

HOW TO OPT-OUT OF AUTOMATIC ENROLLMENT

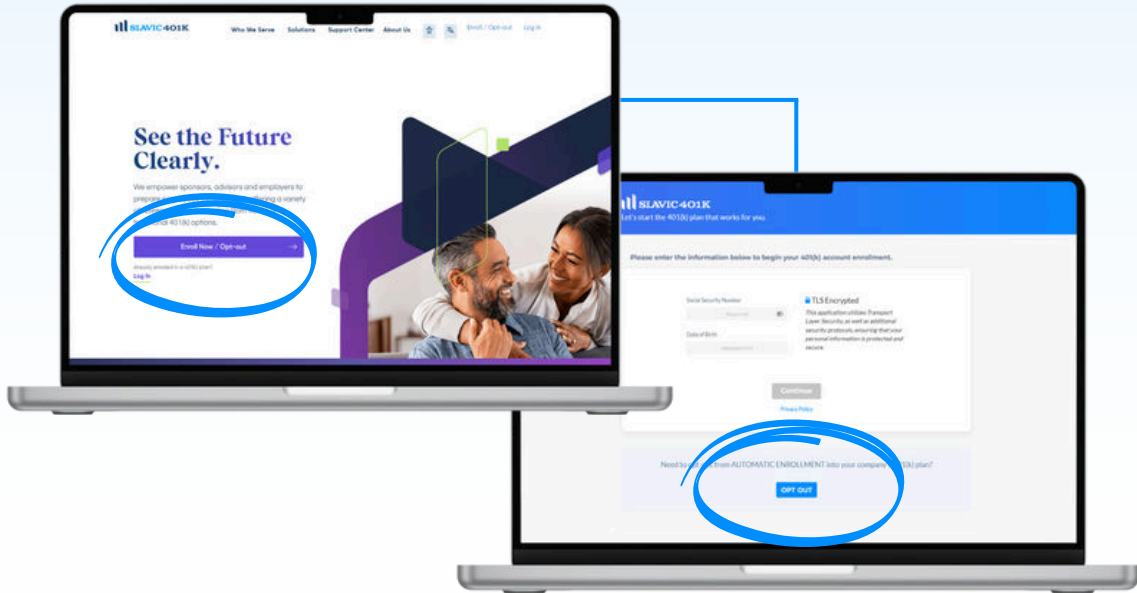
Consider the Long-Term Effects

Before opting out, consider the tax benefits you might lose. 401(k) contributions are pre-tax and can lower your taxable income.

Choose Opt Out

Go to slavic401k.com and click the "Enroll Now / Opt-Out" button.

On the login page, select the blue "OPT OUT" button.

