

Justworks

Justworks Retirement Savings Plan

Stavtar Solutions 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. 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 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. 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.

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.

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.

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.

Justworks Retirement Savings Plan

as adopted by Stavtar Solutions Inc.

Summary Plan Description

Este folleto contiene un resumen en inglés de sus derechos y beneficios bajo el Plan. Si tiene dificultades para entender alguna parte de este folleto, comuníquese con el Departamento de Servicio al Cliente de Slavic 401k al (800) 356-3009.

The Plan Administrator has copies of the plan documents, and they are available for your inspection. However, what follows is a summary of the plan simplifying the technical aspects. This plan is a multiple employer plan and is designed to follow the regulations under IRC Section 413(c). Each adopting employer may modify certain provisions of the plan in the adoption agreement. The Sponsor of the plan is Justworks Employment Group, LLC (EIN: 46-2283648). The plan year is January 1 to December 31. The plan number is 333.

ADMINISTRATION

The Plan Administrator/Sponsor, Justworks Employment Group, LLC, is given the responsibility to manage the operation and administration of the Plan, except as to investments, which are participant directed. Your benefits are not insured under Title IV of the Employee Retirement Income Security Act of 1974 (ERISA) and are not guaranteed by the Pension Benefit Guaranty Corporation (PBGC).

The Plan Administrator is the person to contact if you have any questions about the Plan or want a copy of the Plan. The address is Justworks Employment Group, LLC, P.O. Box 7119 Church Street Station, New York, NY 100087119. The phone number is (415) 816-3375. Justworks Employment Group, LLC is the Trustee and a representative may be contacted at the same address as agent for service of legal process. Service of legal process may also be made upon a Trustee of the Plan or the Plan Administrator.

A complete list of the employers sponsoring the Plan may be obtained by you and your beneficiaries upon written request to the Plan Administrator, and is available for examination. In addition, you and your beneficiaries may receive upon written request to the Plan Administrator information as to whether a particular employer is a sponsor of the Plan, and, if so, the sponsor's address.

If you were a participant in another 401(k) plan that was merged into this Plan, separate provisions may continue to apply to you. You should contact the Plan Administrator if you think you may be affected by a plan merger.

SERVICE

The length of time you work with any of the adopting employers of this Plan.

ELIGIBILITY

After satisfying the service and age requirements, you may enter the Plan immediately. The Minimum Age for Participation is 0. The Minimum Service for Participation is 0 month(s) and 0 Hours.

If the Plan requires you to complete a certain number of Hours of Service to be eligible to participate in the Plan, the following provisions may apply to you:

- Effective for Plan Years beginning after December 31, 2020, and ending before January 1, 2025:

If you are a part-time employee who has not otherwise met the Minimum Service requirements specified above for the Plan, you may enter the Plan for purposes of making salary reduction contributions to the Plan (as explained in "Funding" below) on the applicable entry date specified above if you have completed at least 500 Hours of Service during three (3) consecutive 12-month periods beginning after December 31, 2020, and you have attained at least the Minimum Age for Participation by the end of the three-consecutive-year period.

- Effective for Plan Years beginning after December 31, 2024:

If you are a part-time employee who has not otherwise met the Minimum Service requirements specified above for the Plan, you may enter the Plan for purposes of making salary reduction contributions to the Plan (as explained in "Funding" below) on the applicable entry date specified above if, absent guidance from the IRS to the contrary, you have completed at least 500 Hours of Service in two (2) consecutive 12-month periods beginning after December 31, 2020, and have attained at least the Minimum Age for Participation by the end of the two-consecutive-year period.

- For all Plan Years:

If you are a part-time employee described above ("Long-Term Part-Time Employee"), you may enter the Plan for purposes of making salary reduction contributions to the Plan (as explained in "Funding" below) on the first applicable entry date specified above following the date on which the service and age requirements described above for Long-Term Part-Time Employees are completed.

FUNDING AND INVESTING

The trust assets are being held in a Trust Account at Fidelity. To facilitate administration and accounting, plan contributions made on your behalf may be temporarily deposited in a master plan clearing account held for the exclusive benefit of customers of Slavic Integrated Administration, Inc. DBA Depository Services, Inc. while being processed. Slavic Integrated Administration, Inc. DBA Depository Services, Inc. operates this clearing account in accordance with applicable agreements that authorize this account as a funding conduit for the processing of contributions, mutual fund exchanges, distributions, loans and the payment of fees as set forth in such agreements. The funds in this account are being kept separate from any other accounts maintained by Slavic Integrated Administration, Inc. DBA Depository Services, Inc. or any of its affiliated companies. The funds held in this account do not accrue interest nor does the bank pay interest to any party while such funds are being temporarily held in the account.

You will be able to direct the investment of your entire interest in the Plan. The Plan Administrator will provide you with information on the investment choices available to you, the procedures for making investment elections, the frequency with which you can change your investment choices and other important information. You need to follow the procedures for making investment elections, and you should carefully review the information provided to you before you give investment directions. If you have not specified an allocation of investments in your account, your contributions will be automatically invested into a Qualified Default Investment Alternative (QDIA) default allocation designated by the Trustee until such time when you take charge of investing your account. This default allocation to a QDIA will be made in accordance with specific rules under which the fiduciaries of the Plan, including the adopting employers, the Trustee and the Plan Administrator, will be relieved of any legal liability for any losses resulting from the default investments. The Plan Administrator has or will provide you with a separate notice which details the QDIA and your right to switch out of the QDIA if you so desire.

