

12/15/2009

AFLAC Supplemental Policies: Jan Effurd from PRemployer has contacted me to let me know that December is the month to make changes to your supplemental insurance policies, if you are interested. She also said she would assist you in filing claims or answer any questions you may have. I believe you won't be able to make any changes to your pre-tax policies until next December, so contact her if you have any questions.

Her info is:

jan@prdothan.com

(334) 836-0358

12/08/2009

Sumlar Therapy Services has been utilizing the services of PRemployer for payroll and benefit administration, and has recently made the decision to offer their 401(k) Retirement Savings plan effective January 1, 2010.

Each employee who would like to begin participating will need to complete an enrollment form. On the enrollment form, you will designate your deferral amount, and also make your investment and beneficiary elections.

All current employees can join the plan immediately. Employees hired after 1/1 will need to be at least 21 years of age and have been employed for one or more years of service. Sumlar Therapy Services will match 25% of your deferral contributions on the first 4% of pay.

Slavic401k is the 401(k) Third Party Administrator and record keeper for the PRemployer plan. Attached in this email is the basic information needed to begin. From the website www.slavic401k.com you will find additional information such as the Participant Enrollment Guide, Pre-allocated Performance, List of funds and their annual performance and prospectus, etc.

From the homepage select the "Enrollment" option, then scroll down and click "download". Enter the pass code **REP03**, and can select the information you would like to view. There are some tools in the enrollment guide designed to assist participants with the investment elections. There is also a simple Risk Quiz which will suggest an investment profile and recommended asset allocation models.

The enrollment form is pretty self explanatory, but here are a few tips.

[Download 401k Enrollment Form](#)

Participant Information

Basic info.

There is also a spot for email address. If you provide an email address, every Friday afternoon you will receive an email with your account balance along with a brief market review.

Company Information

Sumlar Therapy Services can be listed as the company name and your location's phone number.

Contributions Instructions

Please choose a whole number % to be withheld each pay period.

Investment Elections

For participants who may want a "hands off" investment approach, Slavic offers three Pre-allocated Portfolios. You would select the one which fits your investment goals and risk tolerance the best.

These are managed by Slavic's investment advisors and the fund selection can alter from time to time, but they are not day traded.

For those who want to select your own mix of funds, you would make that election in the Self Directed Section.

You may choose any combination of funds, but the allocation needs to total 100%.

Beneficiary

Should be self explanatory.

*Both pages need to be signed at the bottom.

We would ask that you complete and fax your enrollment forms to **number at the bottom of the enrollment** no later than **December 18th**. If you have any questions, please feel free to contact **Jeff Dickerson** with Slavic401k via email at jeffd@slavic.net or 770-315-9984.

Thank you,

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