

Investment Options

No-load mutual funds 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"> • DFA • SSgA
- 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"> • 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
Annual Fee	\$100 Annual Fee

Participant Costs

One-time loan set-up fee	\$150 plus \$50 annual loan maintenance
Distributions	\$40

2018 Limits

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 2018 (also includes +5% owners, and lineal family regardless of compensation)
Maximum Annual Compensation Limit	\$275,000