Human Resources Inc. Retirement Savings Plan

Bayrent/Rental Works - 401(k) Plan highlights

General Details of Your Plan

Effective Date: 5/1/21
Eligibility Requirements:

- **Deferrals:**
  - **Age:** No Min, **Months:** 12, **Hours:** 1,000
    Entry: Actual Anniversary Date

Employee Contribution:

- %1 – 98% (based on all W-2 wages)
- Your contributions are always 100% vested.

Vesting Schedule for Non-Safe Harbor Employer Contributions	Vested Interest
3 Year Graded: Less than 1 year	0%
1 yr but less than 2	33%
2 yr but less than 3	67%
3 yrs or more	100%

Matching Contribution: Discretionary matching contributions may be made to the Plan by Rental Works on your behalf. The match, if any, will be a specified percentage of the elective contributions you make to the Plan. Your employer will determine the amount of the matching contribution, if any, that will be made each Plan Year. At this time, the discretionary matching contribution equals 100% on the first 100% of your elective contributions out of your paycheck with an annual cap of $2,000. If you elect a flat dollar amount of deferral, it will be converted to a percentage of pay for the matching calculation.

2021 Annual Limits – You can contribute up to $19,500. For participants over the age of 50, an additional $6,500 can be contributed. *Additional limits may apply due to compliance testing

Deferral Options

Pre-tax Traditional – Reduces current taxable income, upon distribution your assets will be taxed accordingly.
Roth 401(k) – After-tax contributions do not affect current taxable income, upon distribution your deferrals and gains on investments are not taxed with a qualified distribution.
Distribution Options – A 401(k) plan may provide for distribution only upon retirement, termination of employment, disability, or death of the participant according to Treasury Regulation §1.401-1(b)(1)(i). Taxes and penalties may apply.
Loan Feature – You can access up to 1 loans at a time from your account, minimum loan $1,000 and maximum loan $50,000.

Investment Portfolio, Changing Allocations and Rollovers:

Investments

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

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

Fees:
- Annual Admin fee: $25
- Annual Asset fee: 1.06%

Loan fee:
- $100 initial fee
- $50 annual maintenance fee

Distribution fee:
- $40 standard
- $40 hardship
- $40 QDRO

Service Center Available

(New Enrollments and Changes, Beneficiary updates, loans and distribution questions)
- Toll-free number: (800) 356-3009 Customer service hours: 9a.m. to 8p.m. EST
- customers@slavic401k.com

