

401(k) Employee Enrollment Guide



We're With You Every Step...
...Today and Tomorrow





Slavic Investment Group

Slavic Integrated Administration (SIA): DBA as slavic401k.com

SIA serves as a Third Party Administrator to qualified retirement plans. SIA was founded in 1995 to concentrate on Multiple Employer Plan administration and compliance. It contains the systems, staff and expertise necessary to meld and deliver a fully bundled 401k plan product. Using Relius software, along with proprietary trading and web-enabled systems, complete service is provided to both sponsors and participants. This entails all functions necessary to administer a unique "Multiple Employer Plan" qualified under IRC Section 413(c). This concentration enables our Plan Sponsors to offer a cost-effective, flexible plan within the very complex regulations governing this industry.

Slavic Investment Corporation (SIC)

Slavic Investment Corporation (SIC) is a FINRA Broker/Dealer and a member of SIPC. Founded in 1988, SIC focuses on providing mutual fund platforms to retirement plans. As an independent broker dealer utilizing the Mid Atlantic/Fidelity clearing arrangements, we can offer any fund for trading without being tied to one fund family or product. This structure is true open architecture, whereby 12b-1 fees and other fund revenue can be reimbursed directly to participant accounts. Therefore, SIC provides the trading platforms allowing participants to receive rebates from funds paying revenue that typically are passed to brokers as commissions.

Slavic Mutual Funds Management Corporation (SMF)

As an SEC registered investment advisor and named plan fiduciary, SMF analyzes, monitors and recommends mutual funds as investment options for retirement plans, subject to the approval of the sponsor's investment committee. In addition, SMF offers individual investment advice to participants at no charge and manages three portfolios as extra options embedded in the mutual fund platform. These managed portfolios come with an extra charge of 25 to 35 basis points and provide an alternative to participants not wishing to self-direct their accounts. Since no Slavic company receives 12b-1, or sub TA fees, SMF offers unbiased investment recommendations and the best performing funds available.

Depository Services (DSI)

Depository Services (DSI), a DBA for Slavic401k.com, is a collective plan trust bank account utilized for processing contributions and participant directed transactions. Funds remain in this account only on a short-term basis, as they are forwarded to mutual funds for trades or disbursed to participants for distributions, loans and rollovers. No interest is paid on the float, and no fees are charged to participants for use of this account.

SSAE 16 Audited

Founded in 1995, slavic401k.com administrates Defined Contribution Plans as third-party administrator working in conjunction with SMF and SIC. The record keeping function of the plan is the responsibility of slavic401k.com. The record keeping services performed adhere to the guidelines contained in the American Institute of Certified Public Accountants (AICPA) Statement on Auditing Standards No. 70 entitled "Service Organizations" as amended by AICPA Statement on Auditing Standards No. 88 entitled "Service Organizations and Reporting on Consistency."

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conjunction with
SMF and SIC.*



Start to Build a Financially Secure Future Today

It is up to each and every one of us to responsibly save and prepare for retirement. To help you accomplish this important goal, one of the most innovative 401(k) plans is now available to you as part of our comprehensive benefits program. This vehicle is essential in building a sound and secure financial future.

The funds that comprise the 401(k) plan are some of the best funds from some of the best fund families. They have been carefully selected to create a broad cross-section of funds from many different investment styles which should provide you with excellent investment choices to achieve your financial goals.

You are strongly urged to participate in this valuable program: to start, complete the Investor Qualification Worksheet to determine your risk/return profile; then go online to utilize our Retirement Calculator to establish your retirement plan.

Why Did We Choose slavic401k.com?

Cost-Effectiveness

The administration fees are low due to economies gained from being part of a large plan containing many employers in the same trust. This advantage also allows for inclusion of mutual funds that are low cost, utilizing share classes that a smaller plan could not obtain. The Slavic bundled product allows for both these cost advantages to be achieved seamlessly.

401(k) Builds a Secure Future

For the Employee

Saving for retirement is your responsibility, and in light of the dim prospects for Social Security, the need for a tax-advantaged long-term savings program is a necessity for almost everyone. Your company-sponsored 401(k) offers a payroll savings plan that can help you prepare the financial foundation you need to prepare for a financially secure future.

Slavic's 401(k) is not only an excellent financial vehicle, it is one of the most comprehensive programs offered. Services include:

- Complete plan and investment administration
- Individual participant investment advice
- Fully functional website
- Exceptional customer service

Logon to slavic401k.com or call 800.356.3009 for an immediate response.





Highlights of the 401(k) Plan

1. Low-Administration Cost

Typically, the high cost of administration makes the 401(k) impractical for most small to medium sized businesses. The economy of scale achieved by slavic401k.com makes this 401(k) cost-effective and workable for your company.

