



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.

To learn more, contact your Business Development Manager at
9016 Philips Road Jacksonville, FL 32256

866.453.2722 / sales@matrixonesource.com / www.matrixonesource.com



MOS-PLAN FEATURES 401 ©2020 MatrixOneSource

Investment Options

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

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

- › Highly Rated funds
- › Daily Valuation and online access
- › Managed portfolios to make investing easy for 0.25%
- › Email Express: Participant account balances emailed to the participant every Friday.
- › Performance and Prospectuses Online
- › Investment Advice: Actually speak to an Advisor
- › 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 fund owners. This enhances investment performance and ensures absolute objectivity in fund recommendations.

Comprehensive Administration

- › Plan design and Set-up Consultation
- › Eligible Participant Notification
- › Trustee Services
- › Sponsor Express: Monthly plan summary (testing) e-mailed to the sponsor
- › Non-discrimination testing
- › Loan and distribution processing
- › 5500 preparation included as part of the Multiple Employer Plan
- › Annual Audit included

Company Costs

Set-up (one time cost)	\$0
Old Plan Takeover (one time cost if applicable)	\$350 plus \$3 per participant
Annual Fee	\$350 minimum required (\$39 collected from the participant 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%

Worksite Plan Size	*Slavic401k.com	Employers Resource Service	Fee Total Asset Fee
\$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%

2019 Limits

401(k) deferral	\$19,000
Catch-up contribution for age 50+	\$6,000
Contribution limit (Deferral, match, Profit Sharing)	\$56,000 (plus catch-up if applicable)
Salary Definition of Highly Compensated Employee	\$125,000 in 2018 (also includes +5% owners, and lineal family regardless of compensation)
Maximum annual compensation limit	\$280,000

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