The Plan is an ERISA Section 404(c) plan, which means the Plan is intended to comply with Section 404(c) of ERISA. If the Plan complies with ERISA Section 404(c), then the fiduciaries of the Plan, including the adopting employers, the Trustee, and the Plan Administrator, will be relieved of any legal liability for any losses which are the direct and necessary result of the investment elections you make and investment directions you give. When you direct investments, your accounts are segregated for purposes of determining the earnings or losses on these investments. Your account does not share in the investment performance of other Participants who have directed their own investments. You should remember that the amount of your benefits under the Plan will depend in part upon your choice of investments. Gains as well as losses can occur and the adopting employers, the Trustee, and the Plan Administrator will not provide investment advice or guarantee the performance of any investment you choose. Periodically, you will receive a benefit statement that provides information on your account balance and your investment returns. It is your responsibility to notify the Plan Administrator of any errors you see on any statements within 30 days after the statement is provided or made available to you.

INVESTMENT OPTION

Exercising voting rights of Proxies/tender offers and the handling of the moneys in the Trust are the responsibilities of the Trustee. The Plan permits you to invest your accounts among various investment funds that are made available by the investment committee (see the comparative fee and performance chart attached to this SPD). Slavic401k.com will transact same day trading of your account balance if submission through the web is received before 4:00 EST as detailed in the policy on the website, www.slavic401k.com. All trading is conducted on a best effort basis, as other service providers are involved in a trade, and may fail to perform. You may contact Slavic Mutual Funds Management Corporation at (800) 356-3009 for investment information, as well as to receive a prospectus/fund profile and obtain fee and performance information. The web site (www.slavic401k.com) allows for prospectus downloading and other investment information. Past performance isn't necessarily an indication of future performance, and investment fees and expenses are important factors to consider when allocating your account. Visit the Department of Labor website www.dol.gov/ebsa/investing/html for an example of how fees can affect your investments.

DIVERSIFICATION

"To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals." (DOL FAB 2006-3, Sec. 105

(a)(2)(B)(ii)(II).

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. Funds that fall under the Morningstar Category of "Specialty" investments are concentrated in certain sectors of the markets and generally have a higher risk than the overall stock market. These investments are only available 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 closer to retirement should not invest in Specialty funds without professional guidance.

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 or call (800) 356-3009 to speak with a representative.

In that regard, it is recommended that you take the Risk Profile Test and use the Retirement Calculator on the Slavic website, www.slavic401k.com, to tailor your contributions and investment allocations to your goals. In addition to the quarterly statement, other plan 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. You may submit a request only once each calendar quarter for paper plan documents. Through the website, you may access the plan documents at will.

Available information includes or you may receive this information at any time via the website:

- A. the operating expenses of each designated investment alternative
- B. the most recent prospectus, financial statements, reports and other materials
- C. the value of each asset within the portfolio of each investment alternative
- D. if the Plan offers a fixed rate investment contract of a bank, savings and loan, or insurance company as an investment alternative, the name of the contract issuer, the term of the contract, and the rate of return
- E. share or unit value (as applicable) and the investment performance of each investment alternative
- F. disclosure of all fees that can be deducted from your account, in addition to the ones in the prospectus

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

THE 1,000-HOUR SERVICE REQUIREMENT 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.

If you are a Long-Term Part-Time Employee and the Plan allows Long-Term Part-Time Employees to participate in the Plan for purposes of receiving an allocation of employer matching or profit sharing contributions, then you will receive credit for a Year of Service for vesting purposes for each calendar year in which you complete at least 500 Hours of Service. Only service after December 31, 2020, will count for vesting purposes.

TERMINATION OF EMPLOYMENT

If you leave Justworks Employment Group, LLC and your worksite employer for any reason during a Plan Year, you remain a Participant as long as you have an account balance. You may receive a distribution or roll your balance to an IRA. Partial distributions are permitted once per calendar month if you are age 59 1/2 or older. Otherwise if still employed, you cannot take your money out of the plan before age 59

1/2, except for death or disability. Allow for 10-15 days to process a termination request. If you take a distribution, it will be subject to income tax and subject to a 10% penalty if you are under 59 1/2. Participant transfers out of the plan bear a \$65.00 fee to process, deducted from the participant's account.

MAY I BORROW FROM THE PLAN?

Loans are made available from your account balance under the Plan to the extent of 50% of your vested balance. The minimum loan is \$1,000.00, and the maximum is \$50,000.00. Only 2 loans are permitted to be outstanding at one time. Allow 45 days for the administrator to process your loan request. A \$200.00 loan fee for setup and maintenance will be assessed from the proceeds. If you terminate service with your employer and all other adopting employers of the plan, you must pay off your loan balance or be defaulted, resulting in a taxable event, and you will receive an IRS Form 1099 for the balance of the loan if not repaid. All outstanding loan balances must be paid back by the end of the quarter following the quarter in which you terminate. If you take a distribution from the plan upon termination prior to paying off the loan, the loan will be defaulted. You may request a full copy of the loan policy by contacting (800) 356-3009.

HARDSHIP

You generally may not receive distributions or roll your account to an IRA while still employed by your worksite employer. However, if you are faced with certain hardship situations, the Plan allows you to receive a distribution from your account containing your elective contributions. Your match and profit sharing balances are not available for hardship distributions. The distribution will be subject a 10% penalty plus income tax. The penalty is waived for reservists called to active duty.

You may receive a distribution of funds from the Plan for the following financial hardships: purchase of your home; prevention of an impending foreclosure upon, or eviction from, your home; payment for certain medical expenses incurred by you or your spouse, dependents, or primary beneficiary; payment for certain educational expenses for you or your spouse, dependents, or primary beneficiary; funeral expenses for your deceased parent, spouse, child, dependents, or primary beneficiary; 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; or expenses or losses incurred on account of a federally declared disaster. You must have documentation.

In order to receive a hardship distribution, you must obtain all distributions (other than loans) currently available under any retirement plans maintained by your employer. Allow 10-15 days for Slavic Integrated Administration to process your hardship request. Call (800) 356-3009 for instructions. The Plan Administrator has complete discretion in determining whether a hardship distribution may be authorized. Questions about hardship distributions should be addressed to the Plan Administrator.