First-Time Enrollment

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

New Account Access

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

Human Resources, Inc. 401(k) Plan Fund List

TRAILING PERIOD RETURNS

FOR THE PERIOD ENDING MARCH 31, 2021

Fund Name	SYMBOL	Morningstar Category	YTD	1 Year	3 Year	5 Year	10 Year	Expense Gross	Ratios * Net
Invesco Oppenheimer Developing Marke	**ODVYX**	**Diversified Emerging Mkts**	**0.82%**	**53.52%**	**7.99%**	**12.74%**	**5.34%**	**0.97%**	**0.81%**
Morningstar EM GR USD			*2.56%*	*61.81%*	*7.44%*	*12.55%*	*4.41%*		
Vanguard Total Int'l Stock Index Admiral	**VTIAX**	**Foreign Large Blend**	**3.94%**	**52.80%**	**6.51%**	**9.97%**	**5.22%**	**0.11%**	**0.11%**
Morningstar Gbl Mkts xUS GR USD			*3.68%*	*52.16%*	*7.20%*	*10.61%*	*6.00%*		
American Funds EuroPacific Growth R6	**RERGX**	**Foreign Large Growth**	**-0.43%**	**60.79%**	**10.20%**	**12.50%**	**7.35%**	**0.46%**	**0.46%**
Morningstar Gbl Mkts xUS GR USD			*3.68%*	*52.16%*	*7.20%*	*10.61%*	*6.00%*		
Vanguard Small Cap Index Admiral	**VSMAX**	**Small Blend**	**10.22%**	**87.72%**	**14.97%**	**15.60%**	**12.15%**	**0.05%**	**0.05%**
Morningstar US Small Cap TR USD			*11.62%*	*89.97%*	*13.48%*	*14.44%*	*11.29%*		
Vanguard Small Cap Growth Index Admi	**VSGAX**	**Small Growth**	**2.56%**	**83.09%**	**19.24%**	**18.91%**	**13.02%**	**0.07%**	**0.07%**
Morningstar US Small Growth TR USD			*-0.42%*	*81.92%*	*18.48%*	*19.43%*	*13.36%*		
Vanguard Small Cap Value Index Admira	**VSIAX**	**Small Value**	**16.81%**	**89.83%**	**10.80%**	**12.42%**	**11.05%**	**0.07%**	**0.07%**
Morningstar US Small Val TR USD			*21.41%*	*103.31%*	*8.97%*	*10.25%*	*9.71%*		
Vanguard Mid Cap Index Admiral	**VIMAX**	**Mid-Cap Blend**	**7.18%**	**70.62%**	**14.65%**	**14.60%**	**12.29%**	**0.05%**	**0.05%**
Morningstar US Mid Cap TR USD			*8.01%*	*73.83%*	*15.44%*	*15.50%*	*12.95%*		
Janus Henderson Enterprise I	**JMGRX**	**Mid-Cap Growth**	**4.90%**	**66.20%**	**17.26%**	**18.48%**	**14.76%**	**0.76%**	**0.69%**
Morningstar US Mid Core TR USD			*8.81%*	*68.33%*	*13.89%*	*13.82%*	*12.58%*		
American Century Mid Cap Value	**ACMVX**	**Mid-Cap Value**	**12.09%**	**57.22%**	**9.34%**	**10.73%**	**11.16%**	**0.98%**	**0.72%**
Morningstar US Mid Val TR USD			*17.21%*	*74.94%*	*8.55%*	*11.08%*	*11.36%*		
T. Rowe Price Dividend Growth	**PRDGX**	**Large Blend**	**4.95%**	**47.00%**	**16.01%**	**15.09%**	**13.26%**	**0.63%**	**0.52%**
Morningstar US Large Cap TR USD			*4.83%*	*55.35%*	*17.80%*	*17.06%*	*14.31%*		
SSgA SP 500 Index	**SVSPX**	**Large Blend**	**6.15%**	**56.28%**	**16.72%**	**16.17%**	**13.78%**	**0.19%**	**0.08%**
Morningstar US Large Cap TR USD			*4.83%*	*55.35%*	*17.80%*	*17.06%*	*14.31%*		
Vanguard FTSE Social Index Admiral	**VFTAX**	**Large Blend**	**4.66%**	**60.37%**	**18.72%**	**18.05%**	**15.14%**	**0.14%**	**0.14%**
Morningstar US Large Cap TR USD			*4.83%*	*55.35%*	*17.80%*	*17.06%*	*14.31%*		
Vanguard Total Stock Market Index Admi	**VTSAX**	**Large Blend**	**6.43%**	**62.73%**	**17.13%**	**16.65%**	**13.79%**	**0.04%**	**0.04%**
Morningstar US Large Cap TR USD			*4.83%*	*55.35%*	*17.80%*	*17.06%*	*14.31%*		
T. Rowe Price New American Growth	**PRWAX**	**Large Growth**	**4.02%**	**74.71%**	**25.39%**	**24.16%**	**17.23%**	**0.78%**	**0.67%**
Morningstar US Large Growth TR USD			*-0.73%*	*55.78%*	*21.84%*	*20.77%*	*16.89%*		
JP Morgan Equity Income Fund R6	**OIEJX**	**Large Value**	**9.57%**	**49.82%**	**12.13%**	**12.82%**	**12.26%**	**0.48%**	**0.47%**
Morningstar US Large Value TR USD			*10.13%*	*46.12%*	*10.15%*	*11.36%*	*10.18%*		
Putnam High Yield Advantage Y	**PHAYX**	**High Yield Bond**	**0.73%**	**22.20%**	**5.86%**	**7.08%**	**5.68%**	**0.79%**	**0.62%**
Morningstar US 10+Y Corp Bd TR USD			*-9.03%*	*9.38%*	*7.51%*	*6.79%*	*7.26%*		
PIMCO Income Inst'l.	**PIMIX**	**Multisector Bond**	**-0.17%**	**14.38%**	**4.80%**	**5.89%**	**6.92%**	**1.09%**	**1.09%**
Morningstar US Core Bd TR Hdg USD			*-3.39%*	*0.63%*	*4.65%*	*3.07%*	*3.38%*		