2. Personalized Service

The registered representatives of SMF are available to you for investment advice and SMF serves as an ERISA section 3(21) Fiduciary to the plan. Our customer service department stands ready, to process your plan requests.

3. Asset Allocation Investment Portfolios

SMF offers pre-allocated investment options based on aggressive, moderate and conservative portfolios. These portfolios are suitable as core investments for retirement plans and allocate assets according to risk profiles.

4. Quality Investment Choices

Highly rated no-load funds that provide a broad spectrum of diversified investments and management styles have been selected for our 401(k). That means you will have access to funds that may achieve various retirement goals.

5. Specialized Reporting & Record Keeping

The slavic401k.com reporting system provides specialized reports for company owners and plan participants. Statements are mailed to plan participants' homes within 15 days of the end of each quarter. Statements are also available on-line.

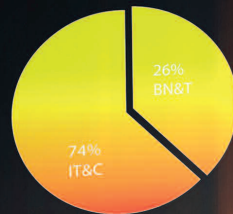
6. Ease of Access

slavic401k.com offers a comprehensive web site that allows users to access and make changes to their accounts.

7. Email Express

Upon request, a unique Email service is available to you. Every Friday afternoon you can receive via Email your 401(k) account balance and a brief commentary of that week's market activity.

The registered representatives of slavic401k.com are available to you for your individual needs, either in person or via our toll-free customer service phone line.



Distribution of market share among the major industry players: IT & C and BN & T was 74% and 26% percent respectively. A further change in the economic situation in the market will be characterized by a more equal distribution of market share major players



Projected sales of main products in 2013

PROJECTED SALES GROWTH DYNAMICS



The 401(k) Tax Advantage



**Pre-Tax Contribution

All contributions to your 401(k) plan are made in pre-income-tax dollars, or in after tax contribution for a Roth account if adopted. Your contributions are always subject to FICA taxes. Depending on how much you contribute, the tax benefit can mean hundreds — even thousands — of dollars in tax savings each year. You are allowed to defer up to \$17,500 (subject to future cost of living increases by the IRS). In addition, participants age 50 and over may make a “catch up” contribution to the plan in the amount of \$5,500. (Highly Compensated employees and company owners may have lower limits due to required testing.)

Tax-Deferred Growth

Like the contributions you regularly make to your 401(k) plan, the growth of your investment is not subject to tax. The 15% to 39% tax you pay on your earnings each year is eliminated in the 401(k) because it is a tax-deferred investment.

The Tax You Do Pay

You pay tax as you begin to take money out of your plan when you retire. At retirement, you will probably be in a lower tax bracket than you were during your peak earning years. So, you would pay significantly less tax overall. However, if you qualify to take money out of your plan before age 59 1/2, you must not only pay income tax on it at that time, but also pay a 10% penalty as well. You can not take a distribution before age 59 1/2 unless you have terminated service. From both PEO and employer.

How Much Should You Save?

The amount you choose to save is a personal decision based upon your individual circumstances. The Retirement Calculation tool at Slavic401k.com can help you determine the amount you need to save to meet your retirement goals. This tool utilizes your actual personal data to take into account your actual situation to complete a retirement program for you.

The Power of Long-Term Compounding

The chart below illustrates the long-term effect of different rates of return and compound growth. It uses an initial investment of \$5,000 with annual contribution of \$2,400. Assumed rates of return are 4%, 7%, 10% and 12%.

Long-Term Compounded Growth

Years	4% Return	7% Return	10% Return	12% Return
10	36,216	42,995	51,218	57,646
15	57,061	74,104	97,140	116,839
20	82,423	117,737	171,097	221,157
25	113,279	178,935	290,206	405,001
30	150,821	264,767	482,032	728,998
35	196,496	385,151	790,971	1,299,990
40	252,066	553,997	1,288,519	2,306,275

This is a model showing the power of compounding and does not reflect actual slavic401k.com client history or imply that the returns will be achieved.

Accumulation Example

	After Tax Outside your 401(k) Plan	Pre-Tax Inside your 401(k) plan	Save More In Your 401(k)!
Savings	\$ 1,000	\$ 1,000	
Taxes 28%	-280	0	
Net Savings	720	1,000	
*Investment Growth @ 8%	58	80	
Tax on Interest	-16	0	
Net investment gain	42	80	
Total Accumulated	\$ 762	\$1,080 (\$318 Difference or 41% More)	

*Hypothetical Return for illustrative purposes only. Your actual return will vary and may be lower. You pay income taxes when you withdraw your funds. Example assumes a 28% tax bracket.

