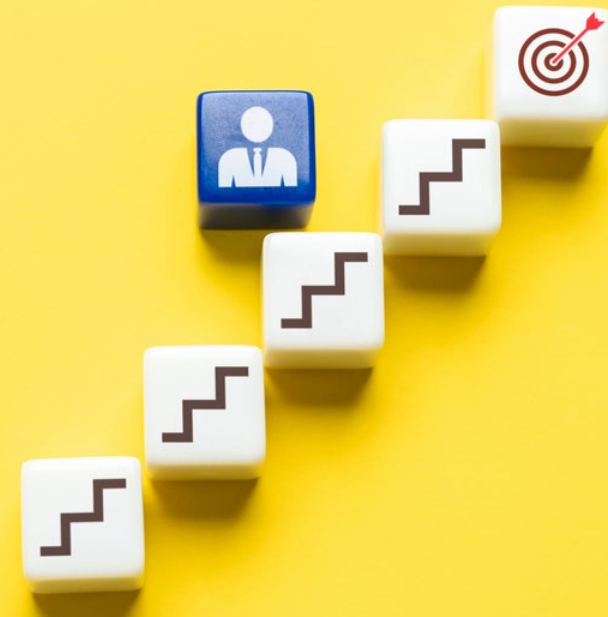




Smart Strategies for Establishing IRAs and 401(k) Rollovers

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There is a Retirement Savings Gap

Are Americans Truly Ready for Retirement?

The average person is living longer, meaning retirement savings need to stretch further than ever before.

Yet, **40% of U.S. workers aren't saving** enough to maintain their lifestyle in retirement.*

Retirement Power Duo:

401(k)s & IRAs

Your 401(k) is the primary engine of your retirement savings, especially with employer contributions.

IRAs play a complementary role, working side-by-side with your 401(k) to achieve long-term goals.

The Future of Social Security: Plan Ahead Recent projections (as early as 2033) suggest Social Security cuts to benefits in as little as 8 years.

Action is key: Relying solely on Social Security for retirement won't be enough.





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

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>

Individual Retirement Account (Arrangement)

It's an Account, Not an Investment

Personal savings account that offers tax advantages to help long-term savings for retirement.

How it works

1. You open it yourself
2. You fund by contributing cash or assets like stock from an old 401(k) directly
3. You choose how your money is invested within the IRA (i.e. stocks, bonds, mutual funds, and ETFs)



Why an IRA?

America's Retirement Backbone



Individual Retirement Account (IRA)

Personal savings plan that offers significant tax advantages to help save for retirement.



The tax perks are the biggest reasons people choose IRAs

Tax-Deductible Contributions
Tax-Free Withdrawals



Control over investments

Unlike a 401(k) which is tied to an employer, an IRA is personal. You control it even if you change jobs



