



Individual Retirement Arrangement (IRA) Playbook



Welcome to Your IRA Playbook!

Smart Retirement Starts With Smart Choices

Slavic401k is
committed to helping
you and your family
build toward financial
security at retirement.

This guide explains the
benefits of rolling over
your 401(k) to a IRA or
opening a new IRA.





Inside, You'll Find:

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Activating Your IRA and FAQs

A Step-by-Step Guide

A photograph of a family walking away from the camera on a paved path. A man in a light blue shirt and white pants carries a young boy on his shoulders. A woman in a light blue shirt and white pants holds the hand of a young girl in a white shirt and shorts. They are walking through a lush green area with trees and bushes. The sky is bright and clear.

57 Million **US Households Own** **IRAs and Have** **16 Trillion in Assets**

Americans are Choosing IRAs, and for Good Reason!

Source: Investment Company Institute [2024] Relying upon information from Federal Reserve Board, Department of Labor, National Association of Government Defined Contribution Administrators, American Council of Life Insurers, and Internal Revenue Service Statistics of Income Division. <https://www.ici.org/system/files/2025-03/per31-02.pdf>

What Is an IRA and Why You Should Care

What is it? An Individual Retirement Arrangement (IRA) is a personal savings plan that offers significant tax advantages to help save for retirement. Unlike employer-sponsored plans, you open and control your own IRA.



Why care? While your 401(k) is a fantastic start, IRAs offer additional avenues for growth and diversification.



Tax Advantages

(this is the biggest draw!)



Defer taxes now or enjoy tax-free withdrawals later ^(3,4)

Control Over Investments



The freedom of options that align with your goals and risk tolerance ⁽¹⁾

It's Yours, No Matter What



Open an IRA regardless of your job status—as long as you have earned income ⁽²⁾

Save More for Retirement



IRAs can supplement your workplace retirement plan

Starting an IRA Now Matters More than You Think.

Which IRA Is Right for You?

IRA Basics: Traditional vs. Roth

Feature	Traditional IRA	Roth IRA
Best for	Attractive for upfront tax break now. Individuals who expect to be in a lower future tax bracket.	Attractive for tax-free withdrawals. Individuals who expect to be in a higher tax bracket in retirement.
Income Eligibility	No income limits. Anyone with earned income can contribute, regardless of their income level. ⁽²⁾	Income limits apply. The Modified Adjusted Gross Income (MAGI) must be below a certain threshold to contribute. ⁽²⁾
Withdraw Rules	Your qualified distribution in retirement is taxed as income.	Your qualified distribution in retirement is entirely tax-free.
Early Withdraw Penalties	10% penalty + tax on entire withdrawals (exceptions apply). ⁽³⁾	10% penalty + tax on earnings only (exceptions apply). ⁽⁴⁾
Required Minimum Distribution	Required at age 73. ⁽⁵⁾	None during owner's lifetime.



Types of IRAs Slavic401k Offers



The Advantage

With most IRA products, you have the burden of researching providers, evaluating fees, and managing investments. **SlavicIRA handles these tasks for you!**

We combine money and retirement plan management to provide you with a cost-effective and flexible IRA savings solution with professional investment support. ⁽⁶⁾



Roth IRA

The big advantage is that your money grows tax-free, and qualified withdrawals in retirement are tax-free.

Traditional IRA

Contributions you make may be tax-deductible in the year they are made, lowering your current taxable income.

Rollover into IRA

Rollover your old 401(k) for investment control, simplified management, and continued tax benefits. Choose Traditional or Roth.