**If your enrollment form includes a Roth 401(k) deferral option, you may designate all or a portion of your contribution as a Roth 401(k) deferral. In a Roth 401(k) account, your investments will grow tax-free. You pay taxes on your deferrals up front and pay no taxes when you become eligible for distribution after age 59 1/2. You may not defer more than \$17,500 between both the Roth and Traditional 401(k) accounts. Your financial advisor can help you determine if it makes sense for you to make Roth 401(k) contributions to your account.



Building Your 401(k) Portfolio

The investment choices in the 401(k) were selected from a broad cross-section of funds. Each participant may select their own funds or one of the SMF pre-allocated portfolios; you cannot choose both. You may create your own portfolio by selecting available funds and allocating varying percentages of your contribution to each one. With the asset-allocation option, you can select one of three portfolios: Aggressive, Moderate, or Conservative (bearing an extra 25 to 35 basis point charge). As a 404(c) designated plan, the participant, not the trustee, is responsible for investment returns based on market performance. SMF is a section 3(38) Fiduciary with respect to management of these portfolios.

While you cannot allocate one portion of your contribution directly to individual funds and another portion to the pre-allocated portfolios, you can change the allocations in your self-directed portfolio as you choose. You can switch between the self-directed and the pre-allocated portfolios as you wish. (All changes must be made through slavic401k.com via the web or by faxing or mailing a change request form to the Customer Service Department.)

In general, the 401(k) is a long-term investment. How “long-term” depends on the number of years you have left before retirement. The typical 401(k) portfolio consists largely of stock-oriented funds because they are considered by most experts to be the best choice for long-term growth. However, there is a higher degree of risk associated with a stock versus a bond or fixed-income investment. That’s why the aggressive investor should weight his or her portfolio more heavily in the stock area, while the more conservative investor should choose more bond and fixed-income investments.

If you are 20 to 30 years away from retirement, a more aggressive portfolio is recommended. The closer you are to retirement, the more conservative your portfolio should become.

SMF representatives are available to assist you in making the right investment choices for your 401(k) portfolio. As a plan participant, you will receive immediate personalized assistance simply by dialing the toll-free telephone number, 800.356.3009.

If you are 20 to 30 years away from retirement, a more aggressive portfolio is recommended. The closer you are to retirement, the more conservative your portfolio should become. As a rule of thumb, you should invest your age in bond funds and the difference in stock indexes.

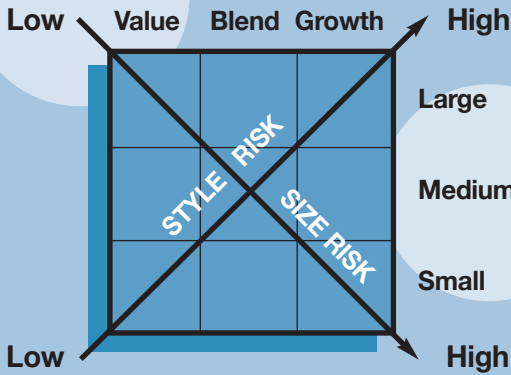




The mutual funds available in your plan have been selected to provide a broad selection of investment options. The Morningstar Equity Fund Style Box provides an instant snapshot of two essential characteristics of the funds that make up the investment line-up: the size and the style of the companies in which the fund invests. These two factors are important in determining the performance and risk characteristics of the funds. The Morningstar Bond Fund Style Box summarizes two essential risk factors in any bond fund: interest rate exposure and credit exposure.

Equity Style Box

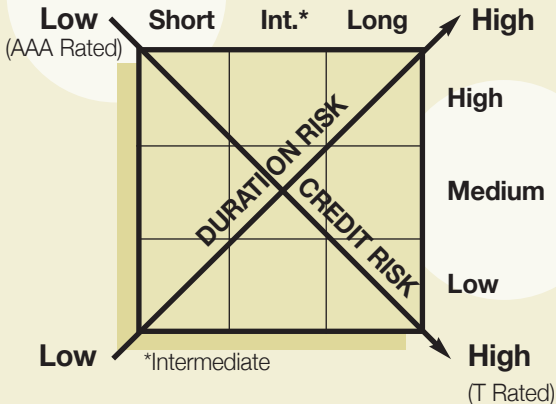
Equity Style refers to the way companies are valued. Some companies appear to be expensive in relation to their current earning power but provide excellent growth opportunities. These are known as growth companies. Conversely, others trade at a low multiple to current earnings but are not expected to grow. These are called value companies.



Equity Size refers to the average market capitalization of the companies in which the fund invests. This is important because the behavior of large companies differs from that of smaller ones.

Fixed Income Style Box

Interest Rate Exposure is an important element in measuring the risk of fixed income investments. Generally, longer dated instruments are riskier than shorter ones. Changes in interest rates will affect the price of longer-term bonds more than that of shorter-term bonds.



