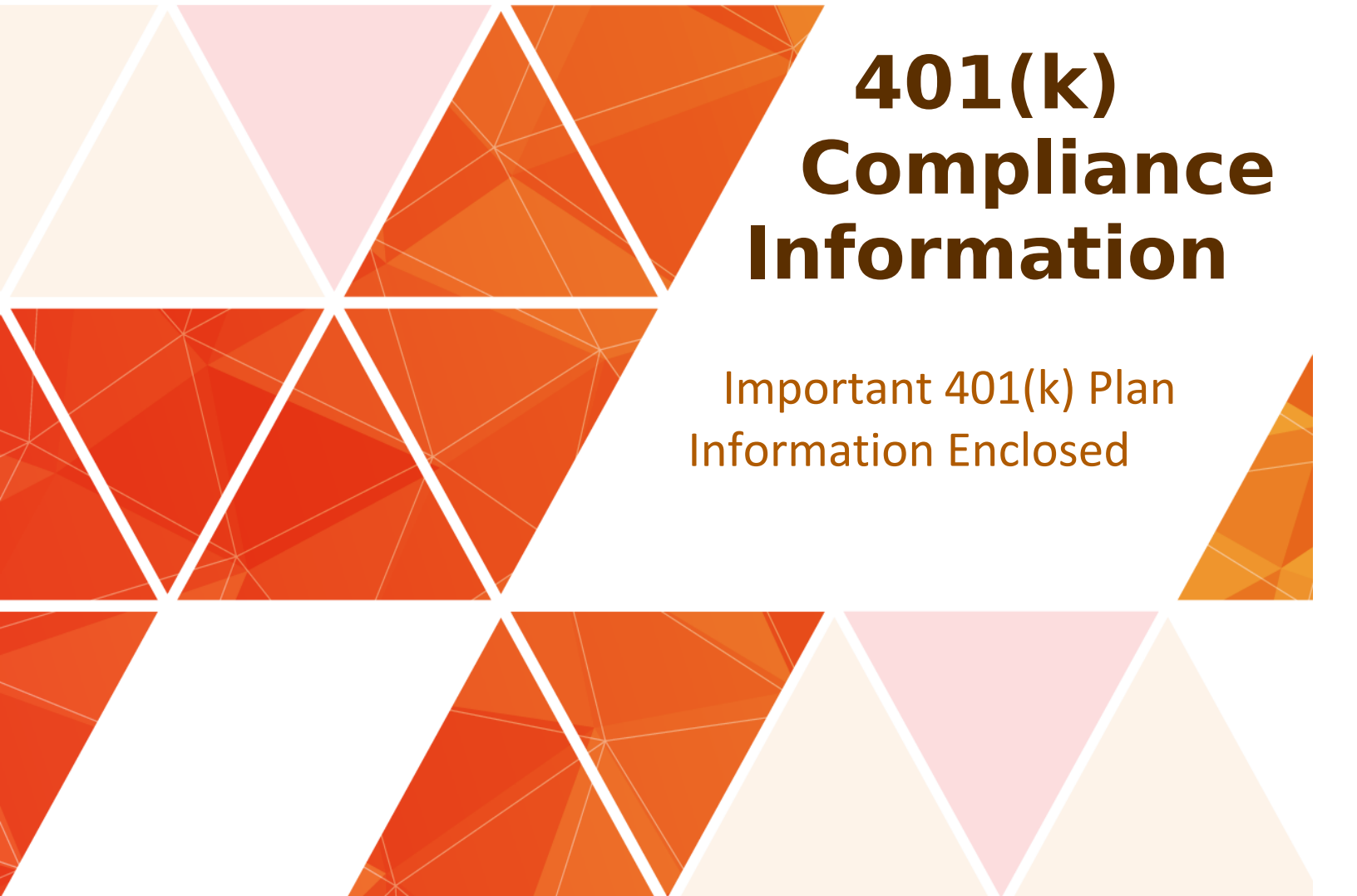




## TLC Retirement Savings Plan

Mel Services Inc.



# 401(k) Compliance Information

Important 401(k) Plan  
Information Enclosed

Dear Employee:

The enclosed 401(k) documents include important information for all employees that have an existing balance in the 401k plan or have met the eligibility parameters outlined below. We recommend that you start planning your retirement as early as possible and take advantage of the significant tax savings available through your employer's retirement plan.

**A complete enrollment package can be requested by calling our Customer Service Department at (800) 356-3009, or you may enroll online at [www.slavic401k.com](http://www.slavic401k.com).** To enroll online, click on the "Enroll" button. Enter your Social Security Number (without dashes) and Date of Birth (with the slashes, mm/dd/yyyy) to begin the online enrollment process. Please enter all the required fields indicated by a red asterisk. At the end of the process, you will be asked to review your enrollment. Once your enrollment is completed, you will receive an email with a confirmation number. If you need assistance or have questions about this process, please contact us at (800) 356-3009.

If you are enrolled, we highly recommend that you update your beneficiary information on file if necessary. If you have married or been divorced, or divorced and remarried since designating a beneficiary, and/or your beneficiary is not your current spouse, you must update your beneficiary to direct who will inherit your account balance. A spouse must sign a notarized consent form if you appoint anyone other than your current spouse as your beneficiary. Please log in to your account to update your beneficiary. You may also obtain a beneficiary form by visiting [www.slavic401k.com](http://www.slavic401k.com) and clicking on Forms > Beneficiary Information and Change Consent Form or by calling our Customer Service Department at (800) 356-3009.

Any eligible participant in the plan will receive this package annually. If you have any questions about this mailing, please contact Slavic401k.

Slavic401k also offers a free service to send your 401(k) balance once per week and other related plan information by e-mail to help you better manage your investments. In order to subscribe to 401(k) Express, please visit [www.slavic401k.com](http://www.slavic401k.com). Click on Resources > Participant-Investor > Email Express. Please enter all the required information.

The following documents are enclosed:

**Summary Plan Description:** The summary plan description explains, in short-form, the benefits and restrictions contained in the plan document. It provides information on when an employee can begin to participate in the plan, how contributions are calculated and processed, how and when benefits are paid out, and when your employer's matching contributions are vested, if any.

**Fee & Expense Information and Investment Performance:** A list of the mutual fund options available to participants is provided, along with the performance history to assist you in your investment selections.

**If the option has been adopted by your Plan Sponsor or Employer, the following disclosure(s) outlining the optional benefit and procedures in the Plan will be included.**

**Automatic Enrollment Notice:** If your employer automatically enrolls employees in the plan, and the employee does not submit an enrollment form on their own, this notice will explain that process and how to opt out if you do not wish to participate.

**Qualified Default Investment Alternative (QDIA):** If the Plan Sponsor has elected a default investment allocation, the enclosed QDIA notice will explain how your contributions will automatically be invested on your behalf if you did not make a selection on your enrollment form or on the Slavic Website.

**Safe Harbor Participant Notice:** If your employer elected to provide either a safe harbor matching contribution or a safe harbor, non-elective contribution, enclosed is a notice explaining the employer's contribution being made to the Plan.

**Enrollment Form:** If you are not already enrolled and wish to participate in the plan, please complete and return the attached enrollment form, or enroll on-line at [www.slavic401k.com](http://www.slavic401k.com).

**Notice of Automatic Enrollment  
Opt-out/Withdrawal Form**



TLC Retirement Savings Plan - Adopted By Mel Services Inc.

You will be automatically enrolled in your employer's 401(k) plan after satisfying the plan's entry requirements unless you opt out by electing to contribute or electing not to contribute to the plan. Please note that if you have already made a contribution election you will not be automatically enrolled.

3% of your pay will be automatically deducted from each of your paychecks on a before-tax basis and contributed to the plan. Unless you elect to change your deferral contribution rate, this automatic contribution amount will increase by 1% per year until your automatic contribution amount equals 10% of your pay. This contribution will be invested in the plan's qualified default investment, until such time as you take charge and self-direct your account by selecting among the various investment options.

To make a change to your investments or to change your deferral contribution go to [www.slavic401k.com](http://www.slavic401k.com). Select 'Enroll/Opt-out' if you are enrolling in the plan for the first time or wishing to opt out from being automatically enrolled. If you wish to opt out by electing a 0% contribution rate, select 'Opt-out' at the bottom of the Enrollment page. You may also complete and submit this form or call the Retirement Service Center at (800) 356-3009 for assistance. Once you elect a deferral contribution rate or elect not to contribute to the Plan, you will no longer be in the automatic enrollment program.

**OPTING OUT OF AUTOMATIC ENROLLMENT:**

I wish to opt out with no automatic contributions made on my behalf and my contribution rate should be set to 0%. I do not wish to take a withdrawal of my automatic contributions. For faster processing submit this request online at [www.slavic401k.com](http://www.slavic401k.com).

**IF YOU WISH TO REQUEST A WITHDRAWAL OF YOUR AUTOMATIC CONTRIBUTIONS, SELECT THE OPTION BELOW.**

I request a withdrawal of my automatic contributions, and I wish to opt out with no future automatic contributions made on my behalf. My contribution rate should be set to 0%.

This option is only available for withdrawal requests submitted within a 90-day period commencing from your initial automatic contribution. Once you request a distribution of your automatic contributions, any subsequent contributions received during the 90-day distribution period (trailing automatic contributions) are not automatically distributed. You will have to submit another withdrawal request. After the 90-day period has passed, you will not be able to request a withdrawal of your automatic contributions; plan provisions will then dictate when you can receive a distribution.

**Important Information regarding your 401(k) automatic enrollment opt out and withdrawal request:**

Since your contribution will be invested to some degree in the stock market, which fluctuates, your 90-day withdrawal may be greater or less than the amount automatically contributed. You lose any contributions that matched the automatic contributions regardless of your vesting percentage in your account. The gross taxable distribution is reportable to you as income in the year the distribution is made. Taxable distributions of more than \$200 are subject to a default 10% federal income tax withholding but are not subject to the extra 10% tax that normally applies to early distributions.

You can choose to have a different withholding rate or no withholding. To elect a different withholding rate, you must complete Form W-4R by entering a withholding rate between 0% and 100% on line 2 and submit it together with this Automatic Enrollment Notice. Form W-4R can be downloaded from <https://www.irs.gov/forms-pubs/about-form-w-4r>. This distribution is not rollover eligible. You will receive a 1099-R for the gross distribution by January of the following year.

<b>Participant Name:</b> _____		<b>SSN:</b> _____	
<b>Participant Address (required for distribution requests):</b>			
_____			
<b>Street</b>	<b>City</b>	<b>State</b>	<b>Zip</b>

**Employer Name:** \_\_\_\_\_

**Participant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

PLEASE RETURN FORM(S) ASAP TO THE RETIREMENT SERVICE CENTER VIA FAX 561-405-7728 OR EMAIL AT [ENROLLMENTS@SLAVIC401K.COM](mailto:ENROLLMENTS@SLAVIC401K.COM)

**TLC Retirement Savings Plan**  
**SUMMARY PLAN DESCRIPTION**

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## **TLC Retirement Savings Plan**

as adopted by Mel Services Inc.

### **Summary Plan Description**

#### **1. INTRODUCTION.**

Your worksite employer has adopted the TLC Retirement Savings Plan (the "Plan"), which is described in this Summary Plan Description. For purposes of the Plan and this Summary Plan Description, you are an employee of your worksite employer.

