



MASS TECHNOLOGY LEADERSHIP COUNCIL RETIREMENT PLAN

*Save Money, Reduce Fiduciary Liability,
& Spend Less Time on Administrative Tasks*

**Designed for businesses of all sizes,
and ideal for early stage & growth companies**

How? The MasTLC Retirement Plan is a 401(k) program with competitive investments, outstanding service, and fiduciary responsibilities handled by UBS and Slavic401k.

Strength in Numbers. The MasTLC Retirement Plan offers all the advantages and flexibility of a stand-alone plan, but avoids the expenses, fiduciary liabilities, and administrative headaches of managing it yourself.

Member Benefits

- No annual audit
- Cost savings on the investments
- No individual Form 5500 reporting
- Minimal plan maintenance
- Flexible plan features, including safe harbor, Roth, and profit sharing
- Customizable 401(k) plan design options for eligibility, matches, vesting schedules, and more

Administrative Benefits

- Employee eligibility tracking
- Distribution
- Processing
- Plan compliance
- Non-discrimination testing
- Annual reporting
- Participant education/enrollment

**FOR FURTHER INFORMATION
on the MasTLC Retirement Plan
please contact:**

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Investment Options

- Open architecture mutual fund platform**
- BlackRock
 - Vanguard
 - American Funds
 - PIMCO
 - Delaware Investments
 - Columbia

- Institutional Share Class funds
- Active & Passive Investment Options Available
- Email Express - Participant account balances emailed weekly
- 3(21) Fiduciary Investment Advice
- On-line Access to Performance & Prospectuses
- Daily Valuation

Absolute Fee Transparency

The participant fees are disclosed as a line item on the participant's statement. Fees are not "hidden" in the investment returns. 12b-1 fees paid to Slavic401k.com are credited back to the individual participants that own the fund. This ensures absolute objectivity in fund recommendations.

Comprehensive Administration

- Plan Design and Set-up Consultation
- Eligible Participant Notification
- Loan and Distribution Processing
- Trustee Services
- Sponsor Express - plan testing summary e-mailed to the sponsor monthly
- Non-discrimination testing
- 5500 preparation included as part of the Multiple Employer Plan
- Outsourced 3(16) Administrative duties

Company Costs

- Set-up (one time cost): \$0
- Old Plan Takeover (one time cost): \$0 (less than 10 participants)
- Old Plan Takeover (one time cost): \$300 (10-100 participants)
- Old Plan Takeover (one time cost): \$500 (more than 100 participants)
- Annual Fee: \$0

Participant Costs

- One-time loan set-up fee: \$150 plus \$50 annual loan maintenance
- Distributions: \$40

Asset Expenses

- Average Mutual Fund Expense Ratio 0.31%
- QDIA - BlackRock LifePath Target Date Funds 0.12%

Adopting Plan Size*	Blended Asset Based Fee
\$500,000 & below	0.90%
\$1,000,000	0.80%
\$2,000,000	0.60%
\$5,000,000	0.40%
\$10,000,000	0.30%
\$20,000,000	0.20%

*Tiered asset based fee between break points noted above.