AGE 59 1/2 WITHDRAWALS

You may take an in-service distribution of any account that is 100% vested at age 59 1/2. For example, your deferral account is always 100% vested, but if your match account is only 60% vested, you may not take any of it until it is entirely vested. You may take 1 in-service distribution(s) per calendar month. There is no 10% penalty due for this type of distribution, but it is subject to income taxes.

YOU CAN TAKE YOUR MONEY OUT OF THE PLAN IF

You or your designated beneficiary become eligible to receive a benefit under the Plan upon your retirement, death, disability or other separation from service with your employer and all other adopting employers of the plan. Your benefit can be paid as a lump sum, rolled to an IRA account, a 403(b) plan, governmental 457 plan, or transferred directly to another 401(k) plan under the following conditions:

A. RETIREMENT : When you reach your Normal Retirement Date (age 65), you will be entitled to receive 100% of the amount of your accounts. You may request a distribution of your entire account balance or you may request a partial distribution once per calendar month if you are age 59 1/2 or older. You will continue as a Participant in the Plan as long as you maintain an account balance. If you remain employed past your Normal Retirement Date, you may generally defer receipt of benefits until you actually terminate employment unless you are a 5% owner. In such event, benefit payments will begin as soon as practicable upon your request, but generally not later than age 73, as discussed under "Required Minimum Distributions" below.

B. DEATH : If you die while you are a Participant in the Plan, 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 your death benefits. If you are married, your current spouse will automatically be the beneficiary of your death benefit, unless your current spouse signs a notarized consent form to appoint anyone other than your current spouse as your beneficiary. The Plan does recognize same sex partners as beneficiaries if designated by the participant. If you are not married, 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, your death benefit will be paid in the following order of priority to: (i) your surviving spouse; (ii) your surviving children, including adopted children, in equal shares; (iii) your surviving parents, in equal shares; or (iv) your estate.

C. DISABILITY : If you become disabled, you will be entitled to receive 100% of the amount in your accounts. For purposes of the Plan, you will be considered disabled if you have been certified as disabled for Federal Social Security purposes.

D. RESIGNATION OR DISMISSAL BEFORE NORMAL RETIREMENT DATE: If you separate from service for reasons other than retirement after your Normal Retirement Date, death or disability, you will be entitled to receive the "vested" portion of your accounts.

VESTING SCHEDULE FOR YOUR EMPLOYER CONTRIBUTIONS

You are vested in your discretionary employer match or profit sharing contribution, if any, according to the following schedule:

TOTAL NUMBER OF YEARS OF SERVICE	VESTED INTEREST
Immediate	100 %

Your deferrals and IRA rollover balances are always 100% vested.

On all distributions paid directly to participants, a 20% tax withholding is mandatory. Also, on all distributions paid directly to participants, 10% tax penalty may also be due if you are under 59 1/2.

TIME OF BENEFIT PAYMENT

In the event of your retirement (after age 65), disability, death or other separation from service, the benefit payment will be made as soon as practicable after your retirement, disability, death or other separation from service. If the plan is terminated or you are terminated from service, you must consent to distribution or IRA rollover if your balance is \$5,000 or over. If it is under \$5,000, your consent is not required to distribute or roll to an IRA.

REQUIRED MINIMUM DISTRIBUTIONS

You may delay distribution of your vested account balance (unless a distribution is required to be made as explained above because your vested account balance does not exceed \$5,000). However, if you elect to delay the distribution of your vested account balance, there are rules that require that certain minimum distributions (RMDs) be made from the Plan. Under the law, you must begin receiving benefits by your required beginning date.

- If you were born before July 1, 1949, your required beginning date is the April 1 following the later of the calendar year in which you reach age 70 1/2 or terminate employment with your worksite employer. However, if you are a 5% owner born before July 1, 1949, payment of your vested account balance must begin by the April 1 following the year in which you reach age 70 1/2.
- If you were born on or after July 1, 1949, and before January 1, 1951, your required beginning date is the April 1 following the later of the calendar year in which you reach age 72 or terminate employment with your worksite employer. However, if you are a 5% owner born on or after July 1, 1949, and before January 1, 1951, payment of your vested account balance must begin by the April 1 following the year in which you reach age 72.
- Effective January 1, 2023, if you were born on or after January 1, 1951, and before January 1, 1960, your required beginning date is the April 1 following the later of the calendar year in which you reach age 73 or terminate employment with your worksite employer. However, if you are a 5% owner born on or after January 1, 1951, and before January 1, 1960, payment of your vested account balance must begin by the April 1 following the year in which you reach age 73.

You should contact the Plan Administrator if you think you may be affected by these rules.

WHAT IF THE PLAN BECOMES TOP-HEAVY?

The Plan will be "Top-Heavy" in each Plan Year in which the value of the account balances of the "Key Employees" comprise more than 60% of the value of all of the account balances in the Plan. The "Key Employees" are certain officers and owners of your worksite employer and their lineal descendants. If the plan is deemed top heavy an employer contribution may be owed to non-key eligible employees as a penalty mandated by the IRS.

CLAIMING YOUR BENEFIT

Effective September 15, 2023, the Plan was amended to update the appeal procedure for denial of benefits and to add an arbitration agreement. The full text of the amendment is below.

NOW, THEREFORE, IT IS HEREBY RESOLVED that the following amendment to the Plan is hereby adopted by the Company as of September 15, 2023.