Formal legal documents specify the rules governing the Plan. The Plan Administrator has copies of these documents and they are available for your inspection. However, to save you the trouble of trying to read and understand the technical, legal jargon that is typical of these types of documents, we have prepared this Summary Plan Description. It summarizes the Plan provisions in the questions and answers that follow.

Because the Summary Plan Description is a summary of the provisions of the Plan, it does not describe all the provisions of the Plan and all the possible fact situations that may arise. Therefore, in the case of any conflict between the content of this Summary Plan Description and the content of the Plan itself, or in the case of the omission in this Summary Plan Description of a discussion of any Plan provisions, the terms of the Plan itself (and not the language of this Summary Plan Description) shall control.

The primary purpose of the Plan is to provide benefits to you or your beneficiary upon your retirement, disability or death.

In this Summary Plan Description, terms such as the "Plan Year," "Plan Administrator" and "Plan Sponsor" appear in many places. These terms are described in the Appendix at the end of this Summary Plan Description.

#### **2. WHAT IS THE PLAN?**

It is a plan to which Participants may elect to defer (i.e., contribute) a portion of their salary. In some instances, additional contributions may be made to the Plan on your behalf. (See the Section entitled "What Types of Contributions Can Be Made To The Plan?"). All amounts paid into the Plan are for the exclusive benefit of the Participants and their beneficiaries.

#### **3. HOW IS THE PLAN MANAGED?**

A Plan Administrator is named in the Plan and is given the responsibility to manage the operation and administration of the Plan (except as to investments). Among other things, the Plan Administrator determines the eligibility of each employee to participate, supervises the payment of benefits and interprets the provisions of the Plan. The Plan Administrator may designate other parties to perform some of the duties of the Plan Administrator.

The Plan Administrator has the exclusive right, power and authority, in its sole and absolute discretion, to administer and interpret the terms of the Plan and other related documents. The Plan Administrator has all powers reasonably necessary to carry out its responsibilities under the Plan including (but not limited to) the sole and absolute discretionary authority to:

- ⌘ Administer the Plan according to its terms and to interpret Plan policies and procedures;
- ⌘ Resolve and clarify inconsistencies, ambiguities and omissions in the Plan document and among and between the Plan document and other related documents;
- ⌘ Take all actions and make all decisions regarding questions of coverage, eligibility and entitlement to benefits, and benefit amounts; and
- ⌘ Process and approve or deny all claims for benefits.

The decision of the Plan Administrator on any disputes arising under the Plan, including (but not limited to) questions of construction, interpretation and administration shall be final, conclusive and binding on all persons having an interest in or under the Plan. Any determination made by the Plan Administrator shall be given deference in the event the determination is subject to judicial review and shall be overturned by a court of law only if it is arbitrary and capricious.

You should contact the Plan Administrator if you have any questions about the Plan. The Plan Administrator will communicate with you from time to time concerning your accounts under the Plan and any special considerations about your participation.

See the Appendix at the end of this booklet for the name and address of the current Plan Administrator.

#### **4. HOW IMPORTANT IS THE AMOUNT OF TIME THAT I WORK FOR MY EMPLOYER?**

The time you work for your worksite employer (including the number of years and the number of hours in a year) is important.

Service with your worksite employer is counted in determining when you are eligible to participate in the Plan. (See the Section entitled "How Do I Become Eligible to Participate in the Plan?")

Service with your worksite employer is also counted in determining your vested interest in any employer contributions made to the Plan on your behalf. If you terminate employment before retirement, death or disability, you do not lose this vested interest. (See Section entitled "What Is The Vested Portion Of My Accounts?")

If you have worked for other employers who have adopted the Plan, your service with the other employers may also be counted in determining your eligibility to participate in the Plan and your vested interest in any employer contributions.

Except in determining your eligibility to enter the Plan, the Plan Year is the period for which you are credited with a Year of Service. The Plan Year is generally the 12-month period from January 1 through December 31.

#### **5. HOW DO I BECOME ELIGIBLE TO PARTICIPATE IN THE PLAN?**

For the Plan's eligibility requirements, see the Addendum to the Summary Plan Description entitled "Eligibility Addendum."

#### **6. WHAT TYPES OF CONTRIBUTIONS CAN BE MADE TO THE PLAN?**

See the Addendum to the Summary Plan Description entitled "Plan Contributions Addendum."

#### **7. ARE THERE LIMITS ON MY CONTRIBUTIONS?**

Limits imposed by law may reduce the amounts that may be contributed to the Plan on your behalf. If these limits are exceeded, a portion of the contributions for certain employees may be refunded to them or forfeited. To the extent necessary, the Plan Administrator will notify you if the limits as applied to you are exceeded.

#### **8. WHAT HAPPENS TO MY SHARE OF THE CONTRIBUTIONS?**

Contributions made to the Plan on your behalf are held in a trust fund or funds, along with the accounts of the other Participants. The money in the trust does not lie idle but rather is invested for your benefit. The Trustee is responsible for safekeeping the assets of the trust. The name of the current Trustee is set forth in the Appendix at the end of this booklet.

The Trustee is not responsible for deciding how the assets of the trust will be invested. Instead, the Plan permits you to invest your accounts among various investment funds that may be made available from time to time. (See the Section entitled "May I Direct the Investment of My Accounts under the Plan?"). If you do not make an investment election, then your accounts under the Plan will be invested in the Plan's applicable default investment alternative. These default investments are made in accordance with rules prescribed by the Department of Labor which relieve Plan fiduciaries from liability for any losses resulting from such default investments. A separate notice regarding default investments will be provided to affected participants.

Your accounts under the Plan are subject to investment gains and losses of the investment funds in which your accounts are invested. (See the Section entitled "What Adjustments Are Made to My Accounts?")

#### **9. MAY I DIRECT THE INVESTMENT OF MY ACCOUNTS UNDER THE PLAN?**

The Plan permits every Participant to direct the investment of his accounts under the Plan. The Plan Administrator will provide you with instructions for making your investment direction. The instructions explain your investment direction options and explain the frequency with which you may change your investment elections. The Plan is intended to constitute a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974 ("ERISA") and Title 29 of the Code of Federal Regulations Section 2550.404c-1, which may relieve the Plan fiduciaries from liability for any losses that are a direct and necessary result of your direction of investment.

#### **Information Regarding Participant Investment Direction**

The Plan Administrator of the Plan is responsible for providing you with certain information relating to the Plan's procedures for investment direction.

When you initially invest in an investment alternative subject to the Securities Act of 1933, you may receive a copy of the most recent prospectus for that investment alternative. However, if you received a copy of the prospectus immediately before you invested in that investment alternative, then the Plan Administrator is not required to give you a second copy. Alternatively, you may be provided with any short-form or summary prospectus, the form of which has been approved by the Securities and Exchange Commission.

Additional information is available from the Plan Administrator. To receive this information, you must deliver a written request to the Plan Administrator. (Please contact the Plan Administrator to receive the appropriate form.) Available information includes:

- (a) Copies of prospectuses (or, alternatively, any short-form or summary prospectus, the form of which has been approved by the Securities and Exchange Commission) for the disclosure of information to investors by entities registered under either the Securities Act of 1933 or the Investment Company Act of 1940, or similar documents relating to designated investment alternatives that are provided by entities that are not registered under either of these Acts;
- (b) Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the plan's designated investment alternatives, to the extent such materials are provided to the plan;
- (c) A statement of the value of a share or unit of each designated investment alternative as well as the date of the valuation; and
- (d) A list of the assets comprising the portfolio of each designated investment alternative which constitute plan assets within the meaning of 29 CFR 2510.3-101 and the value of each such asset (or the proportion of the investment which it comprises).

Please address any questions you have regarding your investment alternatives to the Plan Administrator or its designated representative.

#### **10. WHAT ADJUSTMENTS ARE MADE TO MY ACCOUNTS?**

Your accounts are adjusted each day the financial markets are open to reflect your portion of any income or loss of the trust and any increase or decrease in the value of the trust assets. In addition, any contributions made to the Plan on your behalf will be credited to your accounts.

#### **11. WHAT IF I DO NOT COMPLETE 1,000 HOURS OF SERVICE DURING A PLAN YEAR?**

If you have entered the Plan as a Participant and you continue to work for your worksite employer, but you do not complete 1,000 Hours of Service during a Plan Year, you remain as a Participant in the Plan. However, for any Plan Year in which you do not complete 1,000 Hours of Service, you may not receive credit for a Year of Service for vesting purposes.

#### **12. WHAT IF I LEAVE MY EMPLOYER DURING A PLAN YEAR?**

If you leave your worksite employer for any reason during a Plan Year, you remain a Participant as long as you have an account balance. However, in the Plan Year you leave your worksite employer, you will not receive credit for vesting purposes unless you complete at least 1,000 Hours of Service. Also, you may forfeit all or a portion of your accounts. (See the Section entitled "What Is The Vested Portion Of My Accounts?").

#### **13. MAY I BORROW FROM THE PLAN?**

Loans may be made available from your account balance under the Plan, to the extent provided in the loan policy that is in effect for the Plan. You may request a full copy of the loan policy by contacting (800) 356-3009.

#### **14. MAY I RECEIVE A DISTRIBUTION OF ANY PORTION OF MY ACCOUNTS WHILE I AM STILL EMPLOYED IF I AM FACED WITH A FINANCIAL HARDSHIP?**

If you are faced with certain financial hardship situations, then you may be able to receive a hardship distribution from your account containing your 401(k) elective contributions. The amount of the hardship distribution cannot exceed the amount needed to satisfy the financial hardship. A hardship distribution is available only for:

- ⌘ expenses for (or necessary to obtain) medical care that would be deductible under Section 213(d) of the Internal Revenue Code (determined without regard to whether the expenses exceed 10% of your adjusted gross income) incurred by you, your spouse, or any of your dependents (as defined under applicable sections of the Internal Revenue Code);
- ⌘ costs directly related to the purchase of your principal residence (excluding mortgage payments);
- ⌘ payment of tuition, related educational fees, and room and board expenses, for up to the next 12 months of post-secondary education for you, your spouse, your children, or your dependents (as defined under applicable sections of the Internal Revenue Code);

- ⌘ payments necessary to prevent your eviction from your principal residence or foreclosure on the mortgage on that residence;
- ⌘ payments for burial or funeral expenses for your deceased parent, spouse, children, or dependents (as defined under applicable sections of the Internal Revenue Code); or
- ⌘ expenses for the repair of damage to your principal residence that would qualify for the casualty deduction under Section 165 of the Internal Revenue Code (determined without regard to whether the loss exceeds 10% of your adjusted gross income).

In order to be eligible to receive a hardship distribution, you must first obtain all distributions (other than hardship distributions) and all nontaxable loans currently available under any retirement plans maintained by your worksite employer. If you take a hardship distribution from the Plan, then you must cease making 401(k) elective contributions to the Plan and employee contributions to any other plans maintained by your worksite employer until the expiration of 6 months from the date of the hardship distribution. For this purpose, the phrase "plans maintained by your worksite employer" means all qualified and nonqualified plans of deferred compensation maintained by your worksite employer, including a stock option, stock purchase or similar plan maintained by your worksite employer.

If your worksite employer has severed its relationship with the Plan Sponsor, then you are not eligible to receive a hardship distribution from the Plan. The Plan Administrator has complete discretion in determining whether a hardship distribution may be authorized.

Hardship distributions are subject to the premature distribution penalty rules of the Internal Revenue Code, which generally impose a 10% excise tax on distributions made to a Participant before the Participant attains age 59 1/2. See the Special Tax Notice for more detailed information regarding the premature distribution penalty rules and exceptions to the premature distribution penalty. You may request a copy of the Special Tax Notice from the Plan Administrator.

