

*For faster processing, you may enroll quickly and easily online at [slavic401k.com](http://slavic401k.com).*

**Participant Information**

Name: First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Telephone (Including area code) ( ) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Hire \_\_\_\_\_

Email Address \_\_\_\_\_

I hereby affirmatively elect to receive electronically the weekly 401(k) Email Express and the following section 2550.404a-5 disclosures and notices which I direct to be emailed to the address that I have provided:  
*Eligibility Notice; Qualified Default Investment Alternatives (QDIA) Notice; Safe Harbor Notice (if elected by the Plan Sponsor); Summary Plan Description (SPD), which contains plan benefits and disclosure of fees that affect your account; Auto Enrollment Notice (if elected by the Plan Sponsor); Trade Confirmations; Summary Annual Report (SAR) of the Plan; Summary Prospectus for the mutual funds available in your Plan; Amendments or modifications made to the Plan; Quarterly Statements; Form ADV; Form 1099-R; Routine changes to account information including contact information, verification information and account beneficiaries.*

Are you an owner, a relative of an owner, or did you make over \$135,000 last year with your current worksite employer?  Yes  No

**Employer Information**

Worksite Employer \_\_\_\_\_ Telephone (Including area code) ( ) \_\_\_\_\_

**Contribution Instructions**

I elect to defer \_\_\_\_\_% or \$\_\_\_\_\_ Per pay period. The Total contribution between the Roth and Traditional pre-tax 401(k) may not exceed \$22,500 for 2023.  
AND/OR

I elect to defer \_\_\_\_\_% or \$\_\_\_\_\_ Per pay period. The Total contribution between the Roth and Traditional pre-tax 401(k) may not exceed \$22,500 for 2023.

**Note**

*Fractional percentages will be rounded to the nearest whole percentage. The total amount may not exceed 100% of your compensation or \$22,500 per year, whichever is less. This deduction will continue until your employer receives written notice of change. Key and Highly Compensated Employees are limited by a test to their deferral percentage. Participants over age 50 may defer an additional \$7,500 (Max \$30,000 under the catch-up EGTRRA 2001 provision.)*

Please select your investment allocation on the following page. If you do not make an investment election, your account will be invested at the direction of the Trustee into the plans default investment option; a managed account or target date fund.

I do not wish to make deferral contributions at this time.

Participant and Employer hereby mutually agree that Employer shall reduce and withhold the above salary reduction amount/percentage from the Participant's Compensation. The Employer shall contribute the amount so withheld to the voluntary 401(k) qualified plan (the Plan, terms and conditions are hereby incorporated by reference). This shall be in effect until Employer receives written notice of change. No distributions will be allowed before age 59 1/2 while still employed by the worksite, and on the plan sponsor's payroll provider.

Signature of Participant \_\_\_\_\_

Date \_\_\_\_\_

You must select either section (A) Bespoke Automated Investment Allocation Service, (B) Pre-Allocated Portfolio, or (C) Self-Directed. If a selection is made in multiple options, Self-Directed will take precedent. If no investment allocation is selected, you will be invested in the plan's Qualified Default Investment Alternative (QDIA).

**A. Bespoke Automated Investment Allocation Service**

An individually tailored portfolio will be dynamically allocated according to your personal financial circumstances. Through the Bespoke Automated Investment Allocation Service software, Slavic Mutual Funds Management Corporation (SMF), an ERISA 3(38) management Fiduciary as well as an SEC registered Investment Advisor will allocate your account with equity and fixed income positions according to your age, and then rebalance your account on or about your birthday each year. To further refine your allocations, SMF will include the personal financial data that you submit through the Bespoke portal on our website. Just prior to your birthday, we will send you an email with a link that will allow you to make changes that may have occurred to your profile throughout the year. You may also update your profile at any time by visiting the Bespoke page in your account.

**B. Pre-Allocated Portfolio**

**Aggressive Allocation**  
 **Moderate Allocation**  
 **Conservative Allocation**

These options allocate your account with equity and fixed income positions according to your target risk profile. These allocations do not automatically adjust to changes in your risk profile. Please take the risk profile test on the website or in the enrollment booklet to determine your current risk profile. All Pre-Allocated Options are managed by Slavic Mutual Funds Management Corp. (SMF), an ERISA 3(38) Fiduciary Advisor. SMF is an affiliate of Slavic401k and charges a 0.25% management fee for this service which is in addition to the plan asset fee.