Credit Quality refers to the risk of default that is inherent in fixed income securities. An average rating is assigned to bonds in the portfolio by specialist credit rating agencies. An overall score determines the average level of credit risk in the portfolio. Any fund that invests in government securities will have a high credit rating.

Source: Morningstar.com

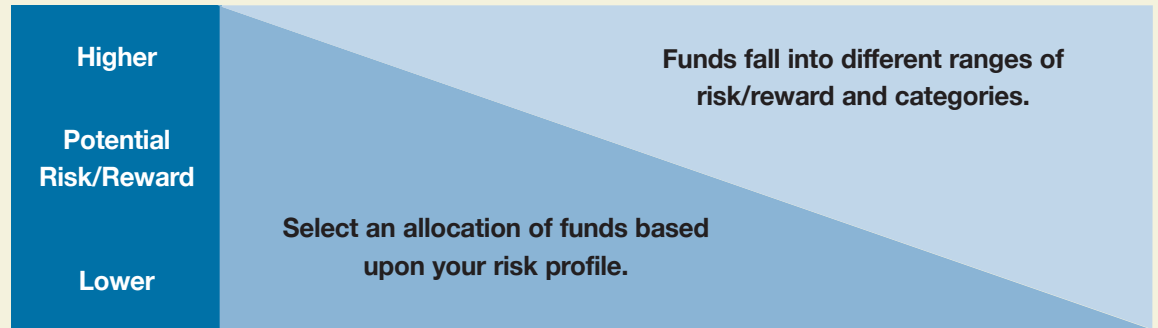


Potential Risk-Reward

Portfolio Selection

In the Self-Directed Portfolio, the participant selects his/her choice of investments from the Specialty Investment, International, Large Capitalization, Small/Medium Capitalization, Bond and Money Market fund categories. These fund selections can change within the limits of the plan. SMF representatives will assist participants regarding their investment options. It is recommended that you allocate your assets among several funds. As the value of your portfolio increases, further diversification should be considered.

It is recommended that you allocate your assets among several funds. As the value of your portfolio increases, further diversification should be considered.



- Specialty Investments
- International Funds
- Small/Medium Capitalization Funds
- Large Capitalization Funds
- Bond/Money Market Funds*

Specialty investments are concentrated in certain sections of the markets that generally have a higher risk than the overall market. These investments are only available as a small portion of your overall portfolio. Do not exceed 10% of your total assets in any one of these funds or 30% in any combination. Conservative investors closer to retirement should not invest in specialty funds without professional guidance.

The key to balancing the risk/reward relationship of your overall portfolio is a well-diversified strategy. The investor qualification worksheet on page 13 will help you determine your risk profile. You may also speak with your registered investment advisor, visit slavic401k.com or call 800.356.3009 to speak with a representative.

All fund shares are not insured or guaranteed by the U.S. Government.

* Bond or fixed income funds have different risk characteristics than stock funds. Risk is determined by the quality and duration of the bonds held in the fixed income fund. These types of funds also carry interest rate risk. There is an inverse relationship between interest rates and bonds. When interest rates rise, the value of bonds fall, and when interest rates fall, the value of bonds rise. The value of some bonds issued by corporations can vary depending on the value of the company's stock and overall financial health.

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Investment Policy Statement



The retirement plan's investment options are designed to follow modern portfolio theory, whereby diversification through asset allocation allows plan participants to better achieve retirement goals. The plan document specifies that it must follow ERISA Section 404(c), which means participants can invest their account balances as they wish, and the trustee(s) and sponsor will not be liable for the consequences of the participant's investment decisions. To allow for a wide range of investment alternatives, approximately 25 highly rated mutual funds have been selected that reflect different management styles and asset classes, in order for account balances to be properly diversified. In addition, investment advice is offered through a registered investment advisor, not only to the plan fiduciaries, but also to participants.

The Investment Committee selects the investment options after considering recommendations from the advisor. The Committee is appointed by the plan sponsor and is responsible for assessing the ongoing performance of the plan, for analyzing the reasonableness of fees charged to participants, and for approving the communication material provided to employees concerning disclosure and investment education. Specifics of the plan fees and investment options are explained in the Summary Plan Description (SPD) and the enrollment booklet.

The trustee of the plan is responsible for safeguarding the assets of the plan held in trust at the various mutual fund companies comprising the investment platform. Participants can exchange funds at will and at no cost by executing trades over the Internet or by contacting slavic401k.com at 800-356-3009.