#### **15. WHEN WILL I BE ELIGIBLE TO RECEIVE A DISTRIBUTION OF MY BENEFIT FROM THE PLAN?**

You become eligible to receive a distribution of your benefit under the Plan upon your severance from employment with your worksite employer, disability or actual retirement on or after your Normal Retirement Date, as described below. Upon your death, your designated beneficiary will be eligible to receive a distribution of your benefit under the Plan. You may elect to receive an in-service distribution from your rollover contribution as described below. You may also be eligible to receive a distribution of your benefit (or a portion of your benefit) under the Plan after you have attained age 59 1/2 (See the Section entitled "How and When Are My Benefits To Be Paid?" for a discussion of the timing and form of payment of these benefits).

**A. RETIREMENT.** If you retire on or after your Normal Retirement Date (the date on which you reach age 65), then you will be entitled to receive 100% of the amount of your accounts.

**B. DEATH.** If your employment with your worksite employer is terminated as a result of your death, or if you die while performing qualified military service (as defined by applicable law), then 100% of the amount in your accounts will be paid to your beneficiary. The Plan Administrator has forms on which you may designate the beneficiary to receive the death benefit. If you are married, then your spouse will automatically be the beneficiary of your death benefit unless your spouse consents to the designation of another beneficiary. If you are not married, then you are free to change your beneficiary designation at any time. If your spouse or other designated beneficiary should die before you, or if for some reason you do not designate a beneficiary, then your death benefit will be paid to the personal representative of your estate, if one is appointed or, if not, to your next of kin under the laws of descent and distribution of your state of domicile at the time of your death.

**C. DISABILITY.** If you become disabled while employed by your worksite employer, then you will be entitled to receive 100% of the amount in your accounts. For purposes of the Plan, you will be disabled if you receive a determination from the Social Security Administration that you are eligible to receive disability retirement benefits under the federal Social Security Act.

**D. SEVERANCE FROM EMPLOYMENT.** If you have a severance from employment with your worksite employer for reasons other than your retirement on or after your Normal Retirement Date (age 65), death or disability, then you will be entitled to receive the "vested" portion of your accounts (See the Section entitled "What Is the Vested Portion of My Accounts?").

**E. IN-SERVICE DISTRIBUTION AFTER ATTAINMENT OF AGE 59 1/2.** After you reach age 59 1/2, you may request a single sum in-service distribution of any portion of your accounts in which you are 100% vested. The Plan Administrator may limit the number of such in-service distributions that you can receive from the Plan during any Plan Year. For example, you may be limited to one such in-service distribution during any Plan Year.

**F. IN-SERVICE DISTRIBUTION FROM ROLLOVER CONTRIBUTION ACCOUNT.** You may receive a lump sum distribution of all or any

portion of your rollover contribution account under the Plan, if any, at any time. The Plan Administrator may limit the number of such in-service distributions that you can receive from the Plan during any Plan Year. For example, you may be limited to one such in-service distribution during any Plan Year.

#### **16. WHAT IS THE VESTED PORTION OF MY ACCOUNTS?**

For a description of the Plan's vesting provisions, see the Addendum entitled "Vesting Addendum."

#### **17. HOW AND WHEN ARE MY BENEFITS TO BE PAID?**

##### **Form of Payment.**

Benefit distributions from the Plan will be made in a single lump sum payment. If the benefit distribution is an eligible rollover distribution, then you may elect to have it directly rolled over to an eligible retirement plan.

If you die before you elect the form of your benefit payment, then your death benefit will be distributed to your beneficiary under the Plan in the form of a single lump sum payment.

##### **Timing of Payment**

If you are entitled to a retirement benefit, then the retirement benefit will be paid as soon as practicable following your actual retirement on or after your Normal Retirement Date.

In the event of your disability, death or other severance from employment with your worksite employer, the benefit payment will be made as soon as practicable following your disability, death or other severance from employment.

If you own more than 5% of the worksite employer, then payments must begin shortly after the year in which you reach age 70 1/2, even if you are still employed by the worksite employer.

If at the time you are to receive your benefit distribution your vested account balance exceeds \$5,000 (excluding the value of your rollover contribution account, if any), and you have not yet reached age 65, then you will not receive payment of your benefit unless you consent to the payment.

##### **Automatic IRA Rollovers**

The Plan provides that if you terminate employment and your vested interest in the Plan does not exceed \$5,000 (excluding the value of your rollover contribution account, if any), then a lump sum distribution will be made to you as soon as administratively practicable following your termination of employment. However, you may elect whether to receive the distribution or to roll over the distribution to another eligible retirement plan such as an individual retirement account ("IRA"). After your termination of employment, you will be provided with further information regarding your distribution rights.

Applicable law requires that certain benefit distributions be automatically rolled over to an IRA unless the Participant makes another election. If you terminate employment and your vested account balance exceeds \$1,000 and does not exceed \$5,000, and if you do not elect either to receive or to roll over your benefit distribution, then your benefit distribution will be automatically rolled over to an IRA established on your behalf. The IRA provider will invest the rollover funds in a type of investment designed to preserve principal and provide a reasonable rate of return and liquidity (e.g., an interest-bearing account, a certificate of deposit or a money market fund). The IRA provider will charge your IRA account for any expenses associated with the establishment and maintenance of the IRA and with the IRA investments. In addition, your beneficiary designation under the Plan, if any, will not apply to the IRA. Instead, the terms of the IRA agreement will control in establishing a designated beneficiary under the IRA. You may transfer the IRA funds to another IRA. You may contact the Plan Administrator for further information regarding the Plan's automatic IRA rollover provisions and the Plan's automatic IRA provider. For purposes of determining whether your vested account balance exceeds the \$5,000 limitation above, the value of your rollover contribution account, if any, is excluded. If you have a Roth 401(k) contribution account under the Plan, then the \$1,000 limitation above is applied separately to your Roth 401(k) contribution account, as if it was part of a separate plan.

#### **18. WHAT IF THE PLAN BECOMES TOP-HEAVY?**

Certain provisions relating to contributions under the Plan will take effect if the Plan as adopted by your worksite employer is considered a "Top-Heavy Plan." If the Plan becomes a Top-Heavy Plan, you may receive a larger contribution under the Plan than you normally would, or you may receive a contribution when you would not normally be eligible to receive a contribution.

#### **19. ARE MY BENEFITS GUARANTEED BY THE PBGC?**

No. Because the Plan is an individual account plan, your benefits are not guaranteed by the Pension Benefit Guaranty Corporation or any

other entity or individual. However, your benefits are held in trust by the Trustee. As such, your benefits are not held as part of your worksite employer's assets or the Plan Sponsor's assets.

## **20. HOW DO I MAKE A CLAIM FOR BENEFITS?**

### **How do I submit a claim for Plan benefits?**

Benefits will be paid to you and your beneficiaries without the necessity of formal claims. The Plan Administrator will provide you with the information and paperwork necessary for you to receive a distribution of your benefits from the Plan after you terminate employment. For this reason, it is important that you advise the Plan Administrator in writing if your address changes. If you think an error has been made in determining your benefits, then you or your beneficiaries may make a request for any Plan benefits to which you believe you are entitled. Any such request must be in writing and must be made to the Plan Administrator.

If the Plan Administrator determines the claim is valid, then you will receive a statement describing the amount of benefit, the method or methods of payment, the timing of distributions, and other information relevant to the payment of the benefit.

### **What if my benefits are denied?**

Your request for Plan benefits will be considered a claim for Plan benefits, and it will be subject to a full and fair review. If your claim is wholly or partially denied, the Plan Administrator will provide you with a written or electronic notification of the Plan's adverse determination. This written or electronic notification must be provided to you within a reasonable period of time, but not later than 90 days after the receipt of your claim by the Plan Administrator, unless the Plan Administrator determines that special circumstances require an extension of time for processing your claim. If the Plan Administrator determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 90-day period. In no event will such extension exceed a period of 90 days from the end of such initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the benefit determination.

In the case of a claim for disability benefits, if disability is determined by a physician chosen by the Plan Administrator (rather than relying upon a determination of disability for Social Security purposes), then instead of the above, the Plan Administrator will provide you with written or electronic notification of the Plan's adverse benefit determination within a reasonable period of time, but not later than 45 days after receipt of the claim by the Plan. This period may be extended by the Plan for up to 30 days, provided that the Plan Administrator both determines that such an extension is necessary due to matters beyond the control of the Plan and notifies you, prior to the expiration of the initial 45 day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision. If, prior to the end of the first 30 day extension period the Plan Administrator determines that, due to matters beyond the control of the Plan, a decision cannot be rendered within that extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the Plan Administrator notifies you, prior to the expiration of the first 30 day extension period, of the circumstances requiring the extension and the date as of which the Plan expects to render a decision. In the case of any such extension, the notice of extension will specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the additional information needed to resolve those issues, and you will be afforded at least 45 days within which to provide the specified information.

The Plan Administrator's written or electronic notification of any adverse benefit determination must contain the following information:

- (a) The specific reason or reasons for the adverse determination.
- (b) Reference to the specific Plan provisions on which the determination is based.
- (c) A description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary.
- (d) Appropriate information as to the steps to be taken if you or your beneficiary want to submit your claim for review.
- (e) In the case of disability benefits where the disability is determined by a physician chosen by the Plan Administrator:
  - (i) If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other similar criterion will be provided to you free of charge upon request.
  - (ii) If the adverse benefit determination is based on a medical necessity or experimental treatment or similar

exclusion or limit, either an explanation of the specific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances, or a statement that such explanation will be provided to you free of charge upon request.

If your claim has been denied or deemed denied, and you want to submit your claim for review, you must follow the Claims Review Procedure below. You are required to exhaust all administrative remedies under the Plan, including the use of the Claims Review Procedure, prior to filing a suit in state or federal court.

### **What is the Claims Review Procedure?**

Upon the denial of your claim for benefits, you may file your claim for review, in writing, with the Plan Administrator.

(a) YOU MUST FILE THE CLAIM IN WRITING FOR REVIEW NO LATER THAN 60 DAYS AFTER YOU HAVE RECEIVED WRITTEN NOTIFICATION OF THE DENIAL OF YOUR CLAIM FOR BENEFITS, OR IF NO WRITTEN DENIAL OF YOUR CLAIM WAS PROVIDED, NO LATER THAN 60 DAYS AFTER THE DEEMED DENIAL OF YOUR CLAIM.

HOWEVER, IF YOUR CLAIM IS FOR DISABILITY BENEFITS AND DISABILITY IS DETERMINED BY A PHYSICIAN CHOSEN BY THE PLAN ADMINISTRATOR, THEN INSTEAD OF THE ABOVE, YOU MUST FILE THE CLAIM IN WRITING FOR REVIEW NO LATER THAN 180 DAYS FOLLOWING RECEIPT OF NOTIFICATION OF AN ADVERSE BENEFIT DETERMINATION.

(b) You may submit written comments, documents, records, and other information relating to your claim for benefits.

(c) You may review all pertinent documents relating to the denial of your claim and submit any issues and comments, in writing, to the Plan Administrator.

(d) You will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.

(e) Your claim for review must be given a full and fair review. This review will take into account all comments, documents, records, and other information submitted by you relating to your claim, without regard to whether such information was submitted or considered in the initial benefit determination.