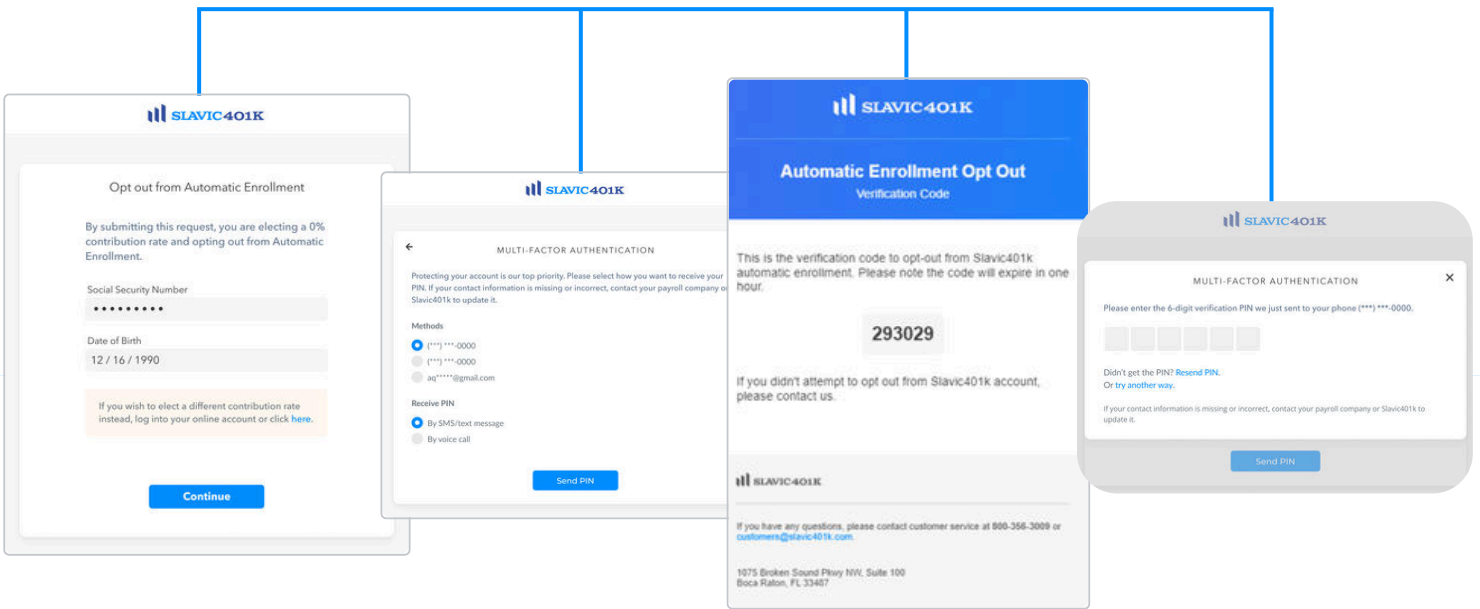


Account Access

Please enter your Social Security number and Date of Birth.

You will then be prompted to secure your account using Multi-Factor Authentication. Select your preferred method.

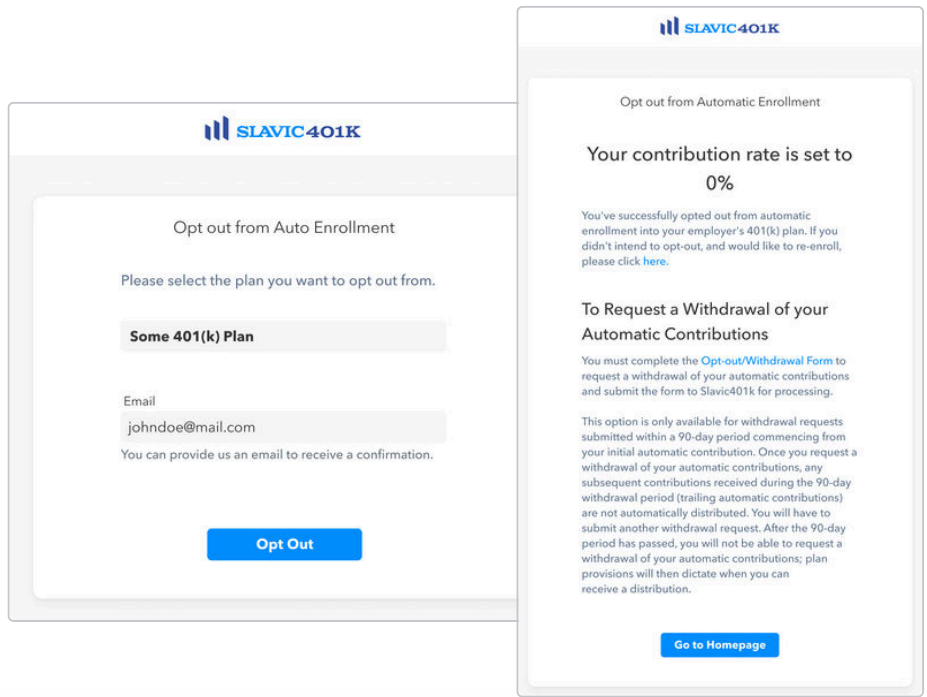
Retrieve your verification code and enter the 6-digit verification number to continue.