Section 57(H) of the Plan is deleted in its entirety and the following substituted in its place:

57 (H) APPEAL PROCEDURE FOR DENIAL OF BENEFITS AND ARBITRATION AGREEMENT:

(1) APPEAL PROCEDURE FOR DENIAL OF BENEFITS:

A Participant or a Beneficiary ("Claimant") may file with the Administrator a written claim for benefits, if the Participant or Beneficiary determines the distribution procedures of the Plan have not provided him his proper Nonforfeitable Account Balance. The Administrator must render a decision on the claim within 60-days of the Claimant's written claim for benefits. The Plan Administrator must provide adequate notice in writing to the Claimant whose claim for benefits under the Plan the Administrator has denied. The Plan Administrator's notice to the Claimant must set forth:

(i) The specific reason for the denial;

(ii) Specific references to pertinent Plan provisions on which the Administrator based its denial;

(iii) A description of any additional material and information needed for the Claimant to perfect his claim and an explanation of why the material or information is needed; and

(iv) that any appeal the Claimant wishes to make of the adverse determination must be in writing to the Administrator within 75 days after receipt of the Plan Administrator's notice of denial of benefits. The Plan Administrator's notice must further advise the Claimant that his failure to appeal the action to the Administrator in writing within the 75-day period will render the Administrator's determination final, binding and conclusive.

If the Claimant should appeal to the Administrator, he, or his duly authorized representative, may submit, in writing, whatever issues and comments he, or his duly authorized representative, feels are pertinent. The Claimant, or his duly authorized representative, may review pertinent Plan documents. The Administrator will reexamine all facts related to the appeal and make a final determination as to whether the denial of benefits is justified under the circumstances.

The Administrator must advise the Claimant of its decision within 60 days of the Claimant's appeal, unless special circumstances (such as a hearing) would make the rendering of a decision within the 60-day limit unfeasible, but in no event may the Administrator render a decision respecting an appeal later than 120 days after its receipt of a request for review.

The Administrator's notice of the decision respecting an appeal shall identify the Claimant's right to commence arbitration under Section 58(H)(2) below unless the claim relates to a breach of, or failure to follow, the Internal Revenue Code. If the claim relates to a breach of, or failure to follow, the Internal Revenue Code, the Administrator's notice of the decision respecting an appeal shall identify the Claimant's right to bring an action under Section 502(a) of ERISA.

(2) ARBITRATION AGREEMENT:

Subject to and without waiver of the Appeal Procedure for Denial of Benefits as described in Section 57(H), all claims, except those claims relating to a breach of, or failure to follow, the Internal Revenue Code, that are made by or on behalf of any Participant or Beneficiary that arise out of or relate to the Plan, as amended from time to time, or the Trust Agreement, as amended from time to time, including claims arising from or relating to the denial of benefits by the Plan Administrator and any and all claims asserting any breach of, or failure to follow, any provision of ERISA (collectively, "Covered Claims"), shall be resolved exclusively through binding arbitration in accordance with the procedures described below. These Arbitration Procedures shall be governed by the Federal Arbitration Act, 9 U.S.C. § 1. *et seq.* In the event of any conflict or inconsistency between the Arbitration Procedures and another applicable arbitration agreement, the provisions of the Arbitration Procedures shall govern and control.

PROCEDURES: The arbitration shall be conducted under the American Arbitration Association's Employment Arbitration Rules and will take place in the city and state of the Sponsor's principal place of business as of the date of the filing of the claim, unless the parties and the arbitrator agree otherwise. All Covered Claims will be decided by a single arbitrator, who is mutually acceptable to all parties and who has prior experience with ERISA-based claims.

WAIVER OF COLLECTIVE ACTION: Any and all Covered Claims must be brought solely in the Participant's or Beneficiary's individual capacity and not in a representative capacity or on a class, collective, or group basis. Each arbitration shall be limited solely to the Participant's or Beneficiary's individual Covered Claims, and he/she may not assert any claim or seek or receive any remedy that has the purpose or effect of providing benefits or monetary relief (whether classified as legal damages or equitable relief) to any other Participant, Beneficiary, or person. For instance, with respect to any claim brought under ERISA Section 502(a)(2) or 502(a)(3), the Participant's or Beneficiary's remedy, if any, shall be limited to (A) the alleged losses to his/her individual Plan account resulting from the alleged breach of fiduciary duty, (B) a pro-rated portion of any profits a fiduciary allegedly made through the use of Plan assets where such pro-rated amount is intended to provide a remedy solely to the individual Plan account, and/or (C) such other remedial or equitable relief as the arbitrator deems proper so long as such remedial or equitable relief does not include or result in the provision of additional benefits or monetary relief to any other

Participant, Beneficiary, or person. The decision of the arbitrator shall not have any preclusive effect and may not be relied upon by any other Participant, Beneficiary or person in any other matter. Notwithstanding the foregoing, nothing in this provision shall be construed to preclude a Participant or Beneficiary from seeking or the arbitrator from awarding non-monetary equitable relief, including, for example, an injunction to remove or replace a Plan fiduciary, even if such relief has an incidental impact on other Participants or Beneficiaries.

The requirements of the preceding paragraph (the "Waiver of Collective Action") shall govern irrespective of any American Arbitration Association rule or decision to the contrary and are material and non-severable terms of these Arbitration Procedures. Except as to the enforceability of the Waiver of Collective Action, the arbitrator shall have exclusive authority to resolve any dispute or issue of arbitrability with respect to these Arbitration Procedures, including as to the jurisdiction of the arbitrator or relating to the existence, scope, validity, enforceability, or performance of the Arbitration Procedures other than the Waiver of Collective Action. Any challenge to the Waiver of Collective Action may be brought only in the United States District Court sitting in the location of the Sponsor's principal place of business, and not in any other judicial or arbitration forum. If the Waiver of Collective Action is found to be unenforceable by a final and binding judgment of such federal court, then Covered Claims must be adjudicated by the same federal court referenced in the preceding sentence and not in arbitration.

CAN MY SHARE IN THE PLAN BE ASSIGNED OR ATTACHED?

Your share in the plan can generally not be assigned or attached, and it is also sheltered from bankruptcy. This means that your interest may not be sold, used as collateral for a loan (other than for a Plan loan), given away or otherwise transferred (except at death to your beneficiary). Your creditors (other than the IRS) may not attach, garnish or otherwise interfere with your benefits under the Plan. However, if a court issues a qualified domestic relations order (QDRO), such as a divorce order, benefits that otherwise would be paid to you may be required to be paid to your spouse, former spouse, children or other dependents. The Plan Administrator will determine the validity of any domestic relations order received. 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.