In addition to the Claims Review Procedure above, if your claim is for disability benefits and disability is determined by a physician chosen by the Plan Administrator, then the Claims Review Procedure provides that:

(a) Your claim will be reviewed without deference to the initial adverse benefit determination and the review will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual.

(b) In deciding an appeal of any adverse benefit determination that is based in whole or part on medical judgment, the appropriate named fiduciary will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment.

(c) Any medical or vocational experts whose advice was obtained on behalf of the Plan in connection with your adverse benefit determination will be identified, without regard to whether the advice was relied upon in making the benefit determination.

(d) The health care professional engaged for purposes of a consultation under (b) above will be an individual who is neither an individual who was consulted in connection with the adverse benefit determination that is the subject of the appeal, nor the subordinate of any such individual.

The Plan Administrator will provide you with written or electronic notification of the Plan's benefit determination on review. The Plan Administrator must provide you with notification of this denial within 60 days after the Plan Administrator's receipt of your written claim for review, unless the Plan Administrator determines that special circumstances require an extension of time for processing your claim. If the Plan Administrator determines that an extension of time for processing is required, written notice of the extension will be furnished to you prior to the termination of the initial 60-day period. In no event will such extension exceed a period of 60 days from the end of the initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan expects to render the determination on review. However, if the claim relates to disability benefits and disability is determined by a physician chosen by the Plan Administrator, then 45 days will apply instead of 60 days in the preceding sentences. In the case of an adverse benefit determination, the notification will set forth:

(a) The specific reason or reasons for the adverse determination.

- (b) Reference to the specific Plan provisions on which the benefit determination is based.
- (c) A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.
- (d) In the case of disability benefits where disability is determined by a physician chosen by the Plan Administrator:
  - (i) If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other similar criterion will be provided to you free of charge upon request.
  - (ii) If the adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the specific or clinical judgment for the determination, applying the terms of the Plan to your medical circumstances, or a statement that such explanation will be provided to you free of charge upon request.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court, only after you have exhausted all administrative remedies under the Plan, including the use of the Claims Review Procedure. However, in order to file a suit in state or federal court, you must file the suit no later than 180 days after the Plan Administrator makes a final determination to deny your claim.

**21. CAN MY SHARE IN THE PLAN BE ASSIGNED OR ATTACHED?**

Generally not. In most cases, if your benefit in the Plan has not been paid to you, your benefit in the Plan generally cannot be pledged or assigned by you, or reached by any of your creditors. However, if a court issues a qualified domestic relations order (such as a divorce order), benefits that otherwise would be paid to you may be required to be paid to your spouse, former spouse or child.

You may request from the Plan Administrator a copy (at no charge) of the procedures used by the Plan to determine whether a domestic relations order is a "qualified domestic relations order" pursuant to the Internal Revenue Code and ERISA.

The United States government can use your benefit under the Plan to enforce a federal tax levy and collect a judgment resulting from an unpaid tax assessment.

In addition, if you are involved in the administration of the Plan and you are involved in a crime or a breach of fiduciary duty under ERISA involving the Plan, your benefit under the Plan may be reduced by the amount that you are ordered by a court, or otherwise required, to pay to the Plan.

**22. DOES THE PLAN REDUCE MY SOCIAL SECURITY BENEFITS OR PAYMENTS?**

No. The benefits of the Plan are in addition to any Social Security benefits or payments you may receive.

**23. WHAT ARE MY RIGHTS UNDER THE PLAN?**

The following statement is required by federal law and regulations concerning your rights under the Plan:

As a Participant in this Plan you are entitled to certain rights and protections under ERISA. ERISA provides that all Plan Participants shall be entitled to:

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as work sites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish you with a copy of this summary annual report.

Obtain a statement of your Account under the Plan. You must direct this request in writing to the Plan Administrator. You may request a statement only once a year and the Plan must provide the statement free of charge.

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called 'fiduciaries' of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and beneficiaries. Although your participation in the Plan is not a guarantee of continued employment with your worksite employer, no one (including the employers, a union, or any other person) may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit under the Plan or exercising your rights under ERISA.

If your claim for a benefit is denied, in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Plan Administrator review and reconsider your claim. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent for reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. In either case, you must exhaust all administrative remedies available under the Plan, including the use of the Claims Review Procedure described in the Section entitled "How Do I Make a Claim for Benefits?" above, prior to filing a suit in state or federal court.

If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees; for example, if it finds your claim frivolous.

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you may contact the nearest office of the Employee Benefits Security Administration, U. S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U. S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

#### **24. MAY THE PLAN BE AMENDED OR TERMINATED?**

The Plan Sponsor has the right to amend the Plan at any time. In addition, your worksite employer has the right to amend certain provisions of the Plan with the consent and approval of the Plan Sponsor. The Plan Sponsor has the right to terminate the Plan at any time. Thus, your rights as discussed in this Summary Plan Description may be changed. However, if they are changed materially, the Plan Administrator will notify you of the change.

Your worksite employer intends to continue the Plan and to make contributions to it for an indefinite period. However, your worksite employer has the right to discontinue contributions to the Plan.

If the Plan is completely terminated or if all contributions to the Plan are permanently discontinued, then you will generally be 100% vested in your accounts under the Plan without regard to the number of years you have worked for your worksite employer. Discontinuance of participation in the Plan by your worksite employer does not constitute either (1) a termination of the Plan or (2) a permanent discontinuance of all contributions to the Plan.

#### **25. WHAT EXPENSES MAY BE PAID FROM THE PLAN?**

The Plan permits the payment of Plan related expenses to be made from the Plan assets. If a worksite employer or the Plan Sponsor does not pay these expenses, then the expenses paid using the Plan's assets will generally be allocated among the accounts of Participants in the Plan or paid from forfeitures. These expenses can be allocated either proportionally based on the value of the account balances or as an equal dollar amount based on the number of Participants in the Plan. The method of allocating the expenses depends on the nature of the expense itself. For example, certain administrative (or recordkeeping) expenses would typically be allocated as an equal dollar amount to each Participant. If the Plan pays \$1,000 in such expenses and there are 100 Participants, your account would be charged \$10 (\$1,000/100) of the expense.

However, there are certain expenses that may be deducted directly from your account. These are expenses that are specifically incurred by, or attributable to, you. For example, if you are married and get divorced, the Plan may incur additional expenses if a court mandates that a portion of your account be paid to your ex-spouse. These additional expenses may be deducted directly from your account (and not the accounts of other Participants) because they are directly attributable to your benefit under the Plan.

The Plan Sponsor, from time to time, may change the manner in which expenses are allocated. The following is a list of some Plan expenses that may be deducted directly from an individual Participant's account rather than from the accounts of all Participants:

- ⌘ Distribution of a Participant's account, including preparation of required notices and elections, distribution check or transfer of funds by direct rollover, as appropriate, and tax reporting forms.
- ⌘ If the Participant's account is distributable (for example, upon severance from employment) and the distribution processing fee equals or exceeds the Participant's vested account balance, the Plan may charge the processing fee against the vested account balance, resulting in the elimination of the account balance without any distribution to the Participant.
- ⌘ Participant loan origination fee (includes processing and document preparation) and maintenance fee.
- ⌘ Upon divorce, qualified domestic relations order ("QDRO") review and processing, including notices to parties and preparation of QDRO distribution check. In addition, the Plan may charge the Participant's account for actual legal expenses and costs if the Plan consults with legal counsel regarding the qualified status of the order.
- ⌘ Hardship distribution, including application processing and preparation of required notices, elections and distribution check.
- ⌘ Non-hardship in-service distribution, including application processing and preparation of required notices, elections and distribution check.

The Plan Administrator will periodically provide Participants with fee disclosures that provide more specific and detailed information regarding fees that can be deducted from Participant's accounts.

**APPENDIX**

Name of Plan:

TLC Retirement Savings Plan

Plan Sponsor:

Transport Labor Contract/Leasing, Inc.

IRS Employer Identification No. of sponsor of the Plan:

45-0391154

Worksite employer (and EIN) whose employees are covered by the Plan:

Mel Services Inc. ( 68-0314081 )

Plan number assigned by sponsor of the Plan:

333

Name, business address and telephone number of Plan Administrator:

Transport Labor Contract/Leasing, Inc.  
250 N. Orange Ave., Ste. 1500  
Orlando, FL 32801  
(763) 585-7000

Name and address of agent for service of legal process:

President  
Transport Labor Contract/Leasing, Inc.  
250 N. Orange Ave., Ste. 1500  
Orlando, FL 32801

(Service of legal process may also be made upon a Trustee of the Plan or the Plan Administrator.)

Name and business address of the Trustee of the Plan:

Mid Atlantic Capital Corporation  
The Times Building  
336 Fourth Avenue,  
Pittsburgh, PA 15222

Plan Year: January 1 to December 31

## ADDENDUM

### PLAN CONTRIBUTIONS

#### **401(k) Elective Contributions**

You may contribute a portion of your compensation to the Plan each Plan Year through payroll deduction by entering into an agreement to defer a portion of your compensation into the Plan. However, your 401(k) elective contributions for any calendar year cannot exceed the dollar limitation set by federal law for that calendar year. The dollar limitation is \$24,500 for 2026. After 2026, the dollar limitation may be increased for cost of living adjustments. This dollar limitation applies to the total amount of your 401(k) elective contributions made to all 401(k) arrangements in which you participate and to other deferral contributions made to other cash or deferred arrangements in which you participate, including Section 403(b) plans, SIMPLE IRAs and SARSEPs. If you have questions regarding the impact of contributions to other plans on this limit, contact the Plan Administrator.

While there is not a limitation on the percentage of compensation that you may contribute to the Plan as 401(k) elective contributions, other payroll deductions, including but not limited to social security taxes, medicare taxes, pre-tax medical and dental premiums and 401(k) participant loan repayments, may limit the amount of 401(k) elective contributions that you can contribute to the Plan.

Notwithstanding the above, if you are age 50 or older, or if your 50th birthday is during the current Plan Year, then you may elect to contribute additional 401(k) elective contributions to the Plan through payroll deduction. These additional amounts are called "catch-up contributions." Catch-up contributions can be contributed to the Plan regardless of other limitations applicable to 401(k) elective contributions. The maximum catch-up contribution that you can make to the Plan is \$8,000 for 2026. After 2026, the maximum catch-up contribution amount may be increased for cost of living adjustments. However, like the dollar limitation described in the first paragraph above, the catch-up contribution limit is an aggregate limit which applies to all 401(k) arrangements, 403(b) plans, SIMPLE IRAs and SARSEPs in which you participate.

If your 401(k) elective contributions and other deferral contributions for a calendar year exceed the applicable dollar limitation (described above) for that calendar year, then you must include any excess in your taxable income for such calendar year. In addition, any excess must be returned to you by April 15 of the year following the calendar year in which the excess arose. Otherwise, you may be taxed on the excess a second time when the excess is ultimately distributed to you.

You may elect to stop payroll deduction of your 401(k) elective contributions on a prospective basis at any time in accordance with procedures established by the Plan Administrator. You may later enter into a new salary reduction agreement in accordance with procedures established by the Plan Administrator.

You may also elect to change your 401(k) elective contribution payroll deduction election prospectively in accordance with procedures established by the Plan Administrator.

The Plan provides for two types of 401(k) elective contributions, pre-tax 401(k) contributions and Roth 401(k) contributions. You may elect to make pre-tax 401(k) contributions and/or Roth 401(k) contributions to the Plan from your pay each Plan Year.