**C. Self-Directed Fund Options**

<b>*Specialty Investment Funds</b>		%	<b>Small/Med. Co. Domestic Stock Funds</b>		%
*SHSKX	BlackRock Health Sciences Opps K	_____	VEXRX	Vanguard Explorer Adm	_____
*DFREX	DFA Real Estate Securities I	_____	VIMAX	Vanguard Mid Cap Index Admiral	_____
*FMFEX	Fidelity Advisor® Materials I	_____	VMGMX	Vanguard Mid-Cap Growth Index Admiral	_____
*FSPTX	Fidelity® Select Technology	_____	VMVAX	Vanguard Mid-Cap Value Index Admiral	_____
*FUFRX	Franklin Utilities R6	_____	VSMAX	Vanguard Small Cap Index Adm	_____
*OGMIX	Invesco Gold & Special Minerals R6	_____	VSIAX	Vanguard Small Cap Value Index Admiral	_____
<b>Foreign/Global Company Stock Funds</b>			<b>Large Co. Domestic Stock Funds</b>		
RERGX	American Funds Europacific Growth R6	_____	FXAIX	Fidelity® 500 Index	_____
RNPGX	American Funds New Perspective R6	_____	VIGAX	Vanguard Growth Index Admiral	_____
DFCEX	DFA Emerging Markets Core Equity I	_____	VTSAX	Vanguard Total Stock Mkt Idx Adm	_____
BTMKX	iShares MSCI EAFE Intl Idx K	_____	VVIAX	Vanguard Value Index Adm	_____
<b>Bond/Money Market/Stable Value Funds</b>			<b>Target Date/Asset Allocation Funds</b>		
RBFGX	American Funds Bond Fund of Amer R6	_____	VTWNX	Vanguard Target Retirement 2020 Inv	_____
DIPSX	DFA Inflation-Protected Securities I	_____	VTTVX	Vanguard Target Retirement 2025 Inv	_____
FXNAX	Fidelity® US Bond Index	_____	VTHRX	Vanguard Target Retirement 2030 Inv	_____
PHYZX	PGIM High Yield Z	_____	VTTX	Vanguard Target Retirement 2035 Inv	_____
VMFXX	Vanguard Federal Money Market Investor	_____	VFORX	Vanguard Target Retirement 2040 Inv	_____
VBILX	Vanguard Interm-Term Bond Index Adm	_____	VTIVX	Vanguard Target Retirement 2045 Inv	_____
VBIRX	Vanguard Short-Term Bond Index Adm	_____	VFIFX	Vanguard Target Retirement 2050 Inv	_____
VSGDX	Vanguard Short-Term Federal Adm	_____	VFFVX	Vanguard Target Retirement 2055 Inv	_____
VTAPX	Vanguard Shrt-Term Infl-Prot Sec Idx Adm	_____	VTTSX	Vanguard Target Retirement 2060 Inv	_____
			VLXVX	Vanguard Target Retirement 2065 Inv	_____
			VSVNX	Vanguard Target Retirement 2070 Inv	_____
			VTINX	Vanguard Target Retirement Income Inv	_____

**Total Must Equal 100%**

\*Specialty investments are high risk and only suitable 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 close to retirement should not invest in these funds without professional guidance.

All funds and portfolios bear some risk and your account could suffer a loss. There is no guarantee of future performance. Prospectuses are also available online at [slavic401k.com](http://slavic401k.com).

**BY SIGNING THIS AUTHORIZATION YOU:**

1. Authorize the use of an SIA clearing account as a conduit of funds to and from the fund families. No interest is paid.
2. Acknowledge that you must notify SIA within 14 business days of account statement mailing if you are not invested as designated on the enrollment form or SIA will not be responsible for any errors. You must have a faxed, dated change form or email record
3. Acknowledge that you that your investment portfolio is subject to stock market risk and bond market risk and that your portfolio will experience periods of loss over various lengths of time. Investing involves risk and there are no guarantees.
4. Agree to all of the fees disclosed on this form.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Date

**Beneficiary Information**

Note: If you are married, name your spouse since your spouse is lawfully your primary beneficiary. If you wish to name someone other than your spouse, your spouse must consent with a notarized signature on this form. If you do not include your beneficiary's SS#, it is your responsibility to provide the number to slavic401k. Please do so online under the beneficiary tab after you log into your account.

Primary Beneficiary	Social Security Number	Date of Birth	Percentage	Relationship
Contingent Beneficiary	Social Security Number	Date of Birth	Percentage	Relationship
Contingent Beneficiary	Social Security Number	Date of Birth	Percentage	Relationship

I, spouse of the participant, understand that under the law, I am automatically the beneficiary who will receive 100% of the death benefits payable under the plan. I voluntarily choose to waive these rights, and I agree to the naming of the beneficiaries designated above.

Signature of Spouse (if applicable) \_\_\_\_\_ Date \_\_\_\_\_ Notary Public \_\_\_\_\_ Date \_\_\_\_\_  
 State of: \_\_\_\_\_ My Commission Expires: \_\_\_\_\_

**BY SIGNING THIS AUTHORIZATION YOU:**

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4. Agree to all of the fees disclosed on this form.

\_\_\_\_\_  
 Signature of Participant

\_\_\_\_\_  
 Date