The Investment Committee has appointed a co-fiduciary investment advisor to render specific investment advice to participants. The advisor also offers three managed portfolio options that you may qualify for by taking a suitability test that characterizes investors as aggressive, moderate or conservative. An explanation of these portfolios and the test is contained in the enrollment booklet or found on the web site at www.slavic401k.com. If you do not specify your investment elections on your enrollment, your account will be defaulted into one of these three portfolios or into an alternative target date fund as specified by the sponsor; until such time that you take charge of investing your account.

To contact any of the plan fiduciaries for information concerning investment of plan assets, refer to the SPD or contact Slavic Mutual Funds Management Corporation, the SEC registered investment advisor.

Investment Education

Controlling Risk

Risk is the chance that investments will fall in value and not be sufficient to fund the participant's retirement. Diversification and portfolio rebalancing are methods used to control risk. Allocating the portfolio among mutual funds that are comprised of different core asset holdings such as domestic stocks, international stocks, Real Estate Investment Trusts (REITs), commodities, bonds and money market will yield greater stability of returns. Often, these asset classes rise and fall in value independently. When several are down, the money market will hold its value, thereby lessening the affect of a downturn in the market. "To diversify" is the prudent way to invest, according to most financial experts. The rise in the S&P 500 stock index over the last 75 years has averaged 8%, meaning investors should expect market volatility. There is no guarantee you will achieve that return, and your account may experience a loss.

In order to diversify, participants should invest in at least three different types of mutual funds, and the portfolio should not be traded unless their risk profile has changed. In fact, constant portfolio juggling is the worst thing a participant can do. The odds are against anyone successfully timing the market. In that regard, buying and holding index funds is an excellent strategy to participate in the market at the lowest cost. On the other hand, rebalancing on a yearly basis to bring the portfolio in line with the desired risk level is recommended. For example, a moderate risk portfolio for someone age 50 would be 40% bonds, 35% domestic large cap mutual funds and 25% in foreign large cap funds. If at the end of the year bond prices have risen so that bonds represent 45% of the portfolio, those bond funds should be sold down to the 40% level and the proceeds invested in the other funds proportionately. This procedure



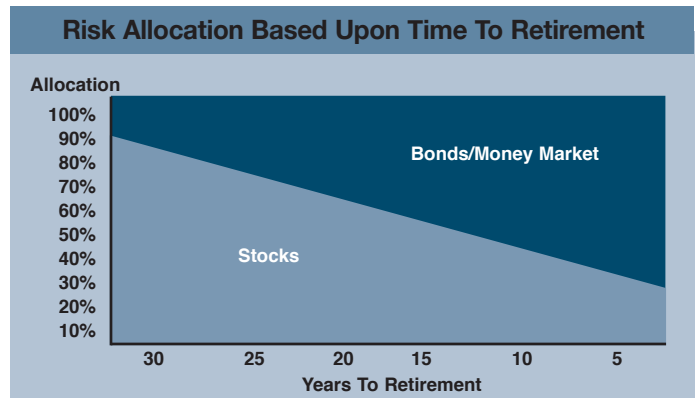
will help control risk, lock in gains, and force the investor to allocate into under-performing funds without imposing the element of emotion, which tends to cause investors to do the opposite of what they should during market turmoil.

If the participant elects to use a Slavic (SMF) managed portfolio for rebalancing and risk profiling, realize the manager's objective is not to achieve a market return but a risk-related return, and there is no guarantee that any targets will actually be achieved. Since SMF typically will not be actively trading your account, each participant should assess performance from their statements and prospectuses found online to determine whether or not the service suits their needs. The plan sponsor does not endorse the use of the Advisor's portfolios except as a default option, but realizing that participants may not be familiar with investing and assessing risk, this service was added as an option for an additional 25 to 35 basis points (0.25% to 0.35%) asset fee charged to the participant choosing it.

Slavic Mutual Funds Management Corporation is an SEC-registered investment advisor and is a fiduciary to the plan employed to render investment advice to participants. Call on Slavic's representatives for any investment question you may have at 800-356-3009.