In addition, the Federal government can use your benefit under the Plan to enforce a federal tax levy and collect a judgment resulting from an unpaid tax assessment.

YOUR RIGHTS UNDER THE PLAN

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

As a Participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all Plan Participants shall be entitled to:

1. Examine, without charge, at the Plan Administrator's office and at other specified locations such as worksites, all documents governing the Plan, including insurance contracts and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor at the Public Disclosure Room of the Employee Benefits Security Administration.
2. Obtain copies of all Plan documents and other Plan information, including insurance contracts, copies of the latest annual report (Form 5500 Series), and updated summary plan description upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
3. Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.
4. Obtain a statement telling you whether you have a right to receive a benefit at your Normal Retirement Date, and if so, what your benefits would be at your Normal Retirement Date if you stop working under the Plan now.

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. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a pension benefit or exercising your rights under ERISA. If your claim for a pension benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

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 because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits which 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 or a medical child support order, you may file suit in 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 is 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.

This summary plan description highlights the main provisions of the Plan but is subject to the terms of the legal Plan document. Where this description and the official Plan document vary in the description of the Plan, the Plan document is the final authority.

The description of your retirement benefits is not an employment contract or any type of employment guarantee.

MAY THE PLAN BE AMENDED OR TERMINATED?

The Plan Administrator has the right to amend or 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 must notify you of the change within a reasonable time. Slavic401k.com may amend and restate the plan document to maintain the qualification under the code. See section 60(D) of the plan document.

Your employer intends to continue the Plan and to make contributions to it for an indefinite period. However, the employer has the right to discontinue contributions to the Plan. If the master Plan is terminated or contributions to the Plan are discontinued for a period more than 120 days, you will be 100% vested in your share of the Plan without regard to the number of years you have worked for the worksite employer. You will not be 100% vested if your employer sponsors another plan within 120 days of ceasing contributions to this plan.

PLAN FUNDING

Elective Contributions

The Plan is funded by elective contributions that you make to the Plan. When you enter the Plan, you will complete a salary reduction agreement authorizing the allocation of up to 80% of your compensation to the Plan. The maximum amount of annual compensation that may be taken into consideration for Plan purposes is \$345,000. After 2024, this amount may be increased for cost of living adjustments. Only gross W-2 wages paid by Justworks Employment Group, LLC are considered for deferrals and employer contributions to the plan. Participants elective salary reduction contributions are limited to no more than \$23,000, the limit for the 2024 plan year. After 2024, the dollar limitation may be increased for cost of living adjustments.

Your plan offers a Roth account deferral election whereby your contribution is currently subject to income taxes, but future account growth and distributions will not be taxed if your Roth account is at least five years old and you are age 59 1/2. This is different from your regular account deferral contribution, which is not taxed currently; however, future distributions will be taxed as they occur. You may split your deferral election between the two different contributions or select all of one or the other. Both the regular and Roth contributions are subject to FICA and Medicare taxes.

With the approval of the Plan Administrator you are entitled to change your salary reduction election immediately. Any such change will apply only after its effective date, and only to pay periods ending after it is executed and filed with the Plan Administrator.

You may suspend your elective contributions by notifying the Plan Administrator prior to the first day of the pay period to which the suspension applies. You may later reinstate your elective contributions by providing written notice immediately. Any such change will apply only after its effective date, and only to pay periods ending after it is executed and filed with the Plan Administrator.

If you are age 50 or older before the end of the plan year and are eligible to make elective contributions to the Plan, you will generally be eligible to make additional "catch-up" elective contributions to the Plan. The maximum catch-up contribution you can make is \$7,500. After 2024, the maximum catch-up contribution may be increased for cost of living adjustments.

Matching Contributions

Discretionary employer-provided matching contributions may be made to the Plan 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. If you elect a flat dollar amount of deferral, it will be converted to a percentage of pay for the

matching calculation.

Non-elective Contributions

Discretionary employer-provided nonelective contributions may be made to the Plan on your behalf. The Plan Administrator will notify you if any nonelective contributions are made to the Plan.

For the basis of contribution, your compensation includes salary, regular wages, overtime pay, bonuses and commissions earned up until your severance of employment if paid before the later of: 2 1/2 months after your severance from employment, or the end of the plan year in which your severance occurs. Compensation also includes salary reduction contributions to a 401(k) plan or a plan described in Section 125 of the Internal Revenue Code.

Your employer may select profit sharing methods that are not pro rata, as provided in the Plan Document.

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 during the Plan Year due to retirement, death or disability.

Funds will be Allocated to Participant Separate Accounts

Call slavic401k.com for account information, (800) 356-3009. You may also verify your account on the web: www.slavic401k.com.

Rollover and Transfer Contributions

The Plan also permits you to rollover or transfer funds from another qualified plan in which you were a participant.

In-Plan Roth Conversions (if applicable)

The plan allows In-Plan Roth Conversions of 100% vested pre-tax accounts after 1/1/2013 for all Sponsors and Adopting Employers that have elected to allow Designated Roth Contributions. A participant's election to convert will be irrevocable and distributions within five years of conversion may be subject to the 10% early distribution penalty unless the distribution is allocable to any nontaxable portion of the In-Plan Roth Conversion.

Default Investment

The Plan permits you to direct the investment of your account among a number of different investment funds available 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 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. 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. Information regarding the Plan's default investment alternative will be or has been provided to you in a separate notice.

In order to direct the investment of your account you may contact slavic401k.com at (800) 356-3009 to request an account change form, or you may go online at www.slavic401k.com.

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 Justworks Employment Group, LLC.

