodial fees charged by Fidelity, American Trust Co., or Matrix are included as part of the Slavic401K Asset Fees.