

14809 / Alberta Professional Service Inc.

401(k) Plan highlights

General Details of Your Plan:

- Effective Date: January 1st 2016
- Eligibility: 1 Year and 1000 Hours
- Age: 21
- Entry Date: Quarterly
- Employer Contribution: Safe Harbor Match 100% up to 4%
- Vesting: Full and Immediate
- Employee Contribution
 - \$1 – 100% (based on all W-2 wages)
 - Your contributions are always 100% vested.

2016 Annual Limits – You can contribute up to \$18,000.

For participants over the age of 50, up to \$24,000.

***Additional limits may apply due to compliance testing**

Deferral Options-

○ **Pre-tax Traditional** – Reduces current taxable income, upon distribution your assets will be taxed accordingly.

○ **Roth 401(k)** – After-tax contributions do not affect current taxable income, upon distribution your deferrals and gains on investments are not taxed with a qualified distribution.

Distribution Options - A pension plan may provide for distribution only upon retirement, termination of employment, disability, or death of the participant according to Treasury Regulation § 1.401-1(b)(1)(i).

Loan Feature – You can access up to 2 loans at a time from your account, minimum loan \$1,000.

Participant Online Account Access

- Log onto the Oasis Employee Services Website via www.OasisAdvantage.com
- Click on Benefits >401(k) Plans>401(k) Plan Information
- Click on the link to go to the Retirement Participant Website.
- You may be requested to enter your Social Security Number for verification on first login and the password, “oasis401k.”
- **Please Note:** You will receive your welcome packet in 7-10 days with logon details from Lincoln Financial to update your investments allocations.

Oasis Retirement Service Center Available

(New Enrollments and Changes, Beneficiary updates, loans and distribution questions)

- Toll-free number: 800-356-3009, Prompt #7 (customer service 9a.m. to 5 p.m. EST)
- oasis401k@slavic401k.com

Lincoln Financial Investment Portfolio, Changing Allocations and Rollovers:

- Toll-free number: 800-510-4015 (24 hours)
- Website: www.lfg.com

Investments

- Default to Target Date Vanguard Funds
- You Choose your own funds – “Do it yourself”
- Fiduciary Partners 800-371-0232 (free advice)
- Stadion 800-222-7636 (active account management for fee of .55%)

Fees *(details can be found in your enrollment booklet)*

- Quarterly participant fees - \$6.25
- Investment management and underlying mutual fund fees
- Annual Asset fee

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