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 \$60.00 per year, billed at \$15.00 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 0.00 basis points (0.00%) or 0.00 basis points per quarter (to Slavic). This translates into a fee of \$0.000 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*
Plans of any size	0.00%

**Effective January 1, 2022, the plan is no longer paying this fee.*

Participants, who select one of the optional Slavic pre-allocated portfolios (if offered), are charged an additional pro-rata, 25 basis points (0.25%) per year for that service or 6.25 basis points quarterly. This translates into a fee of \$0.625 per \$1000 per quarter paid to Slavic Mutual Fund Management Corporation for investment management.

Other event driven expenses include an account closing or transfer fee of \$65.00 per participant if the participant or employer transfers the balance out of the plan, an in-service or hardship withdrawal fee of \$65.00, and a court ordered document processing fee of \$250.00 for QDROs, guardianships, estates, etc. The loan fee is \$150.00 for setup plus a \$50.00 yearly maintenance fee.

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 per capita basis.

Account trades are cleared through Fidelity. Slavic pays 3 basis points to Fidelity for plan assets up to \$100,000,000 and 2 basis points to Fidelity for plan assets greater than 100,000,000 in order to trade through this network, which is included in the Slavic asset fee and not assessed as an additional fee to participants. Fidelity retains 25% of any shareholder servicing and sub TA fees paid by the funds. That portion is not reimbursed back to plan participants; however, 75% 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.

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. Slavic Integrated Administration (SIA) is an ERISA Section 3(16) fiduciary, serving as an authorized signer for Form 5500, distributions, loans, hardships, and QDROs, subject to relying on the census data provided by the Sponsor/employers.

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.

Self-Directed Brokerage Account Investments

The Investment Committee of the Plan has authorized the addition of the Fidelity Investment Self-Directed Brokerage (Brokerage Flex) option to the Plan. This option allows participants to trade securities that are not currently options within the core 401(k) plan. The fixed self-directed brokerage account annual maintenance fee paid to Slavic is \$0.00, billed at \$0.00 per quarter. If you would like additional information regarding the self-directed brokerage option, please contact our Customer Service Department at (800) 356-3009.

Caution: The Plan and the Investment Committee have no responsibility to monitor or review investments selected by a participant under Brokerage Flex, or otherwise determine whether any investments selected by a participant under Brokerage Flex are suitable investments for a participant under the 401(k) plan.

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 customer service 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 or contacting Customer Service.

Justworks Retirement Savings Plan Investment Performance

for the Period Ending 1/31/2024

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 Morningstar benchmark, based on the most recent performance data from Morningstar. 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. Funds that fall under the Morningstar Category of "Specialty" investments are concentrated in certain sectors of the markets and generally have a higher risk than the overall stock market. These investments are only available 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 closer to retirement should not invest in Specialty funds without professional guidance.

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 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 and follow the link titled "Glossary of Investment Terms". This glossary is intended to assist you in understanding your investment options.

Fund Name	SYMBOL	MorningStar Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF 12b-1	
Vanguard Target Retirement 2070 Inv	VSVNX	Target-Date 2065+	-0.08 %	12.24 %	0.00 %	0.00 %	0.00 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2065 TR USD			-0.61 %	9.00 %	4.18 %	7.99 %	7.33 %				
Vanguard Target Retirement 2065 Inv	VLXVX	Target-Date 2065+	-0.03 %	12.21 %	5.04 %	9.32 %	0.00 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2065 TR USD			-0.61 %	9.00 %	4.18 %	7.99 %	7.33 %				
Vanguard Target Retirement 2060 Inv	VTTX	Target-Date 2060	-0.07 %	12.19 %	5.00 %	9.33 %	8.30 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2060 TR USD			-0.54 %	9.18 %	4.32 %	8.11 %	7.37 %				
Janus Henderson Developed World Bond N	HFARX	Global Bond-USD	-0.52 %	1.75 %	-4.05 %	0.90 %	2.49 %	0.59 %	\$ 5.90	0.00 %	0.00 %
Morningstar Gbl Core Bd GR Hdg USD			-0.17 %	4.17 %	-2.66 %	0.73 %	2.05 %				
Cohen & Steers Institutional Realty Shares	CSRIX	Real Estate	-4.54 %	-2.63 %	5.12 %	6.05 %	8.01 %	0.76 %	\$ 7.60	0.00 %	0.00 %
Morningstar US Real Est TR USD			-4.81 %	-3.28 %	3.15 %	3.64 %	6.36 %				
Fidelity® Balanced	FBALX	Moderate Allocation	1.30 %	15.90 %	6.26 %	11.24 %	9.35 %	0.51 %	\$ 5.10	0.25 %	0.00 %
Morningstar US Mod Tgt Alloc NR USD			0.53 %	11.57 %	3.95 %	7.83 %	7.15 %				
Vanguard Target Retirement Income Inv	VTINX	Target-Date	-0.15 %	6.40 %	0.62 %	4.17 %	4.10 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod Incm TR USD			-0.03 %	5.98 %	1.43 %	4.65 %	4.19 %				
Vanguard Target Retirement 2020 Inv	VTWNX	Target-Date 2020	-0.11 %	7.39 %	1.55 %	5.61 %	5.69 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2020 TR USD			-0.27 %	5.72 %	0.53 %	5.07 %	5.08 %				
Vanguard Target Retirement 2025 Inv	VTTVX	Target-Date 2025	-0.11 %	8.56 %	2.14 %	6.41 %	6.31 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2025 TR USD			-0.33 %	6.01 %	0.77 %	5.44 %	5.53 %				