Vanguard Short-Term Bond Index Admir	**VBIRX**	**Short-Term Bond**	**-0.60%**	**1.79%**	**3.59%**	**2.25%**	**2.02%**	**0.07%**	**0.07%**
Morningstar US 1-5Y Core Bd TR USD			*-0.65%*	*1.52%*	*3.58%*	*2.31%*	*2.19%*		
Vanguard Short-Term Fed Admiral	**VSGDX**	**Short Government**	**-0.18%**	**1.72%**	**3.38%**	**2.10%**	**1.79%**	**0.10%**	**0.10%**
Morningstar US 1-5Y Tsy&Gv Bd TR USD			*-0.57%*	*0.14%*	*3.36%*	*1.99%*	*1.79%*		
Vanguard Inflation Protected Securities	**VAIPX**	**Inflation-Protected Bond**	**-1.36%**	**7.53%**	**5.61%**	**3.75%**	**3.37%**	**0.10%**	**0.10%**
Morningstar US TIPS TR USD			*-1.44%*	*7.29%*	*5.49%*	*3.74%*	*3.35%*		
Vanguard Intermediate-Term Bond Index	**VBILX**	**Intermediate Core Bond**	**-4.21%**	**2.01%**	**5.68%**	**3.49%**	**4.32%**	**0.07%**	**0.07%**
Morningstar US Core Bd TR Hdg USD			*-3.39%*	*0.63%*	*4.65%*	*3.07%*	*3.38%*		
Vanguard Federal Money Market	**VMFXX**	**Money Market**	**0.00%**	**0.11%**	**1.34%**	**1.08%**	**0.55%**	**0.11%**	**0.11%**
Morningstar Cash TR USD			*0.01%*	*0.09%*	*1.38%*	*1.11%*	*0.58%*		
Vanguard Materials Index Admiral	**VMIAX**	**Natural Resources**	**10.36%**	**82.96%**	**12.46%**	**14.07%**	**9.20%**	**0.10%**	**0.10%**
Morningstar Gbl Upstm Nat Res TR USD			*11.53%*	*63.71%*	*7.67%*	*11.86%*	*1.89%*		
Vanguard Real Estate Index Admiral	**VGSLX**	**Real Estate**	**8.70%**	**36.54%**	**11.00%**	**6.13%**	**8.91%**	**0.12%**	**0.12%**
Morningstar US Real Estate TR USD			*7.50%*	*36.88%*	*10.36%*	*6.58%*	*8.56%*		
Vanguard Target Retirement 2015	**VTXVX**	**Target-Date 2015**	**0.32%**	**19.57%**	**7.41%**	**7.45%**	**6.73%**	**0.12%**	**0.12%**
Morningstar Lifetime Mod 2015 TR USD			*0.06%*	*23.54%*	*8.41%*	*8.02%*	*6.68%*		
Vanguard Target Retirement 2020	**VTWNX**	**Target-Date 2020**	**1.28%**	**27.16%**	**8.73%**	**8.92%**	**7.68%**	**0.13%**	**0.13%**
Morningstar Lifetime Mod 2020 TR USD			*0.16%*	*26.08%*	*8.89%*	*8.69%*	*7.18%*		
Vanguard Target Retirement 2025	**VTTVX**	**Target-Date 2025**	**1.86%**	**32.57%**	**9.62%**	**9.95%**	**8.31%**	**0.13%**	**0.13%**
Morningstar Lifetime Mod 2025 TR USD			*0.64%*	*29.78%*	*9.41%*	*9.53%*	*7.77%*		
Vanguard Target Retirement 2030	**VTHRX**	**Target-Date 2030**	**2.49%**	**37.19%**	**10.26%**	**10.77%**	**8.84%**	**0.14%**	**0.14%**
Morningstar Lifetime Mod 2030 TR USD			*1.62%*	*35.26%*	*9.99%*	*10.51%*	*8.39%*		
Vanguard Target Retirement 2035	**VTTHX**	**Target-Date 2035**	**3.17%**	**41.87%**	**10.86%**	**11.57%**	**9.33%**	**0.14%**	**0.14%**
Morningstar Lifetime Mod 2035 TR USD			*3.00%*	*41.93%*	*10.52%*	*11.44%*	*8.90%*		
Vanguard Target Retirement 2040	**VFORX**	**Target-Date 2040**	**3.82%**	**46.64%**	**11.43%**	**12.36%**	**9.79%**	**0.14%**	**0.14%**
Morningstar Lifetime Mod 2040 TR USD			*4.24%*	*47.89%*	*10.92%*	*12.09%*	*9.19%*		
Vanguard Target Retirement 2045	**VTIVX**	**Target-Date 2045**	**4.47%**	**51.64%**	**12.03%**	**12.89%**	**10.04%**	**0.15%**	**0.15%**
Morningstar Lifetime Mod 2045 TR USD			*4.99%*	*51.57%*	*11.11%*	*12.40%*	*9.26%*		
Vanguard Target Retirement 2050	**VFIFX**	**Target-Date 2050**	**4.53%**	**51.82%**	**12.09%**	**12.93%**	**10.06%**	**0.15%**	**0.15%**
Morningstar Lifetime Mod 2050 TR USD			*5.26%*	*52.97%*	*11.13%*	*12.46%*	*9.21%*		
Vanguard Target Retirement 2055	**VFFVX**	**Target-Date 2055**	**4.54%**	**51.79%**	**12.07%**	**12.92%**	**10.06%**	**0.15%**	**0.15%**
Morningstar Lifetime Mod 2055 TR USD			*5.29%*	*53.35%*	*11.06%*	*12.45%*	*9.11%*		
Vanguard Target Retirement 2065	**VLXVX**	**Target-Date 2060+**	**4.55%**	**51.66%**	**12.02%**	**---**	**---**	**0.15%**	**0.15%**
Morningstar Lifetime Mod 2060 TR USD			*5.27%*	*53.51%*	*10.98%*	*12.41%*	*9.00%*		
Vanguard Target Retirement 2060	**VTTSX**	**Target-Date 2060+**	**4.54%**	**51.75%**	**12.06%**	**12.91%**	**---**	**0.15%**	**0.15%**
Morningstar Lifetime Mod 2060 TR USD			*5.27%*	*53.51%*	*10.98%*	*12.41%*	*9.00%*		
Vanguard Target Retirement Income	**VTINX**	**Target-Date Retirement**	**0.08%**	**17.02%**	**7.06%**	**6.38%**	**5.66%**	**0.12%**	**0.12%**