With pre-tax 401(k) contributions your taxable income is reduced by the amount of your pre-tax 401(k) contributions so you pay less in federal income taxes. Later, when the Plan distributes your pre-tax 401(k) contributions and earnings thereon, you will pay taxes on the amount distributed unless you roll over the distribution to an eligible retirement plan.

With Roth 401(k) contributions, you must pay current income tax on the Roth 401(k) contributions. If you elect to make Roth 401(k) contributions, then the Roth 401(k) contributions are subject to federal income taxes in the year of the contribution, but the Roth 401(k) contributions and, in most cases, the earnings on the Roth 401(k) contributions are not subject to federal income taxes when distributed to you. In order for the earnings to be distributed tax-free, there must be a qualified distribution from your Roth 401(k) contribution account.

In order to be a qualified distribution, the distribution must occur after one of the following: (1) your attainment of age 59 1/2, (2) your disability, or (3) your death. In addition, the distribution must occur after the expiration of a 5-year participation period. The 5-year participation period is the 5-year period beginning with the calendar year in which you first make a Roth 401(k) contribution to the Plan (or to another 401(k) plan or 403(b) plan if such amount was rolled over into the Plan) and ending on the last day of the calendar year that is 5 years later. For example, if you made your first Roth 401(k) contribution under this Plan on November 30, 2010, then your 5-year participation period ends on December 31, 2014. It is not necessary that you make a Roth 401(k) contribution in each of the five years.

If a distribution from your Roth 401(k) contribution account is not a qualified distribution, then the earnings distributed with the Roth 401(k) contributions will be taxable to you at the time of distribution (unless you roll over the distribution to a Roth IRA or other 401(k) plan or 403(b) plan that will accept the rollover). In addition, in some cases, there may be a 10% excise tax on the earnings that are distributed.

Before you receive a distribution, the Plan Administrator will deliver to you a more detailed explanation of your options. However, the tax rules are very complex and you should consult with qualified tax counsel before making a choice.

Roth 401(k) contributions are otherwise generally treated in the same manner as pre-tax 401(k) contributions. This means that these amounts are always fully vested and are subject to the same distribution restrictions and provisions set forth in the Summary Plan Description and Plan.

### **Matching Contributions**

Discretionary matching contributions may be made to the Plan on your behalf by your worksite employer. The matching contribution, if any, will be equal to a discretionary percentage of all or any portion of the 401(k) elective contributions that you make to the Plan each payroll period. Your worksite employer will determine the amount of the discretionary matching contribution, if any, that will be made to the Plan.

### **Nonelective Contributions**

Discretionary nonelective contributions may be made to the Plan on your behalf by your worksite employer. Your worksite employer will determine the amount of the nonelective contribution, if any, that will be made to the Plan.

The nonelective contributions, if any, for a Plan Year are credited to you on the basis of your compensation for the period during which you are a Participant.

If the worksite employer elects to make a discretionary nonelective contribution, the worksite employer may choose one of the 3 crediting methods below:

- ✘ **PRO-RATA:** You will share in the nonelective contributions, if any, in the same ratio that your compensation during the Plan Year bears to the total compensation of all Participants during the Plan Year.
- ✘ **INTEGRATED:** The discretionary nonelective contributions, if any, for a Plan Year are credited to your account under the Plan based on the following formula:
  - A. The nonelective contributions will be credited to your account in the same proportion that your compensation plus your compensation in excess of the Social Security taxable wage base (also called "excess compensation") bears to the total compensation plus excess compensation of all eligible Participants. However, the maximum amount that can be credited to you in this first step is 5.7% of your compensation plus your excess compensation. The "Social Security taxable wage base" is the maximum amount of compensation taken into account for Social Security tax purposes.
  - B. If after the first step of the crediting process there remains a portion of the nonelective contributions that have not yet been credited, then the remainder will be credited to you in the same proportion that your compensation bears to the total compensation for all Participants.
- ✘ **CROSS TESTED:** Participants are divided into "allocation groups" and the employer contribution, if any, will be allocated among the various allocation groups. Your share of the nonelective contribution made with respect to a Plan Year and allocated to your allocation group will be determined by the ratio of your compensation for the Plan Year to the total compensation of eligible Participants in your allocation group for the Plan Year.

The following rule may apply in determining if you should receive any discretionary nonelective contributions.

You are generally entitled to a share of the discretionary nonelective contribution for a Plan Year only if you are employed by your worksite employer at the end of the Plan Year, or if you terminate employment with your worksite employer during the Plan Year (1) on or after your Normal Retirement Date (age 65) or (2) on account of your disability (as defined in Section 15) or your death.

### **Rollover and Transfer Contributions**

The Plan also permits you to rollover or transfer funds from certain types of IRAs and retirement plans. Rollover and transfer contributions are allocated to separate accounts established for you and each of the other Participants who make rollover or transfer contributions. The rules as to what type of benefits from other plans may be rolled over or transferred into this Plan are detailed. Therefore, if you would like to take advantage of the rollover or transfer provisions, please contact the Plan Administrator.

### **Compensation**

For purposes of the Plan, compensation has a special meaning. Compensation is defined as your total compensation for the Plan Year for

services that you provide to your worksite employer, that are subject to federal income tax withholding by the Plan Sponsor, excluding reimbursements or other expense allowances, fringe benefits (cash and noncash), moving expenses, deferred compensation and welfare benefits. Your compensation includes any salary deferrals that you make to a 401(k) plan, a Section 457 plan, or a Section 125 cafeteria plan. However, if you are a self-employed individual, your compensation will be equal to your earned income as defined under the Internal Revenue Code.

For the Plan Year beginning on and after January 1, 2026, the maximum amount of annual compensation that may be taken into consideration for Plan purposes is \$360,000. This amount may be adjusted after 2026 for cost-of-living increases.

In general, only compensation paid after your Plan "entry date" will be taken into account for purposes of the Plan. In addition, certain compensation payments that are paid to you after you terminate employment with your worksite employer are not included in the definition of compensation.

## ADDENDUM

### VESTING

You are fully vested at all times in any 401(k) elective contributions and rollover contributions you make to the Plan. You are also fully vested at all times in any 401(k) safe harbor contributions that are made to the Plan on your behalf.

The vested portion of your accounts containing discretionary employer contributions, if any, will be determined in accordance with the following schedule based upon your Years of Service:

TOTAL NUMBER OF YEARS OF SERVICE	VESTED INTEREST
After one year of service	0 %
At least 2 years of service, but less than 3	20 %
At least 3 years of service, but less than 4	40 %
At least 4 years of service, but less than 5	60 %
At least 5 years of service, but less than 6	80 %
6 years or more	100 %

You will be credited with a Year of Service for vesting purposes for each Plan Year in which you complete at least 1,000 Hours of Service.

If you terminate employment with your worksite employer as a result of disability (as defined in Section 15), or after you reach your Normal Retirement Date (age 65), then you are 100% vested in all of your accounts. In addition, if your employment with your worksite employer is terminated as a result of your death or if you die while performing qualified military service (as defined by applicable law), then 100% of the amount in your accounts will be paid to your beneficiary.

The vested percentage is the portion of your accounts that is not lost upon your severance from employment. If you leave before you are fully vested (that is, before you are entitled to get all of your account balances), the amount in which you are not vested will be forfeited after you incur five consecutive One Year Breaks in Service or, if earlier, when you are "cashed out." You are "cashed out" if you receive the entire vested portion of your accounts.

For these purposes, a "One Year Break in Service" is a Plan Year in which you complete fewer than 501 Hours of Service. However, in some cases, if you are absent because you have had (or adopted) a child, you might not incur a One Year Break in Service for certain parts of your absence.

If you are less than 100% vested and are cashed out prior to incurring five consecutive One-Year Breaks in Service, and you are then subsequently reemployed by your worksite employer or another employer that has adopted the Plan, then you have the right to repay such distribution under the following conditions: you must repay the amount previously paid to you before the earlier of (1) five years from the date on which you are subsequently reemployed, or (2) the date you incur five consecutive One Year Breaks in Service following the date of the distribution. If you repay your distribution in full as provided above, then the amount previously forfeited will be restored to your account.

Employer contributions, if any, forfeited during a Plan Year may first be used to pay Plan expenses and are then used to reduce future employer contributions.

## **ADDENDUM**

### **ELIGIBILITY**

If you are not excluded from being eligible to participate in the Plan, then you will become a participant in the Plan after you satisfy the requirements described below. The following individuals are excluded from being eligible to participate in the Plan: (1) an employee who is covered by a collective bargaining agreement unless such collective bargaining agreement provides for participation in the Plan by such employee, (2) an employee who is a non-resident alien and who does not receive earned income from sources within the United States, and (3) an individual whose employment status has not been recognized by the completion of Internal Revenue Service Form W-4 and who is not treated as a common law employee of the worksite employer.

In order to be eligible to become a Participant in the Plan, you must satisfy the age and service requirements described below. Once you satisfy the age and service requirements described below you will become a Participant in the Plan on the "entry date" that is coincident with or immediately following the date that you satisfy both the age and service requirements. You may enter the plan upon the first day of the month.

If your employment with your worksite employer is terminated for any reason after you have become eligible to participate but before the entry date on which you are to become a Participant, then you will not become a Participant in the Plan.

### **Age Requirement**

You must be at least age 18 in order to be eligible to participate in the Plan.

### **Service Requirement**

You must complete 3 month(s) of service in order to be eligible to participate in the Plan. You will be credited with a month of service for each 30 day period of service with your worksite employer.

## Fee & Expense Information

Annual recurring plan fees are deducted from participant accounts on a quarterly basis. These fees may cover the plan's administrative expenses and service provider fees including IRS 5500 filings, record-keeping, accounting, legal, customer service, and contribution processing by TLC.

The following fees will apply to your account. Plan fees include a fixed administration fee and an asset based fee. The fixed administration fee paid to Slavic is \$35.00 per year, billed at \$8.75 per quarter in advance, and is not pro-rated. The asset-based fee is charged pro-rata to participant accounts and is determined by the total assets in each adopting employer's plan. For example, if the adopting employer's plan assets are \$1,000,001, each account will be assessed 39.00 basis points (0.35% + 0.04% = 0.39%) or 9.75 basis points per quarter (8.75 basis points per quarter to Slavic and 1.00 basis points per quarter to TLC Companies). This translates into a fee of \$0.98 per \$1000 of account balance, per participant, per quarter. Various unpredictable administration fees associated with mailing required notices, personnel costs, plan audits (if required), etc. may be deducted from plan assets on a pro-rata basis.

### Breakdown of Annual Asset-Based Expenses

Adopting Employer 401(k) Plan Assets (\$)	Slavic Recordkeeping and Administrative Fee
\$0- \$600,000	0.60%
\$600,001- \$1,000,000	0.50%
\$1,000,001- \$2,000,000	0.35%
\$2,000,001- \$4,000,000	0.25%
\$4,000,001- \$100,000,000	0.15%
Over \$100,000,000	0.15%

Adopting Employer 401(k) Plan Assets (\$)	TLC Companies Plan Sponsor Expense Reimbursement Fee
\$0- \$600,000	0.09%
\$600,001- \$1,000,000	0.07%
\$1,000,001- \$2,000,000	0.04%
\$2,000,001- \$4,000,000	0.04%
\$4,000,001- \$5,000,000	0.02%
Over \$5,000,000	0.02%

Participants, who select one of the optional Slavic pre-allocated portfolios (if offered), are charged an additional pro-rata, 35 basis points (0.35%) per year for that service or 8.75 basis points quarterly. This translates into a fee of \$0.875 per \$1000 per quarter paid to Slavic Mutual Fund Management Corporation for investment management.