Selecting Your Plan and Opt Out

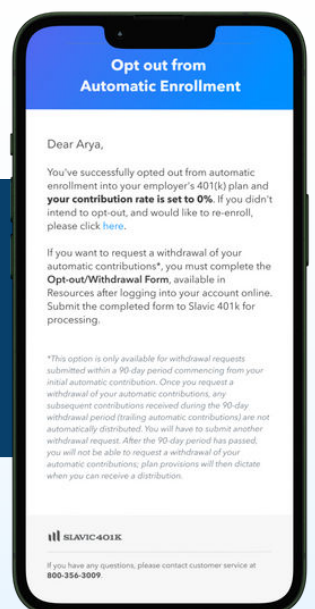
Select the plan you want to opt out from and enter your email address to receive a confirmation.

Click the "Opt Out" button. Success!



The Opt Out Email Confirmation has been sent

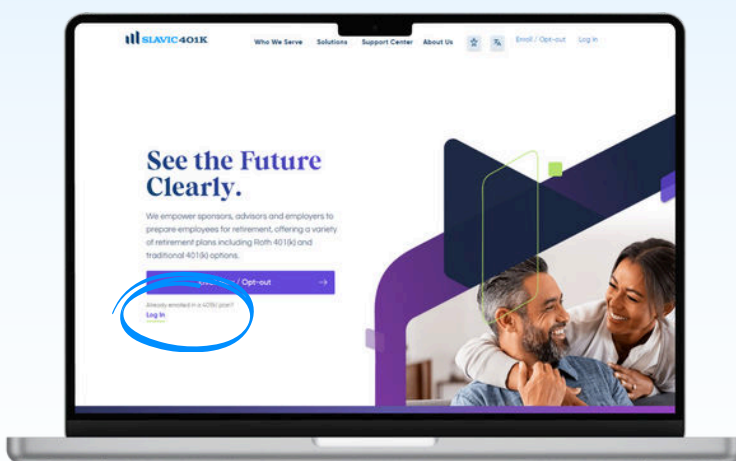
You've successfully opted out from automatic enrollment into your employer's 401(k) plan and your contribution rate is set to 0%.



HOW TO RECEIVE A DISTRIBUTION AFTER OPTING OUT OF AUTOMATIC ENROLLMENT

1 Login

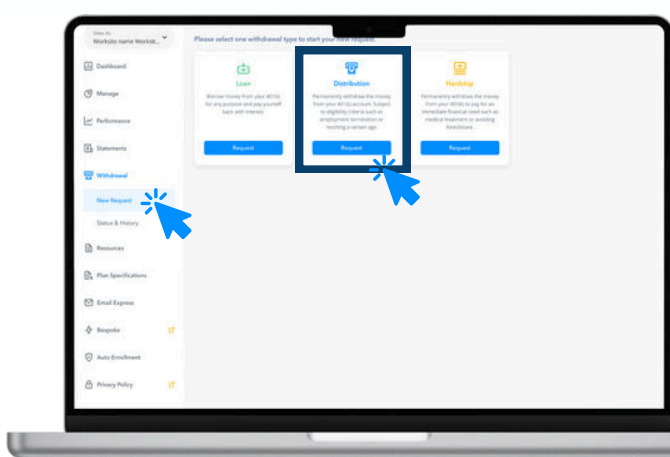
Go to slavic401k.com and click the "Login" button. Enter your username and password and proceed to the dashboard page.



2 Choose Withdrawal

On the side panel, select "Withdrawal" and choose "New Request".

Under the Distribution withdrawal type, click on the "Request" button.