Morningstar Lifetime Mod Incm TR USD			*0.82%*	*20.75%*	*7.41%*	*6.76%*	*5.49%*		
Fidelity Advisor Technology I	**FATIX**	**Technology**	**-0.56%**	**84.29%**	**29.17%**	**31.04%**	**19.57%**	**0.74%**	**0.55%**
Morningstar US Technology TR USD			*1.94%*	*72.03%*	*28.20%*	*27.44%*	*19.41%*		
Fidelity Telecom & Utilities	**FIUIX**	**Utilities**	**1.80%**	**25.34%**	**9.93%**	**8.94%**	**9.96%**	**0.67%**	**0.56%**
Morningstar US Utilities TR USD			*2.80%*	*18.86%*	*11.45%*	*8.84%*	*11.06%*		

SLAVIC MANAGED OPTIONS

Portfolio Allocation									
SMF Aggressive Portfolio	N/A	Managed Aggressive	3.93%	48.40%	14.28%	13.74%	10.15%	0.36%	0.36%
SMF Moderate Portfolio	N/A	Managed Moderate	2.95%	34.29%	10.62%	10.27%	7.65%	0.37%	0.37%
SMF Conservative Portfolio	N/A	Managed Conservative	1.41%	15.88%	6.04%	5.58%	4.16%	0.36%	0.36%

**Certain mutual fund companies pay the Broker of Record or the 401(k) Record-Keeper fees based upon assets in their funds. These fees are called 12b-1, Shareholder Subsidy or Sub TA fees. Slavic's policy is to credit back these fees to participants owning the funds at the time payment is received. The gross expense ratio displayed does not reflect the credit which reduces the actual expenses of the fund. In addition some funds may waive a portion of their expense ratio. These waivers are also not reflected on the gross expense ratio.*

Investment returns do not include participant level administration and asset fees. These charges, if included, would reduce total return.

Performance data is provided by Morningstar. For more information including a prospectus and investment glossary, please visit www.slavic401k.com. Calendar-year results for 2020 are based on preliminary data and may not reflect dividends and capital gains that have not yet been reported to Morningstar. Also, performance data may reflect a different share class of the identical mutual fund to demonstrate longer term performance.

The cost of investing in a particular fund can easily be estimated by multiplying the gross expense ratio by $1000. For example, a fund with a gross expense ratio of 0.65% will cost the participant $6.50 on annual basis for each $1000 invested in the fund. An index fund with an expense ratio of 0.05% will cost $0.50 per $1000 invested.

The index funds used for benchmarking are the Vanguard 500 Index Fund and the Vanguard Total Bond Market index fund unadjusted for fees.

Human Resources, Inc.

Enrollment Form

For faster processing, you may enroll quickly and easily online at 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

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

Are you an owner, a relative of an owner, or did you make over $130,000 last year with your current worksite employer? ☐ *Yes* ■ *No*

Employer Information

Bayrents, LLC dba Rental Works

Worksite Employer

10 Old Solomons Island Road

Address

Annapolis | Maryland | 21401 | ( )

City | State | Zip | Telephone (Including area code)

For Office Use Only

Company#.......................... ***Rep#.............................*** ***Plan#.........................***

Contribution Instructions

☐ I elect to defer Traditional 401(k) ____% or $____ Per pay period. The Total contribution between the Roth and Traditional pre-tax 401(k) may not exceed $19,500 for 2021.