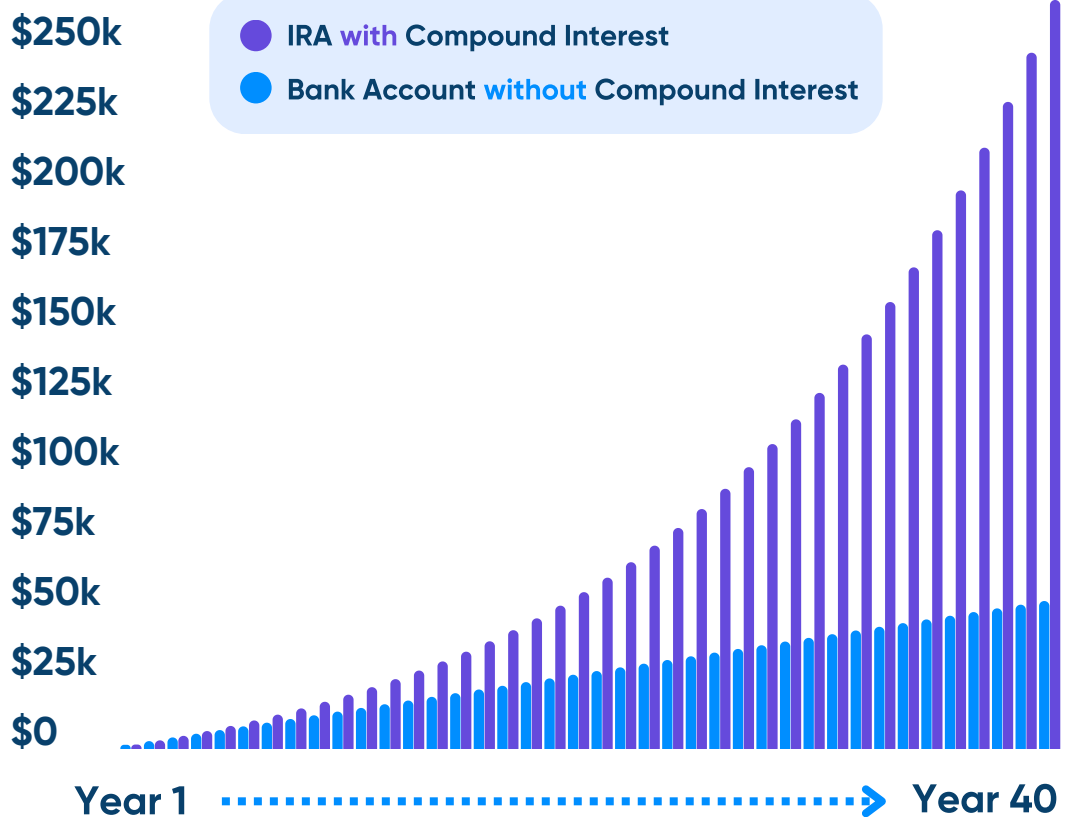
Compound Interest

Don't Just Save.

Watch Your Retirement Grow on a Tax-Deferred Basis!

Want your money to work harder? This is where your IRA money truly takes off! **With an IRA, your earnings generate more earnings** through a tax-advantaged "snowball effect" of compound earnings.

Why Your IRA Beats a Bank Account for Retirement*



**Example Illustration: \$100 per month contribution.
Assumed Interest Rate (Compounded): 7% annual return.**

*Illustrative purposes only. Highlights the potential growth of investments versus a basic savings account with an regular monthly \$100 contribution to an IRA. Hypothetical 7% annual IRA return is not guaranteed; actual investment returns will vary and may be lower. This does not account for fees, taxes, or inflation. Investing in an IRA involves risk, including principal loss.

Your IRA, Your Schedule, Your Strategy

Flexible Contributions at Your Discretion



Contribute as Often or as Little as You Wish

You're not locked in to a defined contribution schedule



Automate Your IRA:

Effortlessly invest for consistent savings



Build Your IRA Incrementally:

Smaller contributions weekly, bi-weekly, or monthly



Lump Sum IRA Strategy:

Contribute a single amount for a tax year, up to the tax filing deadline (typically April 15th of the following year).

SlavicIRA Managed Portfolios vs. Morningstar Category Averages*

Align your IRA
portfolio with your
unique risk comfort

	AGGRESSIVE		MODERATE		CONSERVATIVE	
	SLAVIC IRA	Morningstar Category Average	SLAVIC IRA	Morningstar Category Average	SLAVIC IRA	Morningstar Category Average
	VS		VS		VS	
1 YEAR RETURN	15.71%	14.12%	11.93%	11.39%	7.57%	5.41%
3 YEAR RETURN	4.95%	3.17%	4.11%	2.91%	3.24%	0.37%
5 YEAR RETURN	10.26%	8.17%	7.73%	6.75%	4.61%	2.41%
10 YEAR RETURN	9.56%	7.81%	7.20%	6.54%	4.17%	3.00%

*These returns are net of mutual fund expense ratios and management fees of 0.35%. Return percentages are as of 2/1/25 and are subject to change. Morningstar category average percentages are according to the Morningstar Global Aggressive allocation, global moderate allocation, and conservative allocation categories. These categories are reflective of dividend re-investment.



Simplify Your Future: Explore the Benefits of a Rollover



One Account, Complete Control

Easily rollover your past 401(k) into a SlavicIRA for a unified view of your retirement savings.