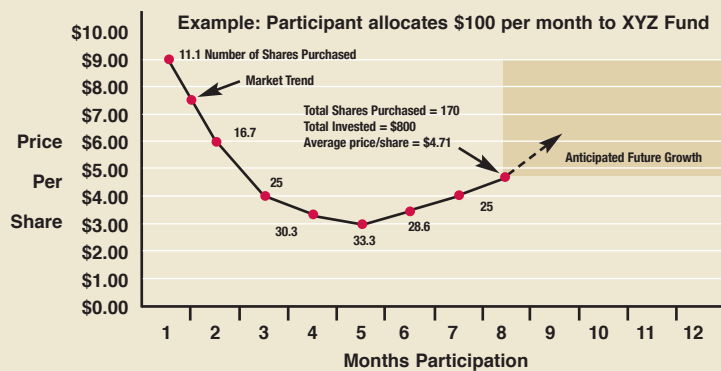
Asset Allocation

How much risk one can afford to take is dependent on the length of time until retirement, overall net worth and tolerance of market declines. The most important element in achieving retirement goals is not the portfolio's return but the rate of saving. To chase high returns by taking on more risk to make up for the lack of saving is not prudent. Once the commitment has been made to participate in the plan, it is advisable to continue saving consistently throughout up and down markets and not to reallocate the portfolio without consulting a financial advisor. For someone that is investing every month and has a long-term horizon, a fall in the market can be an opportunity to acquire more shares at a lower price. It is when the participant is close to retirement that great risk develops. If the market suddenly declines at that time, the participant's retirement would suddenly be in jeopardy. To avoid this risk as retirement nears, investors should reallocate more to short-term, fixed income investments that are usually more stable. Nevertheless, bond



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The Down Market Advantage



If a participant selects a stock-oriented mutual fund as part of his 401(k) account allocation and commits a fixed dollar amount per month to the purchase of that fund, the number of shares accumulated will be much greater in down markets than in up markets. Therefore, down markets actually benefit most 401(k) participants who have a long time until retirement.
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and money market funds yield less than stock-related funds over the longer term. By becoming more conservative with age, one gives up return potential for a portfolio bearing less risk. For example, a participant with 25 years to retirement should be aggressive and allocate most of their money to diversified stock funds; whereas, an individual age 60 should invest at least half in high grade, short-term bond funds. With this analogy in mind, the following table represents an estimate of potential decline versus return.



Conservative Investor

Retire in 5 Years or Less
 Target Return: 4% - 5%
 Risk of Decline: -15%



Moderate Investor

Retire in 6 to 15 Years
 Target Return: 5% - 8%
 Risk of Decline: -25%



Aggressive Investor

Retire in 15 Years or More
 Target Return: 9% - 10%
 Risk of Decline: -40%

Model Stock-Bond Allocations

50-70% Bonds & Money Market
 20-25% Domestic Stocks
 10-25% Foreign Stocks

25-40% Bonds
 40% Domestic Stocks
 20-35% Foreign Stocks

0-20% Bonds
 50% Domestic Stocks
 30-50% Foreign Stocks

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Each participant should allocate according to the risk-related return that fits their objectives detailed in a risk profile test provided on the investment advisor's web site, www.slavic401k.com, or see your enrollment booklet. Each participant is advised to re-take the risk profile test every four years to determine if his/her risk profile has changed.

Annually, the Investment Committee will compare the performance of the fund options against market indexes and review the services of the Advisor to analyze whether the objectives of the investment policy are being met.

Trading Funds

Exchange orders submitted before 4:00 PM EST will be traded the same day on a best effort basis. Exchange orders submitted by fax, mail, or via internet after 4:00 PM EST will be traded the next business day. The next business day policy is guaranteed only if the mutual fund companies and clearing broker involved accept and settle the trade by the next business day (T+1). Slavic will not be responsible for the timing, only the accuracy of your trade. The above policy is still subject to the 14 day error notification policy following the mailing of your statement. To receive compensation for any trading error, you must notify Slavic in a timely fashion to allow for correction to minimize damages, if any.

Settlement variances resulting from trades executing at a revised NAV, executing at a date later than the initial trade request or requiring resubmission due to timing issues at the fund are maintained in a settlement variance account in the DSI trust. Slavic does not benefit from gains due to settlement variances. Please note that no trades will be placed on holidays the market is closed.

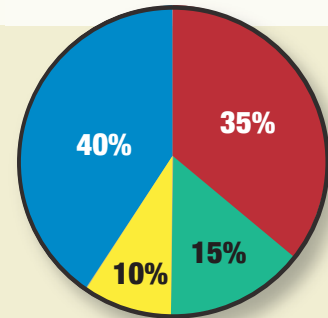


Pre-Allocated Portfolio

In addition to the various mutual funds available, Slavic Mutual Funds Management (SMF) has designed three optional pre-allocated portfolios to make investment decisions easier. The Aggressive, Moderate, and Conservative portfolios have been designed to provide investors with an appropriate allocation of funds to reach their investment goals. They are rebalanced annually to maintain the targeted risk profile in a rapidly changing market, and SMF may also change the allocation during the year at their discretion, and serves as an ERISA section 3(38) Fiduciary with respect to the management of the three portfolios. A sample allocation is as follows:

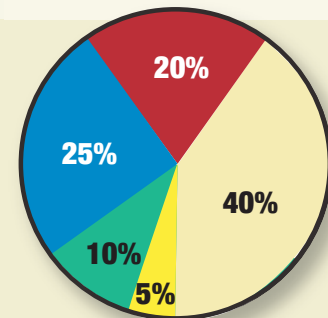
Aggressive Portfolio

■ Domestic Stocks	40%
■ Foreign/Global Stocks	35%
■ Bonds	0%
■ Real Estate Investment Trusts	15%
■ Natural Resource Stocks	10%



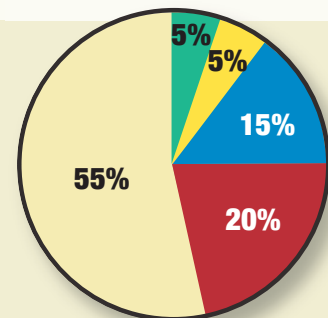
Moderate Portfolio

■ Domestic Stocks	25%
■ Foreign/Global Stocks	20%
■ Natural Resource Stocks	5%
■ Bonds	40%
■ Real Estate Investment Trusts	10%



Conservative Portfolio

■ Domestic Stocks	15%
■ Foreign/Global Stocks	20%
■ Bonds	55%
■ Real Estate Investment Trusts	5%
■ Natural Resource Stocks	5%



Portfolio Samples:
Actual allocations are subject to change by the Advisor.

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Funds and allocations will be changed at the Advisor's discretion. There is an additional asset management fee of 0.25% to 0.35% for management (depending on contract), if you choose this service. The Stock Market is inherently risky and careful attention should be made when selecting the appropriate risk related investment allocation that fits your investor profile. We advise that you complete the Investor Qualification worksheet in this booklet, or visit slavic401k.com and take one of the tests under the heading "investor profile" to determine which portfolio is suitable for you.

Investor Qualification Worksheet



Choosing an Investment Mix That's Right for You

Deciding where to invest your retirement dollars can be a challenge. Understanding some basics about investing will help. The key is to choose an investment that best fits your retirement investment goals. This worksheet helps you identify your "Investment Profile."

Determining Your Investment Profile

Do you know what type of retirement investor you are? Factors such as when you need your money, your ability to accept investment fluctuations and your investment objectives will all influence the investment options you select. This questionnaire will help you determine your own investment profile.

Note: The questionnaire and the analysis reflect broad generalizations and are not intended to result in an exact determination of any of these characteristics for any specific person. Each of the hypothetical examples represents one possible asset allocation strategy based on specific assumed factors such as age, investment objective and personal goals. Since there isn't one portfolio mix that is right for every investor, you and your financial representative will want to carefully consider your own situation.

What Type Of Investor Are You?

Circle the answer that best fits your current situation. Add your points to determine your overall score. Remember, there is no right or wrong answer; each response depends on your own personal situation.

Answer the following questions to determine what type of investor you are.

- | | |
|---|--------|
| 1. How many years until you will retire? | Points |
| <input type="radio"/> over 25 years | 35 |
| <input type="radio"/> 18 to 24 years | 30 |
| <input type="radio"/> 12 to 17 years | 18 |
| <input type="radio"/> 7 to 11 years | 15 |
| <input type="radio"/> Less than 7 years | 0 |
| Sub total: _____ | |
| 2. What is your liquid net worth? (Total of stocks, bonds and cash you own) | |
| <input type="radio"/> Over \$500,000 | 20 |
| <input type="radio"/> \$200,000 - \$500,000 | 13 |
| <input type="radio"/> Under \$200,000 | 10 |
| Sub total: _____ | |
| 3. What is your household credit card debt ratio?
(Credit card debt divided by household income) | |
| <input type="radio"/> 12% or greater | 0 |
| <input type="radio"/> 6% or 11% | 5 |
| <input type="radio"/> 5% or less | 10 |
| Sub total: _____ | |
| 4. How stable is your Employment Income over the next 10 years? | |
| <input type="radio"/> Very likely I will be continuously employed | 15 |
| <input type="radio"/> Probable that I will be employed most of the next 10 years | 10 |
| <input type="radio"/> My prospect of employment is uncertain | 5 |
| Sub total: _____ | |
| 5. If the stock market & your mutual funds went down 30%, would you ... | |
| <input type="radio"/> Change your portfolio allocation | 10 |
| <input type="radio"/> Increase your rate of investing into the same funds | 20 |
| <input type="radio"/> Make no changes | 15 |
| <input type="radio"/> Stop investing in the funds altogether | 5 |
| Sub total: _____ | |
| 6. If one of four mutual funds that you own went up twice as much as the rest one year, would you ... | |
| <input type="radio"/> Allocate more money to the fund that went up | 15 |
| <input type="radio"/> Make no change to your allocations | 10 |
| <input type="radio"/> Sell some of the fund that went up | 5 |
| Sub total: _____ | |

TOTAL POINTS: _____

See next page to evaluate your results.