AND/OR

☐ I elect to defer ROTH 401(k) ____% or $____ Per pay period. The Total contribution between the Roth and Traditional pre-tax 401(k) may not exceed $19,500 for 2021.

Note

Fractional percentages will be rounded to the nearest whole percentage. The total amount may not exceed 90% of your compensation or $19,500 per year, whichever is less. This deduction will continue until your employer receives written notice of change. Key and Highly Compensated Employee deferrals may be limited by certain non discrimination tests. Participants over age 50 may defer an additional $6,500 (Max $26,000 under the catch-up EGTRRA 2001 provision.)

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

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

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

Signature of Participant | Date

401(k) Plan Investment Options

You must select either section (A) Pre-allocated or (B) Self-Directed. If both A and B are selected, you will be invested as Self-Directed. If no selection is made, you will be invested in the plan's default option.

A Pre-Allocated Portfolios

☐ Aggressive Risk ☐ Moderate Risk ☐ Conservative Risk

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 and charges a 0.25% management fee in addition to the plan asset fee. SMF recommends that you take the risk profile test on the website or in the enrollment booklet before choosing a portfolio.

B Self-Directed FundOptions

*Specialty Investment Funds

		%
*FATIX	Fidelity Advisor Technology I	______
*FIUIX	Fidelity Telecom & Utilities	______
*VMIAX	Vanguard Materials Index Admiral	______
*VGSLX	Vanguard Rea Estate Index Admiral	______

Foreign/Global Company Stock Funds

		%
RERGX	American Funds EuroPacific Growth R6	______
ODVYX	Invesco Oppenheimer Developing Markets Y	______
VTIAX	Vanguard Total Int'l Stock Index Admiral	______

Bonds/Money Market Funds

		%
PIMIX	PIMCO Income Inst'l.	______
PHAYX	Putnam High Yield Advantage Y	______
VMFXX	Vanguard Federal Money Market	______
VAIPX	Vanguard Inflation Protected Securities Admiral	______
VBILX	Vanguard Intermediate-Term Bond Index	______
VBIRX	Vanguard Short-Term Bond Index Admiral	______
VSGDX	Vanguard Short-Term Fed Admiral	______

Small/Med. Co. Domestic Stock Funds

		%
ACMVX	American Century Mid Cap Value	______
JMGRX	Janus Henderson Enterprise I	______
VIMAX	Vanguard Mid Cap Index Admiral	______
VSGAX	Vanguard Small Cap Growth Index Admiral	______
VSMAX	Vanguard Small Cap Index Admiral	______
VSIAX	Vanguard Small Cap Value Index Admiral	______

Target Date Fund

		%
VTXVX	Vanguard Target Retirement 2015	______
VTWNX	Vanguard Target Retirement 2020	______
VTTVX	Vanguard Target Retirement 2025	______
VTHRX	Vanguard Target Retirement 2030	______
VTTHX	Vanguard Target Retirement 2035	______
VFORX	Vanguard Target Retirement 2040	______
VTIVX	Vanguard Target Retirement 2045	______
VFIFX	Vanguard Target Retirement 2050	______
VFFVX	Vanguard Target Retirement 2055	______
VTTSX	Vanguard Target Retirement 2060	______
VLXVX	Vanguard Target Retirement 2065	______
VTINX	Vanguard Target Retirement Income	______

Large Co. Domestic Stock Funds

		%
OIEJX	JP Morgan Equity Income Fund R6	______
SVSPX	SSgA SP 500 Index	______
PRDGX	T. Rowe Price Dividend Growth	______
PRWAX	T. Rowe Price New American Growth	______
VFTAX	Vanguard FTSE Social Index Admiral	______
VTSAX	Vanguard Total Stock Market Index Admiral	______

Total Must Equal 100%

*Specialty investments are high risk and only suitable as a small portion of your overall portfolio. Do not exceed 10% of your total assets in any one of these funds or 30% in any combination. Conservative investors close to retirement should not invest in these funds without professional guidance.

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

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. Please do so online under the beneficiary tab after you log into your account.

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

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 the use of an SIA clearing account as a conduit of funds to and from the fund families. No interest is paid.
2.Acknowledge that you must notify SIA within 14 business days of account statement mailing if you are not invested as designated on the enrollment form or SIA will not be responsible for any errors. You must have a faxed, dated change form or email record 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.

Signature of Participant ______ Date ______

Plan Advisor – Certified Financial Planners available for investment guidance and education

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