Other event driven expenses include: participant account closing (cash or rollover distribution, including accounts consolidation between plans) fee of \$75.00, plan transfer (employer transfers plan assets to a new plan) fee of \$75.00 per participant, in-service or hardship withdrawal fee of \$75.00, court ordered document (guardianships, estates, subpoenas, other) and Powers of Attorney processing fee of \$150.00, and Qualified Domestic Relations Order (QDRO) determination and processing fee of \$500.00. The loan fee is \$125.00 for setup plus a \$50.00 yearly maintenance fee.

The following event driven expenses are paid by your employer: non-pro rata profit sharing calculation (integration with Social Security) fee of \$375.00, non-pro rata profit sharing calculation (age weighted or new comparability) fee of \$950.00, discretionary plan amendment fee of \$250.00, acquisition co-adoption consulting and processing fee of \$250.00, IRS plan restatement fee of \$1,500.00 to be paid by the leading Plan Sponsor, plan termination fee of \$1,250.00, enrollment kit fee of \$15.00 per kit, and an hourly rate of \$225.00 for non-routine services.

Also, the trustee, at their discretion, may deduct reasonable plan expenses from the plan trust, which may include audit fees and non-routine contribution processing costs. These expenses will be assessed on a pro rata basis.

Account trades are cleared through Mid Atlantic. Slavic pays 4 basis points to Mid Atlantic in order to trade through this network, which is

included in the Slavic asset fee and not assessed as an additional fee to participants. Mid Atlantic retains 10% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 90% is reimbursed. There are no shareholder type fees other than the expenses disclosed. Most fund options do not pay these types of fees and participants are not affected accordingly.

### **Investment Planning and Management Services**

The Bespoke Automated Investment Allocation Service, available in your plan, is a digital investment advisor built into the record keeping system of Slavic401k. This service provides a recommended deferral rate and perpetual investment allocation for the life of the participant. Through the Bespoke Asset Allocation software, Slavic Mutual Funds Management Corporation (SMF), acting as an ERISA 3(38) Fiduciary as well as an SEC Registered Investment Advisor, will allocate your account between equity and fixed income positions according to your age and financial profile, and then rebalance your account on or about your birth date. It is important that the information you submit to the Bespoke program is complete and accurate. Just prior to your birth date, the program will send you an email with a link that will allow you to make any changes to your profile that may have occurred throughout the year.

The fee for the Bespoke Automated Investment Allocation Service is 0.35% (0.35 of one percent) assessed quarterly. This translates into a fee of \$0.875 per \$1000 per quarter paid to SMF for investment management.

Past performance is not indicative of future results. You should note the risks associated with investing in an investment fund are the risks associated with the securities in which the investment fund invests. No investment strategy can guarantee a profit or protect against loss.

You can find general information about investing in digital or "robo" investment advisors on the SEC website <https://www.investor.gov/additional-resources/news-alerts/alerts-bulletins/investor-bulletin-robo-advisers>

### **Disclosure of Fiduciary Status**

Slavic Mutual Fund Management Corporation (SMF) is an ERISA Section 3(21) fiduciary to your retirement plan, providing investment advice to the Investment Committee and investment education to participants at no extra charge. SMF is a registered investment advisor with the Securities Exchange Commission. SMF will serve as the 3(38) fiduciary for these investment service(s): Slavic managed portfolio options and the Bespoke Automated Investment Allocation Service.

### **Description of Services**

Slavic Integrated Administration offers recordkeeping and administrative services, including plan design, consultations, preparing plan documents, and conducting enrollment meetings. Slavic's service also encompasses processing contributions, distribution requests, rollovers, hardships and QDROs, in addition to tax reporting, compliance testing and preparation/filing of 5500 forms. Participant statements and required notifications are sent quarterly. The fixed and asset-based administration fees are paid to Slavic quarterly on a pro rata basis.

The asset-based fee paid to TLC Companies, indicated above, is for direct plan expenses incurred by the Plan Sponsor (e.g. contribution processing and maintaining census data files).

### **401(k) Express**

Rather than receiving these notices and other 401(k) correspondence in the mail, you may choose to subscribe to 401(k) Express. Please visit our website or contact our Customer Service Department at (800) 356-3009 for further instructions.

By signing up for this service, you affirmatively elect to receive electronically, the weekly 401(k) Express E-mail and the following section 2550.404a-5 disclosures and notices, and other plan documents listed below, to be delivered to the e-mail address you provide:

- Eligibility notice
- Qualified Default Investment Alternatives (QDIA)
- Safe Harbor Notice (if elected by the adopting employer)
- Summary Plan Description (SPD), which contains plan benefits and disclosure of fees that affect your account
- Auto Enrollment Notice (if elected by the adopting employer)
- 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

You may unsubscribe from receiving these documents by email at anytime and receive a paper version by first class mail without any charge by contacting our Customer Service Department at. (800) 356-3009 or by clicking on the unsubscribe link. You may also update your email

address by logging on to your account at [www.slavic401k.com](http://www.slavic401k.com) or contacting our Customer Service Department.

## TLC Retirement Savings Plan Investment Performance

for the Period Ending 12/31/2025

The following tables list the annualized investment performance and expenses of each investment option available in the plan. The funds performance is compared to its corresponding benchmark, based on the most recent performance data from InvestView. The expense ratio represents the funds operating expenses that reduce the rate of return of the investment option. Also included are 12b-1 fees and shareholder-type fees, which are credited back to the participants account when received by Slavic.

The mutual fund companies may pay the broker of record or record keeper basis points on the assets in the plan. These are called 12b-1 and sub-TA fees and are listed in the prospectus and are also displayed below. These fees are credited back to participants owning the funds at the time payment is received. Crediting is on a cash basis, and fees are not accrued. If there is no basis in a fund at the time the reimbursements are processed the proceeds will be applied to the fund mapped from the revenue paying fund. If there is no mapped fund, the reimbursement will be applied to the Vanguard Total Stock Market Index. If there is no position in the Vanguard Total Stock Market Index, the payout will be applied as fee credit. The fund companies may pay these fees after a waiting period of up to one year. Only long-term investors will receive the full benefit of the fee reimbursement program.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/401k>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

There are no guarantees as to future performance of any mutual fund. Investment in common stocks and other equity securities is particularly subject to the risks of changing economic, stock market, industry, and company conditions and the risks inherent in the fund manager's ability to anticipate such changes that can adversely affect the value of a fund's holdings. In the case of debt securities, security values usually change when interest rates change. Generally, when interest rates go up, the value of a debt security goes down and when interest rates go down, the value of the debt security goes up. Past performance is not a guarantee of future results. Investment return and principal value will fluctuate so that when redeemed, an investor's shares may be worth more or less than their original cost. Read the prospectus carefully before investing. Specialty or sector funds invest in a concentrated area of the market and generally carry higher risk than the overall stock market. Because of this increased volatility, these investments should make up only a small portion of a well-diversified portfolio. Conservative investors, especially those nearing retirement, should exercise caution and consider seeking professional guidance before investing in specialty or sector funds.

The key to balancing the risk/reward relationship of your overall portfolio is a well-diversified strategy. The Investor Qualification Worksheet in your Enrollment Guide will help you determine your risk profile. You may also speak with your Registered Investment Advisor. Visit [www.slavic401k.com](http://www.slavic401k.com) or contact our Customer Service Department at (800) 356-3009 to speak with a representative.

For a glossary of investment related terms, please visit [www.slavic401k.com/resources\\_participant.html](http://www.slavic401k.com/resources_participant.html) and follow the link titled "Glossary of Investment Terms". This glossary is intended to assist you in understanding your investment options.

Fund Name	SYMBOL	Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF	12b-1
<small>(Comparative benchmark highlighted in blue)</small>											
<b>Franklin Gold &amp; Precious Metals R6</b>	FGPMX	Precious Metals	196.10 %	196.10 %	52.93 %	21.56 %	22.34 %	0.59 %	\$ 5.86	0.00 %	0.00 %
<b>MSCI AC World ex USA NR USD</b>			169.34 %	169.34 %	46.44 %	18.30 %	20.07 %				
<b>Vanguard Short-Term Federal Adm</b>	VSGDX	Short U.S.	5.92 %	5.93 %	4.70 %	1.60 %	2.00 %	0.10 %	\$ 1.00	0.00 %	0.00 %
<b>Bloomberg 1-5 Y Government TR</b>			6.71 %	6.71 %	4.47 %	0.60 %	1.78 %				
<b>JPMorgan Large Cap Growth R6</b>	JLGMX	Large-Cap Growth	14.40 %	14.40 %	27.47 %	12.97 %	18.56 %	0.50 %	\$ 5.00	0.00 %	0.00 %
<b>Russell 1000 Growth TR</b>			18.56 %	18.56 %	31.15 %	15.32 %	18.13 %				
<b>Vanguard Equity-Income Adm</b>	VEIRX	Equity Income Funds	17.22 %	17.22 %	13.31 %	12.82 %	11.73 %	0.17 %	\$ 1.72	0.00 %	0.00 %
<b>FTSE High Dividend Yield TR USD</b>			15.91 %	15.91 %	13.90 %	11.33 %	10.53 %				
<b>Dodge &amp; Cox Stock</b>	DODGX	Multi-Cap Value	13.65 %	13.65 %	15.20 %	13.32 %	12.79 %	0.51 %	\$ 5.10	0.00 %	0.00 %
<b>Russell 1000 Value TR</b>			15.91 %	15.91 %	13.90 %	11.33 %	10.53 %				
<b>Fidelity® Small Cap Index</b>	FSSNX	Small-Cap Core	12.93 %	12.93 %	13.89 %	6.20 %	9.76 %	0.03 %	\$ 0.25	0.00 %	0.00 %
<b>Russell 2000 TR</b>			12.81 %	12.81 %	13.73 %	6.09 %	9.62 %				
<b>Fidelity® 500 Index</b>	FXAIX	S&P 500 Index	17.86 %	17.86 %	22.99 %	14.41 %	14.81 %	0.01 %	\$ 0.15	0.00 %	0.00 %
<b>S&amp;P 500 TR</b>			18.56 %	18.56 %	31.15 %	15.32 %	18.13 %				

