

General Details of Your Plan

Effective Date: September 15th, 2020
Eligibility Age: 18
Service Requirement: Date of Hire
Entry Period: immediate
Changes: immediate
Employee Contribution:

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

2022 Annual Limits: You can contribute up to \$20,500. For participants over the age of 50, up to \$27,000.

Employer Match: At this time the company will provide a Safe Harbor match equal to 100% of your contributions to the plan up to the first 5% of income that you defer each pay period. The Safe Harbor match will be 100% vested immediately.

Deferral Options and Distributions

Traditional: Pre-tax contributions that reduce current taxable income, upon distribution your assets will be taxed accordingly.

Roth: Post-tax contributions do not affect current taxable income, upon qualified distribution your assets are not taxed.

Distributions: A 401(k) plan may provide for distribution only upon retirement, termination of employment, disability, or death of the participant. Taxes and penalties may apply.

Loans: You can access up to 2 loans at a time from your account, minimum \$1,000 and maximum \$50,000.

Investment Portfolio, Changing Allocations and Fees

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 Qualified Default Investment Allocation that corresponds to your age 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.

Fees:

Annual admin fee: \$25

Annual asset fee*: 0.90%

Loan fee:

\$100 initial fee

\$50 annual maintenance fee

Distribution fee:

\$40 standard

\$40 hardship

\$40 QDRO

*Annual asset fee is based upon worksite plan size

First Time Enrollment

- Go to www.slavic401k.com
- Click Enroll on the top right-hand side
- Enter your Social Security Number
- Enter your Date of Birth

Online Account Access

- Go to www.slavic401k.com
- Click "Log In" on the top right-hand corner
- Click "Sign Up for Online Account Access"

**HUMAN RESOURCES INC. RETIREMENT SAVINGS PLAN
401(k) “SAFE HARBOR” PLAN
PARTICIPANT NOTICE**

SAFE HARBOR MATCHING CONTRIBUTION

To: Plan Participants

From: Plan Administrator

Plan Year: 2022

Worksite Co-employer: For Our Future Action Fund

Your worksite co-employer has elected to adopt a 401(k) “safe harbor” plan for the plan year referenced above. We are required to provide you with this notice which explains some of your rights and obligations under the Plan. This notice is an amendment to your Summary Plan Description. You should keep it with your Summary Plan Description for future reference.

Employer 401(k) Safe Harbor Contribution

Under the 401(k) safe harbor, the worksite co-employer will contribute a 401(k) safe harbor contribution to your account under the Plan. The 401(k) safe harbor contribution will be a matching contribution equal to 100% of your 401(k) deferral contributions which do not exceed 5% of your compensation per payroll period. You are always 100% vested in any 401(k) safe harbor contributions allocated to your account. There is a possibility that the contribution may be reduced or suspended at any time during the plan year, however, a 30-day notice will be sent to you prior to this option going into effect.

Employee 401(k) Deferral Contributions

As a participant in the Plan, you may also elect to defer a portion of your compensation to the Plan (your “401(k) deferral contributions”). To make 401(k) deferral contributions to the Plan, you must complete a salary reduction agreement. The Plan sets certain limitations on the amount of your 401(k) deferral contributions for any plan year. For purposes of your 401(k) deferral contribution election, “compensation” means your total compensation for the plan year. You are always 100% vested in your 401(k) deferral contributions.

You may enter into or revise a salary reduction agreement subject to the quarterly entry dates of the Plan. In addition to the normal times at which you may enter into or revise a salary reduction agreement, you may enter into a new salary reduction agreement or revise your current salary reduction agreement at any time within 30 days of the date of this notice. This special election window is available because your worksite employer has adopted the 401(k) safe harbor plan.

Other Employer Contributions

In addition to the employer 401(k) safe harbor contributions and your 401(k) deferral contributions described above, your worksite co-employer may have also elected to make discretionary non-elective “profit sharing” contributions and/or discretionary matching contributions to the Plan. In order to share in the discretionary non-elective contribution made for the plan year, if any, you may must be employed by your worksite co-employer on the last day of the plan year. If your worksite co-employer has elected to make discretionary non-elective contributions and/or discretionary matching contributions, such contributions will be subject to the vesting schedule set forth below.

Years of Service	Non-forfeitable Percentage
Less than 2	0%
At least 2, but less than 3	20%
At least 3, but less than 4	40%
At least 4, but less than 5	60%
At least 5, but less than 6	80%
6 or more	100%

You should consult your Summary Plan Description to determine (1) if your employer may make discretionary non-elective contributions and/or discretionary matching contributions to the Plan, (2) the vesting schedule applicable to the discretionary non-elective contributions and/or discretionary matching contributions and (3) whether you must be employed by your employer on the last day of the plan year in order to share in the discretionary non-elective contribution made for the plan year, if any. If you do not have a copy of the Summary Plan Description, you should request one from the plan administrator.

Withdrawal of Contributions from the Plan

You generally may not withdraw your 401(k) deferral contributions, the 401(k) safe harbor matching contribution and other employer contributions except upon termination of employment, death, disability, or attainment of age 59 ½ (if you are 100% vested). You may also withdraw your 401(k) deferral contributions in the case of a hardship. See your Summary Plan Description for the definition of hardship.

For further information

Please refer to the Summary Plan Description for a complete explanation of the Plan features. Please ask the Plan Administrator if you have any question regarding your rights or obligations under the Plan or if you would like to obtain an additional copy of the Summary Plan Description. You may also contact our third party administrator, Slavic401k, for additional information at:

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