

SUMMARY OF PLAN PROVISIONS

Kinex/R&M Holdco, LLC Savings Plan

Plan Year	January 1 st through December 31 st								
Eligibility Requirements	<u>Minimum Age:</u> Age 20 <u>Minimum Service:</u> 1 Year of Service (1,000 Hours) Leased/Collectively Bargained Employees are ineligible								
Entry Dates	January 1 st , April 1 st , July 1 st or October 1 st following completion of eligibility requirements.								
Employee Contributions	Contributions are voluntary. Participants may contribute a portion of their plan compensation as 401(k) pre-tax salary deferrals or Roth deferrals processed through payroll deduction. However, if no election is made, new participants are automatically enrolled at 6%. Permissible withdrawals allowed for up to 90 days from date of entry. Participants may change 401(k) pre-tax and/or Roth deferral elections each quarter. Rollover contributions from qualified retirement plans or IRAs are accepted.								
Employer Contributions	<u>Discretionary Matching:</u> Participants may receive an additional matching contribution. Employee must be employed on the last day of the year and have worked over 1,000 hours <u>Discretionary Profit Sharing:</u> Participants may receive an additional profit sharing contribution. Employee must be employed on the last day of the year and have worked over 1,000 hours								
Investment Options	Contributions are invested in individual contracts with Voya. Participants may choose from several funds in the contract when making an investment election. Account balances and investment changes are available daily via Voya’s toll free number or via the Voya website.								
Vesting Schedule	<u>Employee Contributions</u> are always 100% vested. <u>Employer Contributions (3-year cliff schedule):</u> <table><tr><td>Years of Service</td><td>1</td><td>2</td><td>3+</td></tr><tr><td>Vesting Percent</td><td>0</td><td>0</td><td>100</td></tr></table> All accounts are fully vested upon death, disability, or obtaining retirement age.	Years of Service	1	2	3+	Vesting Percent	0	0	100
Years of Service	1	2	3+						
Vesting Percent	0	0	100						
Participant Loans	Are not allowable.								
Plan Distributions	Distributions are available upon retirement, death, disability, and termination of employment. <u>In-Service Distributions:</u> Participants who are still employed at age 59½ may elect to take distribution of all or any portion of the accounts in which they are 100% vested. <u>Hardship Distributions:</u> Participants who suffer from an IRS defined financial hardship may be eligible to take distribution of a portion of their deferral account.								
Participating Employers	Kinex Medical Company, LLC, R&M Rehabilitation, LLC, R&M Rehabilitation of Iowa, LLC								