Fund Name	SYMBOL	Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF 12b-1	
DFA U.S. Vector Equity Portfolio Institutional Russell 3000 TR	DFVEX	Multi-Cap Core	14.04 %	14.04 %	15.29 %	12.33 %	11.30 %	0.24 %	\$ 2.40	0.00 %	0.00 %
Vanguard Treasury Money Market	VUSXX	Money Market	4.22 %	4.23 %	4.84 %	3.19 %	2.13 %	0.08 %	\$ 0.78	0.00 %	0.00 %
FTSE 3 Months Treasury Bill TR			4.40 %	4.40 %	5.03 %	3.31 %	2.23 %				
Vanguard Federal Money Market Investor	VMFXX	Money Market	4.21 %	4.22 %	4.85 %	3.20 %	2.14 %	0.11 %	\$ 1.10	0.00 %	0.00 %
FTSE 3 Months Treasury Bill TR			4.40 %	4.40 %	5.03 %	3.31 %	2.23 %				
Vanguard Energy Index Admiral	VENAX	Natural Resources	7.24 %	7.24 %	4.56 %	23.81 %	7.95 %	0.09 %	\$ 0.95	0.00 %	0.00 %
MSCI US Investable Market Energy 25/50 TR			9.81 %	9.81 %	2.80 %	15.66 %	4.13 %				
Vanguard Information Technology Idx Adm	VITAX	Science &	21.78 %	21.78 %	33.95 %	17.12 %	22.56 %	0.09 %	\$ 0.94	0.00 %	0.00 %
MSCI US IMI/Information Technology 25/50 TR USD			22.95 %	22.95 %	35.26 %	17.03 %	20.86 %				
iShares MSCI EAFE International Index K	BTMKX	International Large-	31.73 %	31.73 %	17.37 %	9.12 %	8.37 %	0.05 %	\$ 0.50	0.00 %	0.00 %
MSCI EAFE NR USD			31.22 %	31.22 %	17.22 %	8.92 %	8.18 %				
DFA International Small Cap Value I	DISVX	International	52.07 %	52.07 %	24.48 %	15.06 %	10.06 %	0.43 %	\$ 4.30	0.00 %	0.00 %
MSCI World ex USA Small Cap Value NR USD			34.07 %	34.07 %	15.77 %	6.49 %	8.05 %				
DFA International Small Company I	DFISX	International	36.33 %	36.33 %	17.42 %	8.92 %	8.73 %	0.39 %	\$ 3.90	0.00 %	0.00 %
MSCI World ex USA Small Cap NR USD			34.07 %	34.07 %	15.77 %	6.49 %	8.05 %				
American Funds New Perspective R6	RNPGX	Global Large-Cap	21.62 %	21.62 %	21.22 %	9.37 %	13.05 %	0.40 %	\$ 4.00	0.00 %	0.00 %
MSCI AC World NR USD			21.09 %	21.09 %	21.17 %	12.15 %	12.17 %				
Fidelity® Emerging Markets Idx	FPADX	Emerging Markets	33.94 %	33.94 %	16.13 %	3.95 %	8.26 %	0.07 %	\$ 0.75	0.00 %	0.00 %
MSCI EM (Emerging Markets) NR USD			33.57 %	33.57 %	16.40 %	4.20 %	8.42 %				
Invesco EQV Asia Pacific Equity Fund R6	ASISX	Pacific Ex Japan	24.87 %	24.87 %	11.65 %	3.27 %	0.00 %	0.99 %	\$ 9.90	0.00 %	0.00 %
MSCI AC Asia Pacific ex Japan NR USD			32.26 %	32.26 %	16.21 %	3.73 %	8.55 %				
Dodge & Cox International Stock	DODFX	International Large-	38.71 %	38.71 %	18.88 %	11.70 %	9.14 %	0.62 %	\$ 6.20	0.00 %	0.00 %
MSCI AC World ex USA NR USD			169.34 %	169.34 %	46.44 %	18.30 %	20.07 %				
Vanguard Small Cap Growth Index Admiral	VSGAX	Small-Cap Growth	8.44 %	8.44 %	15.32 %	3.03 %	10.25 %	0.07 %	\$ 0.70	0.00 %	0.00 %
CRSP US Small Cap Growth TR			13.01 %	13.01 %	15.59 %	3.18 %	9.57 %				
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Core Funds	11.67 %	11.67 %	14.27 %	8.60 %	10.91 %	0.05 %	\$ 0.50	0.00 %	0.00 %
CRSP US Mid Cap TR			10.60 %	10.60 %	14.36 %	8.67 %	11.01 %				
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	10.69 %	10.69 %	16.63 %	6.35 %	11.63 %	0.07 %	\$ 0.70	0.00 %	0.00 %
CRSP US Mid Cap Growth TR			8.66 %	8.66 %	18.64 %	6.65 %	12.49 %				
Vanguard Total Stock Mkt Idx Adm	VTSAX	Multi-Cap Core	17.12 %	17.12 %	22.23 %	13.06 %	14.24 %	0.04 %	\$ 0.40	0.00 %	0.00 %
CRSP US Total Stock Market TR			17.88 %	17.88 %	23.01 %	14.42 %	14.82 %				
JPMorgan Core Plus Bond R6	JCPUX	Core Plus Bond	8.06 %	8.06 %	5.77 %	0.63 %	2.79 %	0.40 %	\$ 4.00	0.00 %	0.00 %
Bloomberg U.S. Aggregate Bond TR			7.78 %	7.78 %	6.28 %	0.11 %	3.36 %				
Vanguard Total Bond Market Index Adm	VBTLX	Core Bond Funds	7.14 %	7.15 %	4.67 %	-0.42 %	1.99 %	0.04 %	\$ 0.40	0.00 %	0.00 %
Bloomberg US Agg Float Adjusted TR			7.30 %	7.30 %	4.66 %	-0.36 %	2.01 %				
Vanguard Interm-Term Bond Index Adm	VBILX	Core Bond Funds	8.54 %	8.56 %	5.34 %	-0.20 %	2.47 %	0.06 %	\$ 0.60	0.00 %	0.00 %
Bloomberg US 5-10 Yr Gov/Cr Float Adj TR			6.88 %	6.88 %	4.56 %	-0.59 %	2.16 %				
Franklin Utilmappities R6	FUFRX	Utility Funds	15.37 %	15.37 %	12.04 %	11.11 %	11.05 %	0.51 %	\$ 5.09	0.00 %	0.00 %
S&P 500 Utilities TR			16.04 %	16.04 %	10.00 %	9.73 %	10.61 %				
DFA US Targeted Value I	DFVFX	Small-Cap Value	9.55 %	9.55 %	12.64 %	13.60 %	10.81 %	0.30 %	\$ 3.00	0.00 %	0.00 %
Russell 2000 Value TR			12.59 %	12.59 %	11.73 %	8.88 %	9.27 %				
Victory Short Term Bond Fund R6	URSBX	Short Investment	6.12 %	6.14 %	6.40 %	3.46 %	0.00 %	0.33 %	\$ 3.30	0.00 %	0.00 %
Lipper US Index - Short Investment Grade Debt Fds			7.88 %	7.88 %	6.26 %	1.54 %	3.13 %				
Vanguard Materials Index Admiral	VMIAX	Basic Materials	12.26 %	12.26 %	8.64 %	7.57 %	10.19 %	0.09 %	\$ 0.94	0.00 %	0.00 %
MSCI US IMI/Materials 25/50 TR USD			10.54 %	10.54 %	7.54 %	6.79 %	9.92 %				
Vanguard Inflation-Protected Secs Adm	VAIPX	Inflation Protected	6.87 %	6.87 %	4.15 %	1.03 %	2.98 %	0.10 %	\$ 1.00	0.00 %	0.00 %
Bloomberg U.S. TIPS TR			7.01 %	7.01 %	4.23 %	1.13 %	3.09 %				
DFA Real Estate Securities I	DFREX	Real Estate Funds	1.51 %	1.51 %	6.00 %	4.86 %	5.54 %	0.20 %	\$ 2.00	0.00 %	0.00 %
Dow Jones US Select REIT TR			3.01 %	3.01 %	8.32 %	6.58 %	5.59 %				
Vanguard Target Retirement 2065 Inv	VLXVX	Mixed-Asset Target	21.43 %	21.43 %	18.70 %	9.98 %	0.00 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Moderately Aggressive Index			16.72 %	16.72 %	14.49 %	7.64 %	9.35 %				
Vanguard Target Retirement 2055 Inv	VFFVX	Mixed-Asset Target	21.43 %	21.43 %	18.71 %	9.96 %	11.02 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Moderately Aggressive Index			16.72 %	16.72 %	14.49 %	7.64 %	9.35 %				
Vanguard Target Retirement Income Inv	VTINX	Mixed-Asset Target	11.31 %	11.31 %	9.52 %	3.82 %	5.33 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Moderately Conservative Index			10.37 %	10.37 %	8.86 %	2.95 %	5.13 %				
Vanguard Target Retirement 2025 Inv	VTTVX	Mixed-Asset Target	14.60 %	14.60 %	12.84 %	5.90 %	7.87 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Target 2035 TR			12.33 %	12.33 %	10.62 %	4.69 %	7.28 %				
Vanguard Target Retirement 2020 Inv	VTWNX	Mixed-Asset Target	12.15 %	12.15 %	10.78 %	4.77 %	6.87 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Target 2035 TR			12.33 %	12.33 %	10.62 %	4.69 %	7.28 %				
Vanguard Target Retirement 2030 Inv	VTHRX	Mixed-Asset Target	16.24 %	16.24 %	14.27 %	6.83 %	8.66 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Target 2040 TR			14.23 %	14.23 %	12.31 %	6.06 %	8.42 %				
Vanguard Target Retirement 2035 Inv	VTHX	Mixed-Asset Target	17.54 %	17.54 %	15.46 %	7.71 %	9.40 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Target 2040 TR			14.23 %	14.23 %	12.31 %	6.06 %	8.42 %				
Vanguard Target Retirement 2040 Inv	VFORX	Mixed-Asset Target	18.76 %	18.76 %	16.63 %	8.57 %	10.13 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Target 2045 TR			15.94 %	15.94 %	13.86 %	7.28 %	9.36 %				
Vanguard Target Retirement 2045 Inv	VTIVX	Mixed-Asset Target	19.99 %	19.99 %	17.76 %	9.41 %	10.74 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Dow Jones Target 2045 TR			15.94 %	15.94 %	13.86 %	7.28 %	9.36 %				

Fund Name	SYMBOL	Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF	12b-1
<b>Vanguard Target Retirement 2060 Inv</b>	VTTSX	Mixed-Asset Target	21.42 %	21.42 %	18.71 %	9.96 %	11.02 %	0.08 %	\$ 0.80	0.00 %	0.00 %
<b>Dow Jones Target 2050 TR</b>			17.17 %	17.17 %	15.09 %	8.21 %	10.00 %				
<b>Vanguard Target Retirement 2070 Inv</b>	VSVNX	Mixed-Asset Target	21.42 %	21.42 %	18.71 %	0.00 %	0.00 %	0.08 %	\$ 0.80	0.00 %	0.00 %
<b>Dow Jones Target 2050 TR</b>			17.17 %	17.17 %	15.09 %	8.21 %	10.00 %				
<b>Vanguard Target Retirement 2050 Inv</b>	VFIFX	Mixed-Asset Target	21.41 %	21.41 %	18.70 %	9.95 %	11.02 %	0.08 %	\$ 0.80	0.00 %	0.00 %
<b>Dow Jones Target 2050 TR</b>			17.17 %	17.17 %	15.09 %	8.21 %	10.00 %				
<b>American Funds Multi-Sector Income R6</b>	RMDUX	Multi-Sector Income	8.16 %	8.18 %	8.71 %	3.11 %	0.00 %	0.37 %	\$ 3.70	0.00 %	0.00 %
<b>ICE BofA 1-5 Y BB Cash Pay High Yield TR</b>			8.24 %	8.24 %	8.06 %	4.57 %	5.42 %				

### SLAVIC MANAGED OPTIONS

Portfolio Allocation	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF	12b-1
SMF Aggressive	2.38 %	15.68 %	15.37 %	10.23	12.04 %	0.41 %	\$ 4.10	0.00%	0.00%
SMF Conservative	1.18 %	9.99 %	8.38 %	5.38 %	5.48 %	0.43 %	\$ 4.30	0.00%	0.00%
SMF Moderate	2.05 %	13.43 %	12.28 %	8.11 %	9.22 %	0.42 %	\$ 4.20	0.00%	0.00%

If you elect to have SMF manage your account through the Bespoke Automated Investment Allocation Service, you may review the annualized investment performance and expenses of each investment option in your unique portfolio using the tables above. To view the investment options in your unique portfolio, log into your account online, select Manage, and then select Manage Investments. If you need assistance, contact Slavic401k at (800) 356-3009.