Investor Qualification Worksheet – continued

Investment Profile

Aggressive Investor Over 80 Points

If you scored over 80, you tend to be an “aggressive growth” retirement investor. You seek the maximum return on your retirement money and are willing to accept the greater risk that goes along with it. Your investment will place a significant emphasis on growth-oriented investment.

Profile: Judy Chow Age 26 Single

“I have a long time before I retire, so I can live with ups and downs in my retirement investments to achieve a higher potential return. I want my money to grow at a high rate — I understand that there are no guarantees, but it may really pay off in 35 years.”



Moderate Investor 61-80 Points

If you scored between 61 and 80, you tend to be a “moderate growth” retirement investor. You recognize the need to protect your retirement money from inflation and are willing to accept average risk in order to obtain a moderate return. A diversified approach which includes both equity and fixed income investments may make sense and help you achieve your goals.

Profile: Lynn Farmer Age 42 Married with two young children

“I have achieved balance in my life — and would like to achieve that same balance for my retirement account. I would like to maintain a mix of investments that includes both growth and income-producing objectives to obtain this balance.”



Conservative Investor 60 Points or Less

If you scored below 61, you tend to be a “conservative growth” retirement investor. You’re more comfortable with lower-risk investments knowing that you may be giving up a potentially higher return. Investments that focus primarily on providing income and capital preservation may be appropriate for addressing your objectives. You should consider a growth-oriented investment for a portion of your assets to help protect your retirement nest egg from inflation.

Profile: Mary Jameson Age 59 Married with three grown children

“I’ve worked many years putting a little bit away each year for retirement. That little bit has added up now — so I’m naturally concerned about keeping the majority of these funds intact. At the same time, I’m seeking protection against inflation eroding the purchasing power of my money.”



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Summary of Benefits



Eligibility:	21 years of age, 12 months of service and 1,000 hours. Eligibility requirements may be less if so adopted by your work-site employer.
Contributions:	Compensation is all gross W-2 earnings before deferrals. (Block 5 on the W2) The minimum deferral is 1% of compensation. You can defer up to \$17,500 or the plan's deferral percentage limit as specified in the SPD, whichever is less. Owners with greater than 5% of stock, their lineal relatives and certain highly compensated employees may be limited by required tests. Participants age 50 or over can take advantage of the "catch-up" provision.
Change Investments:	Exchange orders will be initiated no later than the next business day. In most cases, exchange orders received before 4PM will be traded the same day, subject to Slavic's trading policy as posted on the web site.
Reporting:	Statements are mailed to your home on a quarterly basis. If you prefer, you may elect e-statements.
Matching Contributions:	Discretionary employer contribution to each employee's account, if adopted by your work site employer. The matching contribution is a specific percentage of a participant's elective deferrals each pay period. This amount is subject to the employer vesting schedule. Check with your employer, SPD, or slavic401k.com to determine if your company provides a match.
Loan Provision:	Up to 50% of the vested amount in participant's account. Minimum \$1,000 - Maximum \$50,000 Repayment schedule - 1-5-year amortization payback schedule. If you leave work, the balance must be paid in full within 90 days to prevent default.
Distributions:	Distributions can be made out of the plan: at retirement or age 59 1/2, in the event of long-term disability, death, or upon termination of employment from your Multiple Employer Plan Sponsor and your work site. Hardship withdrawals can be made after the loan provision has been utilized if one of the following criteria is met: to avoid eviction or foreclosure, purchase of primary home, qualifying medical expenses, funeral expenses and payment of tuition or related education fees for post-secondary education for you, your spouse or your children. These withdrawals are subject to tax and penalties and documentation. To expedite a distribution, you can submit your request on-line.
Plan Expenses:	To cover plan administrative costs, a fee schedule will be assigned to your account. The fees cover IRS 5500 filings, contribution processing, record-keeping, accounting, customer service, investment trading, multiple fund family investment platform, Internet access, telephone system, daily valuation of participant accounts and on-line transactions. The fees specific to your plan are detailed in the enrollment form and Summary Plan Description (SPD).
Fund Charges:	The plan utilizes either no-load mutual funds or "Class A" shares at NAV (Net Asset Value).
Retirement Age:	The plan document recognizes 65 years of age. Participants may take in-service distributions of their vested account balance at age 59 1/2. Otherwise, participants must terminate services at their worksite to receive a distribution or rollover.
Immediate Valuation and Questions:	SMF (800) 356-3009 (Account Questions and Information) Web Site www.slavic401k.com

401(k) Employee Enrollment Guide



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