



# The Matrix One Source 401(k) Retirement Savings Plan

- Zero cost to you and low participant costs
- Eliminate your role as Trustee of your own plan
- Outsourced Fiduciary Services to Matrix One Source
- Eliminate the hassles of 401(k) plan administration
  - No more IRS form 5500 to file
  - No more plan audits
  - Outsourced loan and distribution processing
- Full flexibility in plan design (matching, profit sharing, eligibility...)
- Low cost no-load mutual funds from Vanguard, T. Rowe Price, American Funds, MFS and more.



**Professional Employment Services provided by Matrix One Source**

- ✓ **Clearing Services provided by Fidelity**
- ✓ **Administrative Services and Recordkeeping provided by [slavic401k.com](http://slavic401k.com).**



To learn more, contact your Business Development Manager at ►►

**Matrix One Source**  
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## Investment Options

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

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

- Highly Rated funds
- 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.
- Managed portfolios to make investing easy for 0.25%.
- Quarterly Statements Mailed to participants home

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

## 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 set-up plus \$50 annual loan maintenance fee
Distributions	\$40

## Asset Expenses

Weighted Mutual Fund Expense Ratio	0.14%		
<u>Worksite Plan Size</u>	<u>*Slavic401k.com</u>	<u>Matrix 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%	0.10%	0.30%

\* The Slavic fee includes up to 0.04% paid to Fidelity, Mid Atlantic Trust or Matrix Financial Services for custody and clearing trades.

## 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 2017 (also includes +5% owners, and lineal family regardless of compensation)
Maximum Annual Compensation Limit	\$275,000