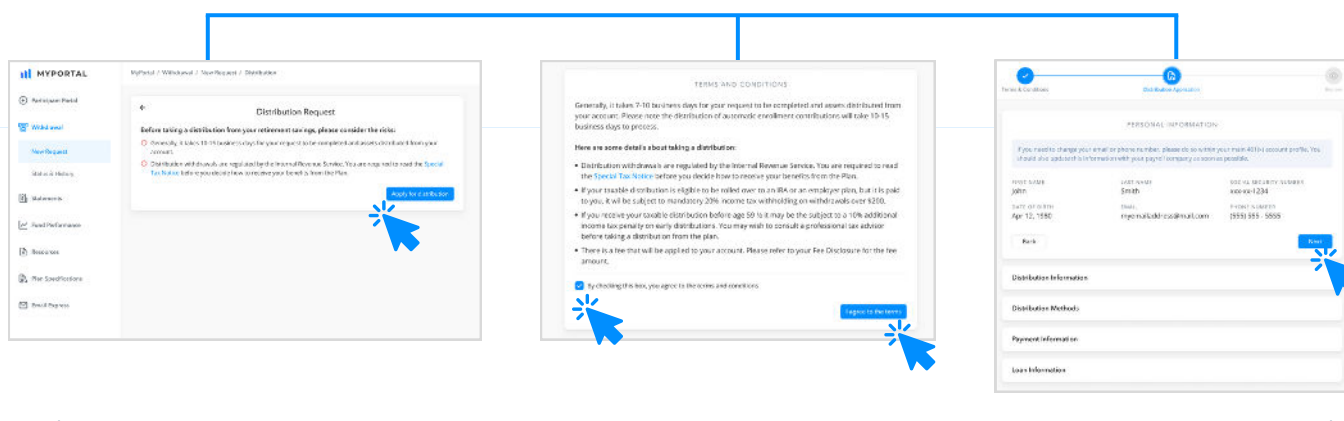


3 Acknowledge Notifications

Review risk notification and select "Apply for distribution"

Read the terms and conditions, select the check box and click "I agree to the terms"

Confirm your personal information is correct and click "Next"



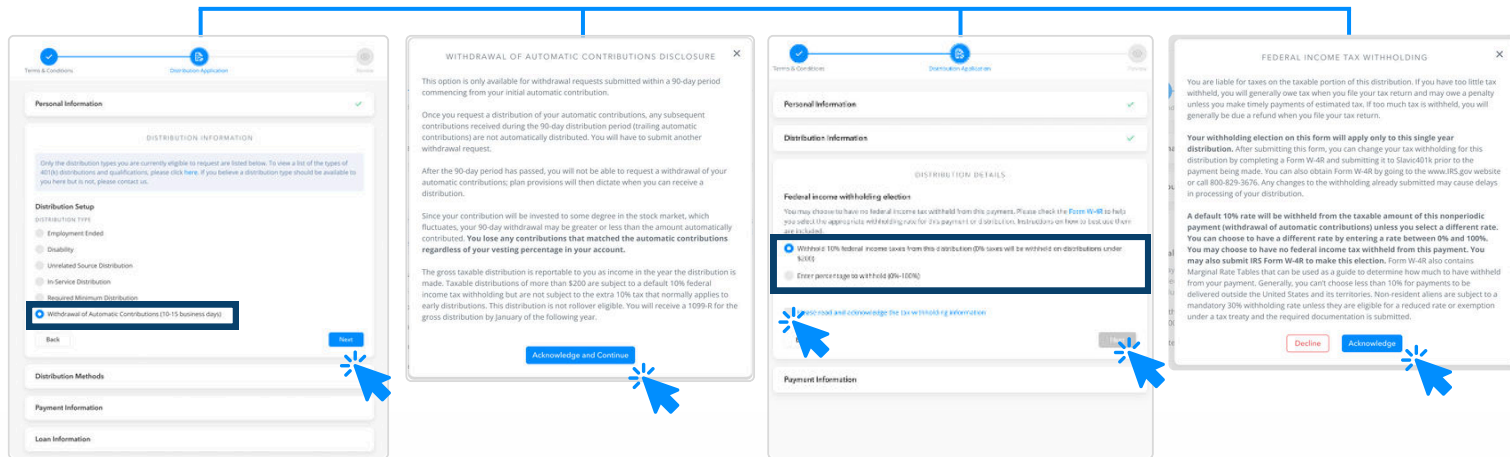
4 Choose Distribution Type and Details

Select "Withdrawal of Automatic Contributions (10-15 business days)" and click Next

Read automatic withdrawal disclosure and click "Acknowledge and Continue"

Choose Federal income withholding election. Select box to agree and click "Next"

Read Federal income tax notification and click "Acknowledge"



5 Payment Method and Submission

Choose payment method: either ACH or Check, add payment details and select "Next"

Choose if you'd like to receive your 1099-R tax form online, click bottom box to acknowledge application and click "Submit application."

Success!