Fund Name	SYMBOL	MorningStar Category	YTD	1 Year	3 Year	5 Year	10 Year	Total Annual Operating Expenses	Per \$1000	Shareholder-Type Fee Sub-TA/SSF	12b-1
Vanguard Target Retirement 2030 Inv	VTHRX	Target-Date 2030	-0.14 %	9.44 %	2.74 %	7.09 %	6.83 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2030 TR USD			-0.37 %	6.61 %	1.43 %	6.05 %	6.12 %				
Vanguard Target Retirement 2035 Inv	VTTHX	Target-Date 2035	-0.05 %	10.25 %	3.44 %	7.80 %	7.36 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2035 TR USD			-0.38 %	7.54 %	2.49 %	6.85 %	6.73 %				
Vanguard Target Retirement 2040 Inv	VFORX	Target-Date 2040	-0.08 %	11.00 %	4.10 %	8.49 %	7.85 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2040 TR USD			-0.38 %	8.53 %	3.56 %	7.61 %	7.22 %				
Vanguard Target Retirement 2045 Inv	VTIVX	Target-Date 2045	-0.04 %	11.75 %	4.76 %	9.17 %	8.24 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2045 TR USD			-0.39 %	9.19 %	4.26 %	8.09 %	7.47 %				
Vanguard Target Retirement 2050 Inv	VVIFX	Target-Date 2050	-0.04 %	12.19 %	4.99 %	9.34 %	8.32 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2050 TR USD			-0.43 %	9.42 %	4.49 %	8.24 %	7.52 %				
Vanguard Target Retirement 2055 Inv	VFFVX	Target-Date 2055	-0.06 %	12.16 %	4.99 %	9.32 %	8.30 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Lifetime Mod 2055 TR USD			-0.48 %	9.34 %	4.44 %	8.20 %	7.46 %				
T. Rowe Price Blue Chip Growth I	TBCIX	Large Growth	3.57 %	41.39 %	4.39 %	12.14 %	13.21 %	0.57 %	\$ 5.70	0.00 %	0.00 %
Morningstar US LM Brd Growth TR USD			2.34 %	32.13 %	7.58 %	16.00 %	14.02 %				
Vanguard Equity-Income Adm	VEIRX	Large Value	-0.59 %	4.17 %	10.77 %	10.39 %	10.08 %	0.19 %	\$ 1.90	0.00 %	0.00 %
Morningstar US LM Brd Val TR USD			0.86 %	10.20 %	11.18 %	11.33 %	10.40 %				
JPMorgan Small Cap Growth R6	JGSMX	Small Growth	-1.76 %	1.35 %	-10.55 %	7.09 %	8.82 %	0.76 %	\$ 7.60	0.00 %	0.00 %
Morningstar US Sml Brd Grt Ext TR USD			-3.13 %	6.85 %	-3.93 %	6.66 %	7.34 %				
Undiscovered Managers Behavioral Val R6	UBVFX	Small Value	-2.11 %	3.32 %	13.43 %	10.91 %	9.56 %	0.85 %	\$ 8.50	0.00 %	0.00 %
Morningstar US Sml Brd Val Ext TR USD			-3.98 %	0.75 %	7.81 %	8.19 %	7.29 %				
BNY Mellon Sm/Md Cp Gr Y	DBMYX	Mid-Cap Growth	-2.97 %	2.13 %	-11.02 %	7.88 %	9.23 %	0.64 %	\$ 6.40	0.00 %	0.00 %
Morningstar US Mid Brd Grt TR USD			-0.80 %	9.91 %	2.07 %	11.52 %	10.56 %				
MFS Mid Cap Value R6	MVCKX	Mid-Cap Value	-1.62 %	3.40 %	10.14 %	10.54 %	9.01 %	0.63 %	\$ 6.30	0.00 %	0.00 %
Morningstar US Mid Brd Val TR USD			-1.75 %	1.97 %	9.87 %	9.28 %	9.29 %				
Vanguard Mid Cap Index Institutional	VMCIX	Mid-Cap Blend	-1.49 %	5.84 %	5.16 %	10.14 %	9.51 %	0.04 %	\$ 0.40	0.00 %	0.00 %
Morningstar US Mid TR USD			-1.22 %	5.92 %	6.15 %	10.79 %	10.10 %				
Vanguard Total Bond Market Index I	VBPIX	Intermediate Core	-0.23 %	2.21 %	-3.16 %	0.88 %	1.62 %	0.04 %	\$ 0.35	0.00 %	0.00 %
Morningstar US Core Bd TR USD			-0.16 %	2.13 %	-3.21 %	0.80 %	1.58 %				
Vanguard GNMA Adm	VFIJX	Intermediate	-0.46 %	1.73 %	-2.52 %	0.19 %	1.26 %	0.11 %	\$ 1.10	0.00 %	0.00 %
Morningstar US Trsy Bd TR USD			-0.11 %	1.27 %	-3.55 %	0.39 %	1.09 %				
Fidelity® 500 Index	FXAIX	Large Blend	1.68 %	20.82 %	10.98 %	14.29 %	12.60 %	0.01 %	\$ 0.15	0.00 %	0.00 %
Morningstar US LM TR USD			1.62 %	20.96 %	9.80 %	14.07 %	12.35 %				
Vanguard Small Cap Index I	VSCIX	Small Blend	-2.63 %	4.51 %	3.00 %	8.66 %	8.38 %	0.04 %	\$ 0.40	0.00 %	0.00 %
Morningstar US Sml Ext TR USD			-3.55 %	3.77 %	1.31 %	7.31 %	7.27 %				
Metropolitan West Total Return Bd Plan	MWTSX	Intermediate Core-	-0.09 %	2.17 %	-3.48 %	1.05 %	1.75 %	0.37 %	\$ 3.70	0.00 %	0.00 %
Morningstar US Core Plus Bd TR USD			-0.15 %	2.46 %	-2.94 %	1.01 %	1.76 %				
Principal High Yield R-6	PHYFX	High Yield Bond	0.38 %	9.39 %	3.12 %	4.99 %	4.50 %	0.52 %	\$ 5.20	0.00 %	0.00 %
Morningstar US HY Bd TR USD			0.05 %	9.24 %	1.93 %	4.45 %	4.52 %				
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging	-3.39 %	2.99 %	-0.87 %	3.81 %	4.32 %	0.40 %	\$ 4.00	0.00 %	0.00 %
Morningstar EM TME NR USD			-4.21 %	-1.48 %	-6.15 %	1.80 %	3.60 %				
Vanguard Total Intl Stock Index I	VTSNX	Foreign Large Blend	-1.81 %	4.63 %	1.22 %	5.42 %	4.44 %	0.08 %	\$ 0.80	0.00 %	0.00 %
Morningstar Gbl xUS TME NR USD			-0.86 %	6.38 %	1.63 %	5.64 %	4.42 %				
Goldman Sachs Stable Value CIT Instl	QIDNQ	Stable Value	0.21 %	2.48 %	1.84 %	1.97 %	1.76 %	0.29 %	\$ 2.90	0.00 %	0.00 %
Morningstar US CIT Stable Value GR USD			2.86 %	2.86 %	2.16 %	2.25 %	2.07 %				
American Funds Europacific Growth R6	REGX	Foreign Large	-0.09 %	6.30 %	-2.19 %	6.33 %	5.32 %	0.47 %	\$ 4.70	0.00 %	0.00 %
Morningstar Gbl xUS Growth TME NR USD			-0.30 %	5.53 %	-2.52 %	5.74 %	4.82 %				