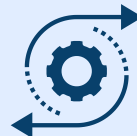
Reduce Custodial Fees

Consolidating old retirement accounts can reduce custodial costs, meaning more money is saved towards your future.



Your IRA, Your Privacy

An IRA is private because it isn't directly overseen by your employer's plan. You also gain direct investment decisions.



Flexible Through Life's Changes

Your IRA offers portable investment control and management through any job change.



Built for Long-Term Growth

We understand that you're looking for growth. Our IRA options are focused on long-term performance.

**Are you currently juggling multiple
401(k)s or IRAs? Consolidate
Your Retirement Savings!**



Visit slavicira.com/enroll to set up your account today!



New Career, Easy Rollovers

Understanding More About Rollovers

Can I establish a rollover IRA account at any time?

If you rollover savings directly from a previous employer's retirement plan to the IRA, there are no timing requirements.

How much can rollover to a IRA?

Direct transfers from employer plans or between IRAs are unlimited. However, if you receive the funds yourself (indirect rollover), you have 60 days to deposit, and this is limited to once every 365 days.⁽⁷⁾

Can I make contributions to my IRA other than rollovers?

If you are eligible to make annual contributions to a Traditional or Roth IRA, you may make contributions other than rollovers to your SlavicIRA account.

What happens if I receive payment from a former retirement plan in my name?

You have 60 days to complete the rollover, beginning the day after you receive the funds. Failure to rollover could result in penalties and taxes owed to the IRS.

Are there taxes due at the time of a rollover?

When rolling over funds from a Traditional 401(k) to a Roth IRA, the pre-tax amounts will typically be subject to income taxes at the time of the rollover. This is because you are moving pre-tax money into a post-tax account. Rollovers from a Roth 401(k) to a Roth IRA are generally tax-free.



Invest in Your Future With an IRA

The SlavicIRA Difference:

Benefits at a Glance

- Easy online account setup
- No fund or investment minimum
- No mandatory annual contribution
- Automatic and systematic contribution options available
- 24/7 account access on any device
- SlavicIRA participants have access to institutional share classes and admiral shares that may have lower expense ratios

Ready to Open Your IRA?

You Just Need a Few Things

- Your social security number
- Your date of birth
- Bank information to set up your contributions
- IRA choice - Traditional or Roth IRA
- Former IRA or retirement account information if you are consolidating accounts
- Beneficiary details - including their social security number, address, date of birth





It's Easy to Open an IRA Online

1. Visit slavicira.com/enroll to set up your account
2. **Enter Identity Details** – personal and beneficiary information
3. **Provide Funding Details** – specify where the money is coming from (bank account, another IRA, or a former employer's retirement plan)
4. **Set Up Your Account** – including your security preferences
5. **Log in and Electronically Sign the IRA Plan Document** – follow instruction prompts
6. **Request a Distribution** – from your previous retirement plan to be deposited into your SlavicIRA account. To protect your retirement savings, many recordkeepers will only process distributions via check.

Make Checks Payable To: Matrix Trust Company, FBO <YOUR NAME>
Reference on check memo line: TPA 000394 Matrix Trust (IRALOGIX), Attn: TPA 000394, P.O. Box 21767, New York, NY 10087-1767
7. **Once the Money Arrives in Your Account** – you will receive an email prompting you to log in and customize your investments.

IRA FAQs



Can anyone rollover their retirement savings to SlavicIRA?

Yes—if you're eligible to withdraw funds from your current or former employer's retirement plan, you can roll them over to a SlavicIRA. This typically applies if you've left your employer, reached age 59½, or become disabled. Your employer should provide a written explanation of your distribution options.

When's the right time to open an IRA?

There's never a bad time to open an IRA, but the sooner you can do it, the better your chances of reaching your retirement goals.

What investment options are available with SlavicIRA?

You have the flexibility to choose how you invest. For a simplified approach, select a pre-built portfolio tailored to your goals based on conservative, moderate, or aggressive risk tolerances. You can also manage your investments yourself choosing from various mutual funds.

Wondering if you're saving enough—or how much to invest?

A good rule of thumb is to contribute the maximum allowed each year. The earlier and more consistently you invest, the better your chances of reaching your goals—especially with the uncertainty of the future.

Can I have both a 401(k) and an IRA?

Yes, you can. Just keep in mind that each account has its own contribution limits and withdrawal rules, so it's important to understand both before getting started.

Roth vs. Traditional IRA?

