

RETIREMENT GUIDE



We design retirement plans
Built for your future.

401(K) PLAN FEATURES

At Questco, we offer a Multi-Employer 401(k)

Plan (“MEP”). Your most important resource is your employees. When you adopt the Questco 401(k) plan, you will free up your company resources from the timeconsuming and costly burden of administering a retirement plan. We will ensure that compliance needs; such as discrimination testing, employee notifications, disclosure notices, etc., are taken care of in a compliant manner. Our plan offers, high-quality funds, including index funds, no-load mutual funds and access to professional investment advice through Slavic 401(k).

COMPREHENSIVE ADMINISTRATION

- Plan design and set-up consultation
- Eligible participant notification
- Sponsor Express- monthly plan summary (testing) e-mailed to the sponsor
- Non-discrimination testing
- Loan and distribution processing
- Trustee services
- 5500 preparation included as part of the Multiple Employer Plan (MEP)

COMPANY COSTS

Set-up (one time cost)	\$0
Old Plan Takeover (one time cost)	\$350 + \$3 per participant

PARTICIPANT COSTS

Non prorated administration.....	\$10 annually (\$2.50 deducted from the account each quarter)
Loans.....	\$150 set-up plus \$50 annual loan maintenance
Distributions	\$65

INVESTMENT OPTIONS

Mutual funds purchased at NAV (no-load) from “open architecture” family of funds

- Vanguard
- T.Rowe Price
- Fidelity
- MFS
- American Funds
- SSgA

ALL OUR MUTUAL FUNDS:

- Come highly rated by Morningstar
- Include performance and prospectuses available online
- Include Daily Valuation and online access
- Include investment advice – actually speak to an advisor
- Include Email Express – participant account balances e-mailed to the participant every Friday.
- Include quarterly statements mailed to participants home

FEE TRANSPARENCY

The participant fees are disclosed as a line item on the participant’s statement. 12b-1 fees, if any, paid to Slavic401k.com are credited back to the individual participants that own the fund. This ensures absolute objectivity in fund recommendations



401(K) PLAN ASSET EXPENSES & LIMITS

ASSET EXPENSES

Weighted Mutual Fund Expense Ratio 0.15%

WORKSITE PLAN SIZE

	TOTAL ASSET FEE
\$0 - \$500,000	0.80%
\$500,001 - \$999,999	0.70%
\$1M - \$1,999,999	0.55%
\$2M - \$2,999,999	0.45%
\$3M - \$3,999,999	0.35%
\$4M - \$4,999,999	0.30%
\$5M+	0.25%

2023 LIMITS

401(k) deferral.....	\$22,500
Catch-up contribution for age 50+	\$7,500
Contribution limit (Deferral, Match, Profit Sharing)	\$66,000 <i>(plus catch-up if applicable)</i>
Salary Definition of Highly Compensated Employee	\$150,000 in 2023 <i>(also includes +5% owners, and lineal family regardless of compensation)</i>
Maximum Annual Compensation Limit	\$330,000





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AND THE PEOPLE THAT ENABLE THEIR SUCCESS.