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	0.71 %	12.57 %	6.06 %	10.82	9.20 %	0.51 %	\$ 5.10	0.00%	0.00%
SMF Conservative	0.47 %	6.79 %	2.91 %	4.75 %	3.88 %	0.53 %	\$ 5.30	0.00%	0.00%
SMF Moderate	0.64 %	9.87 %	4.66 %	8.15 %	6.88 %	0.52 %	\$ 5.20	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

Notice: After December 31st, 2021, the Plan's default investment alternative is changing to Target Retirement Date Funds. If you were previously defaulted into a Managed Portfolio and do not make an affirmative investment election prior to January 1, 2022, your new Plan contributions will be invested in the Qualified Default Investment Alternative (QDIA), which is the Target Date Fund based upon your age. Your existing account balance will remain invested in the Managed Portfolio based on your age. You are encouraged to access your account and make an affirmative investment election to make sure you are allocated according to your personal tolerance for risk. Below is the Plan's default investment alternative effective January 1, 2022.

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:

Target Fund	Total Annual Operating Expenses
Vanguard Target Retirement Income Fund	0.08 %
Vanguard Target Retirement 2020 Fund	0.08 %
Vanguard Target Retirement 2025 Fund	0.08 %
Vanguard Target Retirement 2030 Fund	0.08 %
Vanguard Target Retirement 2035 Fund	0.08 %
Vanguard Target Retirement 2040 Fund	0.08 %
Vanguard Target Retirement 2045 Fund	0.08 %
Vanguard Target Retirement 2050 Fund	0.08 %
Vanguard Target Retirement 2055 Fund	0.08 %
Vanguard Target Retirement 2060 Fund	0.08 %
Vanguard Target Retirement 2065 Fund	0.08 %
Vanguard Target Retirement 2070 Fund	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.

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.

401(k) ENROLLMENT FORM

For faster processing, you may enroll quickly and easily online at 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 \$150,000 last year with your current worksite employer? Yes No

EMPLOYER INFORMATION

Worksite Employer _____ Telephone (Including area code) () _____

CONTRIBUTION INSTRUCTIONS

Payroll Deferral Election:

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 \$23,000 for 2024) 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 \$23,000 for 2024)

Note: The total amount may not exceed 80% of your compensation or \$23,000 per year, whichever is less. This deduction will continue until your employer receives written notice of change. Key and Highly Compensated Employees deferrals may be limited by certain nondiscrimination tests. Participants over age 50 may defer an additional \$7,500 (Max \$30,500 under the "catch-up" EGTRRA 2001 provision.)

I have a balance to rollover from an IRA, a previous employer 401(k) or 403(b). (Please call (800) 356-3009 for assistance.)

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 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.

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 0.25% 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 0.25% 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 0.25% SMF rebalancing fee.

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

***Specialty Investment Funds %**

CSRIX	Cohen & Steers Institutional Realty Shares	_____
DFCEX	DFA Emerging Markets Core Equity I	_____

Foreign/Global Company Stock Funds %

RERGX	American Funds Europacific Growth R6	_____
VTSNX	Vanguard Total Intl Stock Index I	_____

Bond/Money Market/Stable Value Funds %

QIDNQ	Goldman Sachs Stable Value CIT Instl	_____
HFARX	Janus Henderson Developed World Bond N	_____
MWTSX	Metropolitan West Total Return Bd Plan	_____
PHYFX	Principal High Yield R-6	_____
VFIJX	Vanguard GNMA Adm	_____
VBTIX	Vanguard Total Bond Market Index I	_____

Self-Directed Brokerage %

FISDB	Fidelity Self-Directed Brokerage	_____
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**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. SMF recommends that you take the risk profile test on the website or in the enrollment booklet before selecting your investment allocation.

Small/Med. Co. Domestic Stock Funds %

DBMYX	BNY Mellon Sm/Md Cp Gr Y	_____
JGSMX	JPMorgan Small Cap Growth R6	_____
MVCKX	MFS Mid Cap Value R6	_____
UBVFX	Undiscovered Managers Behavioral Val R6	_____
VMCIX	Vanguard Mid Cap Index Institutional	_____
VSCIX	Vanguard Small Cap Index I	_____

Large Co. Domestic Stock Funds %

FXAIX	Fidelity® 500 Index	_____
TBCIX	T. Rowe Price Blue Chip Growth I	_____
VEIRX	Vanguard Equity-Income Adm	_____

Target Date/Asset Allocation Funds %

FBALX	Fidelity® Balanced	_____
VTWNX	Vanguard Target Retirement 2020 Inv	_____
VTTVX	Vanguard Target Retirement 2025 Inv	_____
VTHRX	Vanguard Target Retirement 2030 Inv	_____
VTTHX	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	_____

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. 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 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





1075 Broken Sound Pkwy NW, Ste. 100
Boca Raton, FL 33487-3540