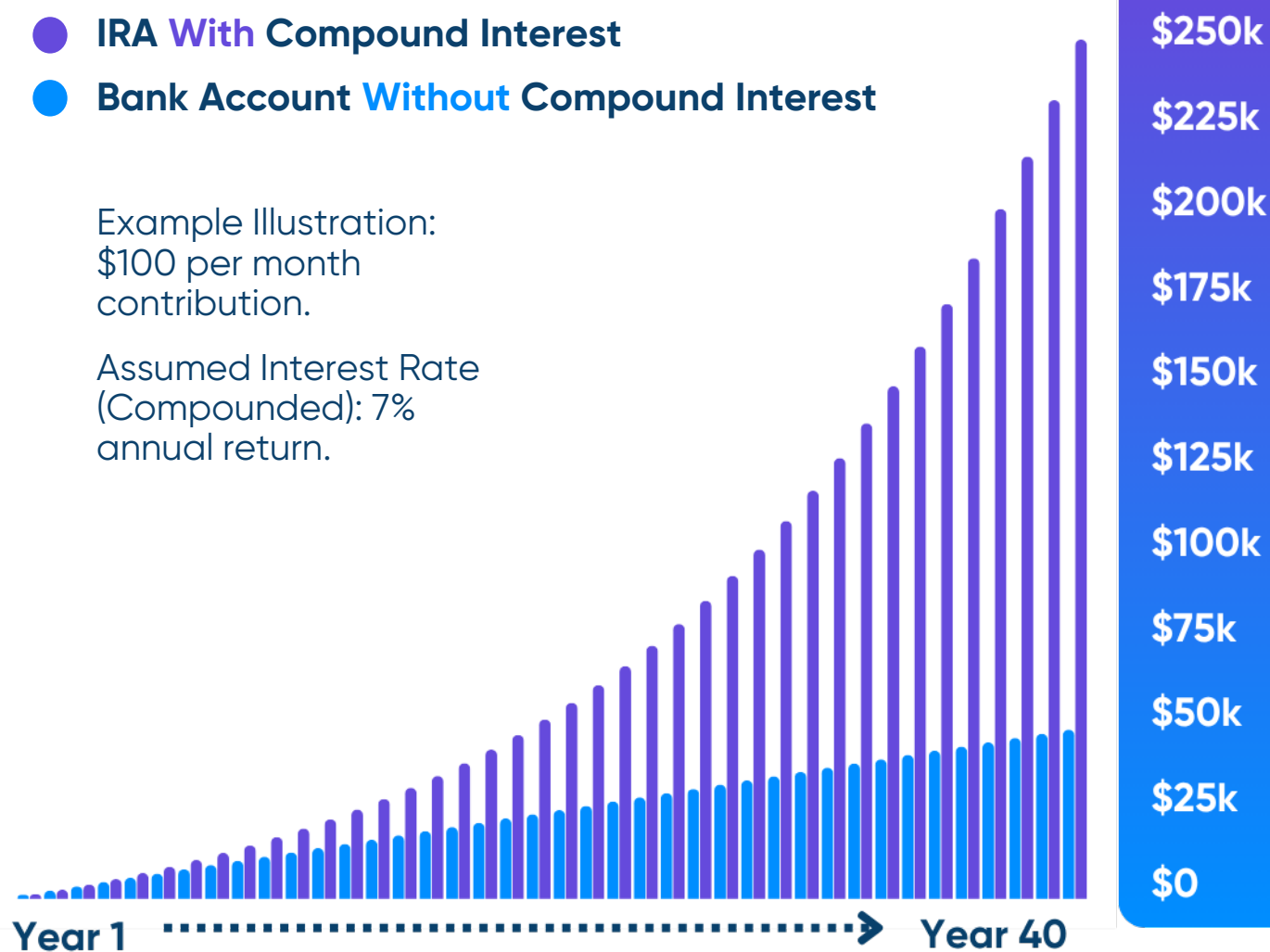
Adds additional saving avenue

to supplement your workplace retirement plan and an account that can pass to your heirs

- IRA **With** Compound Interest
- Bank Account **Without** Compound Interest

Example Illustration:
\$100 per month
contribution.

Assumed Interest Rate
(Compounded): 7%
annual return.



Why Your IRA Beats a Bank Account for Retirement*

Compound Interest is where your IRA money truly takes off! With an IRA, your earnings generate more earnings through a tax-advantaged "snowball effect."

**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.*

Which One Fits You Best

VS

Traditional IRA



- **Upfront tax break** on contributions
- Investments and earnings grow tax-deferred
- Withdrawal in retirement is taxed as income
- Attractive for a lower future tax bracket
- No income limits
- Required Minimum Distribution Age 73

Roth IRA



- Pay taxes on contributions
- Investments and earnings have tax-free growth
- **Tax-free withdrawals** in retirement
- Attractive for a higher future tax bracket
- Income limits apply
- No Required Minimum Distribution





There is also a 401(k) Legacy Challenge

Trillions in Forgotten Savings

Many people leave behind old 401(k)s after changing jobs, often forgetting about them.

These 'orphan' accounts, currently hold an estimated **\$1.7 trillion**, with an average unclaimed **old balance of \$56,616.***

These can be plagued by higher fees and lack of oversight.

