



**Investment Options**

Mutual funds purchased at NAV (no-load) from “open architecture” family of funds

- Vanguard
  - Fidelity
- American Funds
  - T.Rowe Price
- Scudder
  - SSgA

- 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
- Performance and Prospectuses are Online
  - Investment Advice – actually speak to an Advisor
  - Pre-allocated portfolios to make investing easy.

**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**

- Plan Design and Set-up Consultation
  - Eligible Participant Notification
  - Sponsor Express- monthly plan summary (testing) e-mailed to the sponsor
- Non-discrimination testing
  - Loan and Distribution Processing
  - Trustee Services
- 5500 preparation included as part of the Multiple Employer Plan

**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)
One-time loan set-up fee	\$150
Annual Loan Maintenance	\$50
Distributions	\$40

**Asset Expenses**

Average Mutual Fund Expense Ratio < 0.52%

Worksite Plan Size	Slavic401k.com	Advanstaff Service Fee	Total Asset Fee
\$0M - \$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%	0.10%	0.30%

**2009 Limits**

401(k) deferral	\$16,500
Catch-up contribution for age 50+	\$5,500
Contribution limit (Deferral, Match, Profit Sharing)	\$49,000 ( plus catch-up if applicable )
Salary Definition of Highly Compensated Employee	\$105,000 (also includes +5% owners, and lineal family regardless of compensation)
Maximum Annual Compensation Limit	\$245,000