TEAM AHR, LLC Multiple Employer 401(k) Plan

TEAM RMS, LLC & Participating Employers - 401(k) Plan highlights

General Details of Your Plan

Effective Date: 2/1/2023

Eligibility Requirements:

- **Deferrals:**
  - **Age:** 0, **Months:** 3, **Hours:** 0, **Entry:** monthly

Employee Contribution:

- 1% – 100% (based on all W-2 wages)
- Your contributions are always 100% vested.

Vesting Schedule for Non-Safe Harbor Employer Contributions	Vested Interest
Immediate	100

2024 Annual Limits – You can contribute up to $23,000. For participants over the age of 50, up to $30,500. *Additional limits may apply due to compliance testing

Deferral Options

Pre-tax Traditional – Reduces current taxable income, upon distribution your assets will be taxed accordingly.
Roth 401(k) – After-tax contributions do not affect current taxable income, upon distribution your deferrals and gains on investments are not taxed with a qualified distribution.
Distribution Options – A pension plan may provide for distribution only upon retirement, termination of employment, disability, or death of the participant according to Treasury Regulation §1.401-1(b)(1)(i). Taxes and penalties may apply.

Investment Portfolio, Changing Allocations and Rollovers:

Investments

Open architecture platform of "true" no-load mutual funds. The funds are traded and cleared through Fidelity, one of the industry's leading financial services firms.

If an investment choice is not selected, your account will default to a Target Date Fund. Target-date funds provide a shifting mix of stocks and bonds that look to become more conservative as you approach retirement.

Fees:

- Annual Admin fee: $40
- Annual Asset fee: see fee disclosure for details

Distribution fee:

- $75.0 standard
- $75.0 hardship
- $500.0 QDRO

Service Center Available

(New Enrollments and Changes, Beneficiary updates, loans and distribution questions)

- Toll-free number: (800) 356-3009 Customer service hours: 9a.m. to 8p.m. EST
- customers@slavic401k.com

First-Time Enrollment

- Go to www.slavic401k.com
- Click the Enroll button on the top right hand side.
- Enter your Social Security Number (without dashes).
- Enter your Date of Birth.

New Account Access

- To access your account online for the first time, go to www.slavic401k.com and click on "Log In" in top right-hand corner of the page. Then click on "Sign Up" and provide the information required to verify your account and create your username and password.