* Source: <https://www.usatoday.com/story/news/2025/06/03/1-7-trillion-sits-in-lost-401k-accounts-check-out-if-one-is-yours/84011701007/>

Tired of Juggling Old 401(k)s?

Rollover and Consolidate Your Old 401(k) to an IRA

- One account, complete control
- Flexible through life's changes
- Your IRA, your privacy
- Reduce custodial fees
- Built for long-term growth
- SlavicIRA participants have access to institutional share classes and admiral shares that may have lower expense ratios





New Career? Easy Rollovers.

Just "Click and Roll"!

No Time Limit for Direct Rollovers

Move funds directly from your old employer's plan to your IRA whenever you're ready.

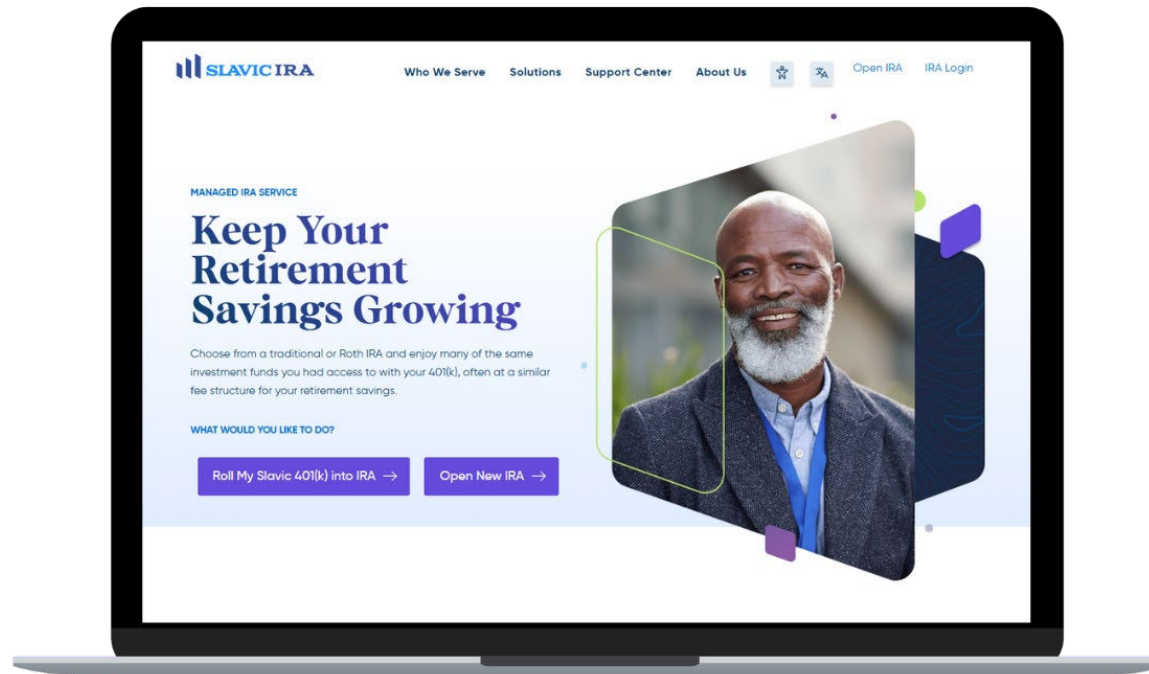
Unlimited Rollovers from 401(k)s

Consolidate as many old 401(k)s into your IRA as you need, without annual limits. (Note: IRA-to-IRA rollovers are limited to one every 12 months).

Received a Check? Act Fast!

If your old plan sends you a check, you have just 60 days from receipt to complete the rollover to avoid potential taxes and penalties.





Your IRA, Your Schedule, Your Strategy

SlavicIRA makes it easy

Simple Setup & Access:

Open your account online with ease and enjoy 24/7 access from any device.

Contribute on Your Terms:

- No minimums to start or invest.
- No mandatory annual contributions.
- Choose lump sums or small, regular deposits (weekly, monthly, etc.).