The main difference between Traditional and Roth IRAs is how they handle taxes. With a Traditional IRA, contributions are deducted pre-tax, making it easier on your current finances, but you'll pay taxes when you retire and start making withdrawals. Roth IRAs take your after-tax money now, so you can withdraw tax-free when you retire. When choosing between the two, consider your current tax bracket and where you expect it to be in retirement. If you think you'll be in a higher bracket later, Roth may offer greater long-term benefits.

How Many IRA Accounts Can I Have?

There's no limit on the number of IRA accounts you may have. However, the total of all annual IRA contributions cannot exceed the entire maximum contribution level set by the IRS. Just because you can have multiple IRA accounts doesn't mean that it's a good idea to have more than two—a traditional and a Roth IRA. The more investment accounts you have, the more difficult it is to manage your financial assets. (8)

When can I take money out of my SlavicIRA account?

You can take money from your IRA account at any time. The taxable portion of your distribution depends on the type of assets rolled over and the type of IRA you established. If you are not yet age 59½ when you take money out of your rollover IRA, you may be subject to a 10% early distribution tax on the taxable portion you withdraw unless an exception applies. For more information on tax exceptions, visit www.irs.gov.



Support Center

SlavicIRA is here to help craft the perfect IRA plan for you and provide the retirement savings benefits you deserve. We have a variety of resources to help with all of your retirement questions. We are confident that by working together, we can help you see the future clearly and achieve your retirement goals.



SlavicIRA Retirement Resources

Slavic401k.com



Slavic401k Disclaimers:

1. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income. Diversification does not ensure a profit or protect against a loss. All investing is subject to risk, including the possible loss of the money you invest. Be aware that fluctuations in the financial markets and other factors may cause declines in the value of your account.
2. IRA Income Eligibility: our employment status itself doesn't prevent you from opening an IRA, but having earned income is generally a requirement for making contributions, and your contributions cannot exceed your earned income. (For example, if you only earn \$3,000, you cannot contribute the maximum allowable amount.) However, a spousal IRA allows a spouse with sufficient earned income to contribute on behalf of a non-working or lower-earning spouse, provided they file as married filing jointly. There's no income limit to contribute to a Traditional IRA, but your ability to deduct those contributions is phased out based on Modified Adjusted Gross Income (MAGI) if you're covered by an employer retirement plan. For Roth IRAs, your MAGI directly determines if you're eligible to contribute at all. Consider consulting a tax professional for specific guidance.
3. Traditional IRA Distribution Rules: Withdrawals from a Traditional IRA are generally taxed as ordinary income in the year they are taken. If taken before age 59½, they may also be subject to a 10% early withdrawal penalty unless an IRS exception applies, such as for a first-time home purchase (up to \$10,000), qualified birth or adoption expenses (up to \$5,000), qualified higher education expenses, total and permanent disability, death, certain unemployment-related health insurance premiums, unreimbursed medical expenses exceeding 7.5% of adjusted gross income, substantially equal periodic payments, or an IRS tax levy.
4. Roth IRA Distribution Rules: Qualified withdrawals are tax- and penalty-free if the account has been open for at least five years and one of the following applies: you're age 59½ or older, disabled, using up to \$10,000 for a first-time home purchase, or deceased. Withdrawals before meeting these conditions may be subject to income tax and a 10% penalty. (Note: Each Roth conversion has its own five-year holding period.)
5. If you inherit a Roth IRA, you must take RMDs, but they're tax-free as long as the original account owner held the account for at least 5 years.
6. The services provided to clients will vary based upon the service selected, including management, fees, and eligibility. You may wish to consult a tax advisor about your situation.
7. The method of rollover determines specific rules. If you opt for an indirect rollover (where you receive the funds yourself), you have 60 days to deposit them into an IRA, and this is limited to one such rollover across all your IRAs every 365 days. Direct rollovers from a previous employer's retirement plan (like a 401(k)) to an IRA, or direct trustee-to-trustee transfers between IRAs, have no frequency or amount limits. You may be able to leave money in your current plan, withdraw cash or rollover the assets to a new employer's plan, if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features and tax treatment.
8. The annual IRA limit applies to all your traditional and Roth IRAs combined. Check your eligibility, including income limits. If you're a high-income earner, consider a backdoor Roth IRA. Rather than contributing directly to a Roth, you can contribute to a traditional IRA and then convert it to a Roth. All investing is subject to risk, including the possible loss of the money you invest. We recommend that you consult a tax or financial advisor about your individual situation.