### ***Qualified Default Investment Alternative Notice***

This notice contains important information regarding default investments under your 401(K) Retirement Plan. If a participant does not make an affirmative investment election under the Plan, then the participant's account under the Plan will be invested in the Plan's default investment alternative that corresponds to the participant's age. You should read this notice carefully.

#### ***Default Investment***

The Plan permits you to direct the investment of your account among a number of different investment funds available under the Plan. Your account will remain invested in the Target Date Retirement Fund that corresponds to your projected retirement date until (1) you make an affirmative investment election to invest your account in different funds or alternatives available under the Plan or (2) the Plan changes its default investments.

The following are the Target Fund defaults:

<b>Target Fund</b>	<b>Total Annual Operating Expenses</b>
Vanguard Target Retirement Income Fund Investor	0.08 %
Vanguard Target Retirement 2020 Fund Investor	0.08 %
Vanguard Target Retirement 2025 Fund Investor	0.08 %
Vanguard Target Retirement 2030 Fund Investor	0.08 %
Vanguard Target Retirement 2035 Fund Investor	0.08 %
Vanguard Target Retirement 2040 Fund Investor	0.08 %
Vanguard Target Retirement 2045 Fund Investor	0.08 %
Vanguard Target Retirement 2050 Fund Investor	0.08 %
Vanguard Target Retirement 2055 Fund Investor	0.08 %
Vanguard Target Retirement 2060 Fund Investor	0.08 %
Vanguard Target Retirement 2065 Fund Investor	0.08 %
Vanguard Target Retirement 2070 Fund Investor	0.08 %

#### ***Target Date Objective & Risk Statement***

The target-date funds provide a shifting mix of stocks and bonds. The funds' asset allocations are designed to follow a predetermined "glide path" investing in an appropriate proportion of stock and bond funds and become more conservative as they approach the target date and for 5-10 years beyond. The further each fund is from the stated retirement date, the more aggressive (more risk) its asset mix, accepting higher risk in order to place a greater emphasis on growth. The closer each fund gets to the stated retirement date, the more conservative (less risk) its asset mix becomes, placing a greater emphasis on income and reducing investors' overall risk. Targeted equity holdings range from 90% at the most aggressive stage 25 or more years before retirement to 30% at the most conservative stage 5-10 years after retirement; the remaining assets are invested in fixed-income securities, including short-term securities. The Retirement Income Fund maintains an asset allocation of about 70% bonds and 30% equities. Please consult each investment alternative's prospectus for details.

In order to direct the investment of your account you may contact our Customer Service Department at (800) 356-3009 to request an account change form, or you may go online at [www.slavic401k.com](http://www.slavic401k.com).

#### ***For Information Regarding the Investment Funds Available Under the Plan***

You may obtain information regarding the investment funds available under the Plan by contacting our Customer Service Department at (800) 356-3009 or by going online at [www.slavic401k.com](http://www.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 adopting employer); Summary Plan Description (SPD), which contains plan benefits and disclosure of fees that affect your account; Auto Enrollment Notice (if elected by the adopting employer); 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 \$160,000 last year with your current worksite employer? Yes  No

**EMPLOYER INFORMATION**

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

**CONTRIBUTION INSTRUCTIONS**

- I elect** Traditional 401(k) The total amount to be deducted from my paycheck will be \_\_\_\_\_% (Whole % Only) or \$\_\_\_\_\_ per paycheck.
- I elect** ROTH 401(k)\* The total amount to be deducted from my paycheck will be \_\_\_\_\_% (Whole % Only) or \$\_\_\_\_\_ per paycheck.
- I elect** Traditional 401(k) AND ROTH 401(k)\* The total amount to be deducted from my paycheck will be \_\_\_\_\_% (Whole % Only) or \$\_\_\_\_\_ per paycheck **Traditional 401(k).** \_\_\_\_\_% (Whole % Only) or \$\_\_\_\_\_ per paycheck **ROTH 401(k).**

The above elected 401(k) contribution amount will apply to all forms of compensation, including regular pay, bonuses and commission; it will apply to each paycheck issued regardless of the number of checks issued in a pay period. A participant may at any time submit a written request to modify his elective contribution percentage. Any such modification will become effective as of the first day of the month that coincides with or immediately follows the date the deferral percentage change is received by the Plan Administrator.

- I would like to change my contributions as of the next plan entry date. My new elections are listed above.
- I would like to stop my contributions immediately.
- I have a balance to rollover from an IRA, a previous employer 401(k) or 403(b). *(A Representative will call you, or you may call 800-356-3009 for assistance.)*
- I do not choose to make deferral contributions at this time 403(b).

\* In a Roth 401(k) account, your investments grow tax-free. You pay taxes on your deductions and pay no taxes when you become eligible for a distribution after age 59 1/2. Your financial advisor can help determine if it makes sense for you to make Roth 401(k) contributions to your account.

**Note:** The total amount for the plan year 2026 may not exceed 98% of your compensation or \$24,500 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 \$8,000 (Max \$32,500 under the catch-up EGTRRA 2001 provision.) If your plan allows, participants ages 60, 61, 62, and 63 may defer an increased catch up amount that is generally 50% more than the catch up amount for participants over age 50.

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 your employer or any other adopting employer of the plan.

## 401(K) PLAN INVESTMENT OPTIONS

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 Allocation (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. In addition to the plan asset fee, there is a 0.35% fee charged for this service.

### B. Pre-Allocated Portfolios

*The pre-allocated risk based portfolios are managed by Slavic Mutual Funds Management Corp. (SMF), an ERISA 3(38) Fiduciary Advisor. SMF is an affiliate of Slavic401k.*

- Aggressive Portfolio:** This portfolio is designed for the person with a long-term investment horizon, a tolerance for risk, and the desire to achieve high rates of return. In addition to the plan asset fee, there is a .35% SMF rebalancing fee.
- Moderate Portfolio:** This portfolio is designed to generate average returns with average risk. Investors with a 10 to 20 Pre-Allocated year retirement horizon should consider this approach. In addition to the plan asset fee, there is a .35% SMF rebalancing fee.
- Conservative Portfolio:** This portfolio is designed to provide lower but more stable returns. It is utilized by individuals with a lower risk tolerance. The portfolio is designed to vary less than the market indexes. In addition to the plan asset fee, there is a .35% SMF rebalancing fee.

**C. Self Directed Funds - (Funds may continue on next page)**

*Specialty Investment Funds		%
DFREX	DFA Real Estate Securities I	_____
FGPMX	Franklin Gold & Precious Metals R6	_____
FUFRX	Franklin Utilmappities R6	_____
VENAX	Vanguard Energy Index Admiral	_____
VITAX	Vanguard Information Technology Idx Adm	_____
VMIAX	Vanguard Materials Index Admiral	_____

Foreign/Global Company Stock Funds		%
RNPGX	American Funds New Perspective R6	_____
DISVX	DFA International Small Cap Value I	_____
DFISX	DFA International Small Company I	_____
DODFX	Dodge & Cox International Stock	_____
FPADX	Fidelity® Emerging Markets Idx	_____
ASISX	Invesco EQV Asia Pacific Equity Fund R6	_____
BTMKX	iShares MSCI EAFE International Index K	_____

Bond/Money Market/Stable Value Funds		%
RMDUX	American Funds Multi-Sector Income R6	_____
JCPUX	JPMorgan Core Plus Bond R6	_____
VMFXX	Vanguard Federal Money Market Investor	_____
VAIPX	Vanguard Inflation-Protected Secs Adm	_____
VBILX	Vanguard Inter-Term Bond Index Adm	_____
VSGDX	Vanguard Short-Term Federal Adm	_____
VBTLX	Vanguard Total Bond Market Index Adm	_____
VUSXX	Vanguard Treasury Money Market	_____
URSBX	Victory Short Term Bond Fund R6	_____

Small/Med. Co. Domestic Stock Funds		%
DFVEX	DFA U.S. Vector Equity Portfolio Institutional	_____
DFFVX	DFA US Targeted Value I	_____
FSSNX	Fidelity® Small Cap Index	_____
VIMAX	Vanguard Mid Cap Index Admiral	_____
VMGMX	Vanguard Mid-Cap Growth Index Admiral	_____
VSGAX	Vanguard Small Cap Growth Index Admiral	_____

Large Co. Domestic Stock Funds		%
DODGX	Dodge & Cox Stock	_____
FXAIX	Fidelity® 500 Index	_____
JLGMX	JPMorgan Large Cap Growth R6	_____
VEIRX	Vanguard Equity-Income Adm	_____
VTSAX	Vanguard Total Stock Mkt Idx Adm	_____

Target Date/Asset Allocation Funds		%
VTWNX	Vanguard Target Retirement 2020 Inv	_____
VTTVX	Vanguard Target Retirement 2025 Inv	_____
VTHRX	Vanguard Target Retirement 2030 Inv	_____
VTTX	Vanguard Target Retirement 2035 Inv	_____
VFORX	Vanguard Target Retirement 2040 Inv	_____
VTIVX	Vanguard Target Retirement 2045 Inv	_____
VFIFX	Vanguard Target Retirement 2050 Inv	_____
VFFVX	Vanguard Target Retirement 2055 Inv	_____
VTTSX	Vanguard Target Retirement 2060 Inv	_____
VLXVX	Vanguard Target Retirement 2065 Inv	_____
VSVNX	Vanguard Target Retirement 2070 Inv	_____
VTINX	Vanguard Target Retirement Income Inv	_____

*\*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 [www.slavic401k.com](http://www.slavic401k.com). SMF recommends that you take the risk profile test on the website or in the enrollment booklet before selecting your investment allocation.*

**TOTAL MUST EQUAL 100%**

Print Name: \_\_\_\_\_

**Continue enrolling on the next page**

# 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.com](mailto:slavic401k.com). Please do so online under the beneficiary tab after you log into your account.

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

1. Authorize your employer to deduct from your compensation the amount stated in your contribution instructions on page 1 of this form.
2. Authorize your Trustee(s)/Plan administrator/SIA to invest your contributions as indicated above.
3. Authorize your Trustee(s)/Plan administrator/SIA to redeem the SMF plan asset fee and the additional Option A management fee if selected.
4. Authorize your Trustee(s)/Plan administrator/SIA to pay all sums payable by reason of your death to your named beneficiary or if a beneficiary is not named, to your beneficiary as stated in accordance with your Plan Document.
5. Authorize the use of Depository Services, Inc. (DSI) trust account as a conduit of funds to and from the fund families. No interest is paid.
6. Authorize your Trustee(s)/Plan administrator/DSI to pay the administrative fees as prescribed by the fee schedule.
7. Participants must notify SIA within 14 business days of account statement mailing if the participant is not invested as designated on the enrollment form or SIA will not be responsible for any errors. Participants must have a faxed, dated change form or email record at Slavic to be considered for indemnification of errors. Enrollments and takeovers are processed on a best efforts basis. This account is subject to the terms of the fund's prospectuses.

Print Name of Participant

Signature of Participant	Date
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1075 Broken Sound Pkwy NW, Ste. 100  
Boca Raton, FL 33487-3540