Automate Your Savings:

Set up automatic contributions to build your wealth without thinking twice.



Managed Portfolio Risk/Return Metrics

	higher is better			lower is better	
	Sharpe Ratio	Sortino Ratio	Omega Ratio	Max Drawdown	Monthly VaR
3-Years					
Slavic Aggressive	3.98	6.67	1.79	10.6%	7.6%
Morningstar Aggressive Allocation	3.92	6.49	1.79	13.1%	7.6%
Slavic Moderate	4.24	7.18	1.84	8.3%	5.1%
Morningstar Moderate Allocation	3.67	6.02	1.72	10.2%	5.9%
Slavic Conservative	4.98	8.93	2.04	4.5%	3.1%
Morningstar Conservative Allocation	3.01	4.86	1.58	7.7%	4.0%
5-Years					
	higher is better			lower is better	
	Sharpe Ratio	Sortino Ratio	Omega Ratio	Max Drawdown	Monthly VaR
Slavic Aggressive	4.40	7.62	1.93	21.0%	6.5%
Morningstar Aggressive Allocation	4.25	7.21	1.90	24.2%	7.3%
Slavic Moderate	4.49	7.82	1.94	16.5%	4.9%
Morningstar Moderate Allocation	3.72	6.07	1.76	20.2%	5.6%
Slavic Conservative	4.72	8.41	2.02	9.7%	2.8%
Morningstar Conservative Allocation	2.19	3.35	1.41	15.8%	3.7%
10-Years					
	higher is better			lower is better	
	Sharpe Ratio	Sortino Ratio	Omega Ratio	Max Drawdown	Monthly VaR
Slavic Aggressive	3.78	6.04	1.82	21.0%	6.4%
Morningstar Aggressive Allocation	2.93	4.13	1.69	28.9%	9.1%
Slavic Moderate	3.85	6.16	1.83	16.5%	4.8%
Morningstar Moderate Allocation	3.52	5.41	1.77	20.2%	5.1%
Slavic Conservative	4.32	7.20	1.97	9.7%	2.5%
Morningstar Conservative Allocation	3.15	5.03	1.71	15.8%	3.0%

Trailing Returns

	5/31/2025	1 Year	3 Year	5 Year
Slavic Aggressive	11.90%	10.82%	11.98%	
Morningstar Aggressive Allocation Category	11.64%	9.67%	11.44%	
S&P 500 Index	13.52%	14.41%	15.94%	
Slavic Moderate	10.33%	9.00%	9.32%	
Morningstar Moderate Allocation Category	9.29%	6.30%	7.88%	
Slavic Conservative	7.90%	6.46%	5.58%	
Morningstar Conservative Allocation Category	6.66%	3.54%	3.10%	



Ready to Open Your IRA?

You Just Need a Few Things

1. Your **social security number**
2. Your **date of birth**
3. Your **bank information** to set up your contributions
4. Your **IRA choice** – Traditional or Roth IRA
5. Your **former 401(k) or retirement account information** if you are consolidating accounts
6. Your **beneficiary details** – including their social security number, address, date of birth

Opening Your SlavicIRA Online is Simple!

- 1 Go to slavicira.com/enroll
- 2 Enter identity details
- 3 Provide funding details
- 4 Set up your account
- 5 Log in and electronically sign the IRA plan document
- 6 For rollovers, request a distribution from your previous retirement plan
- 7 Once the money arrives in your account, customize your investments



IRA FAQs?



Educational Resources

Materials to Help You Plan Your Future



- IRA Guide [Individual Retirement Arrangement \(IRA\) Playbook](#)
- Rollover Guide for [What to Do With an Old 401\(k\) Retirement Plan?](#)
- Read [How to Choose the Right IRA Account for Your Retirement Savings](#)
- Sign up for Email Express from within your online account portal
- Financial calculators in the Support Center area of Slavic401k.com



Guides and Calculators



Financial Articles

[Slavic401k.com/support-center](https://slavic401k.com/support-center)



Thank you!

