TaleMed, LLC 401(k) Plan Highlights

ELIGIBILITY

Employees are eligible to enroll in the plan after meeting the eligibility requirements listed below:

- Completed one year of service and 1,000 hours, as defined by the Plan
- Attained age 21

The Plan does not allow participation by employees who are:

- Collective Bargaining Employees
- Non-Resident Aliens
- Reclassified Employees
- Leased Employees
- Independent Contractors

ENTRY DATES

Upon meeting the eligibility requirements, you may enroll in the Plan on the following dates:

- Employees are eligible to enter the plan on the first day of the month after they have met the eligibility requirements for the plan.

YOUR CONTRIBUTIONS

Through payroll deduction, you can make pre-tax contributions from your eligible pay. There is no minimum amount that you must elect to contribute. The plan does not limit the amount of compensation that you can elect to contribute.

Pre-tax contributions that are deferred from your compensation are subject to the dollar limit for the calendar year as provided by law. The maximum dollar limit applies to the aggregate of all amounts that you contribute to this plan and all other 401(k), 403(b) and SEPs of this employer or any other employer during the calendar year.

If you reach age 50 sometime during the calendar year, you are also eligible to make catch-up contributions in addition to the normal maximum dollar limit. These limits may be increased from year to year. Please check with the Plan Representative on the limit for the current calendar year.

Changes to your election to contribute will be governed by either your plan document or your employer's administrative policy.

ROLLOVERS

The plan will accept rollover contributions from other eligible plans.

DISTRIBUTIONS

Money may be distributed from your Plan account in these events:

- Death
- Disability
- Termination of Service

See your Summary Plan Description for more details about taking a distribution from the Plan. Be sure to talk with your tax advisor before taking a distribution of any money from your Plan account.

FINANCIAL HARDSHIP WITHDRAWALS

Hardship withdrawals are not permitted from this Plan.

LOANS

The Plan is intended to help you put aside money for your retirement. However, your employer has included a Plan feature that lets you borrow money from the Plan. The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of one-half of your vested account balance or $50,000.

EMPLOYER CONTRIBUTIONS TO THE PLAN

The Plan also provides for your employer to make contributions.

Employer Matching Contributions: Your employer may make contributions that are based on the amount of employee pre-tax contributions that you elect to contribute.

These matching contributions will be a discretionary amount to be determined by the Employer each plan year.

Employer Non-Elective Contributions: The employer may make a discretionary contribution in an amount to be determined each plan year.

VESTING

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate. Employer Contributions are vested as follows:

CONTRIBUTIONS	
Years of Service	**Vesting Percentage**
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

INVESTING PLAN CONTRIBUTIONS

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions. As a plan participant, you may request additional investment information from your Plan Representative.

ACCOUNT INFORMATION

You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.

You will also have access to an automated voice response system designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices and other Plan data.

Participant Voice Response System:

800-291-1585

Participant Website:

www.myretirementfuture.com

Participant Service Center:

800-279-4015 (ext. 206)

SUMMARY PLAN DESCRIPTION

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. You will also receive a Summary Plan Description (SPD) that contains more information. If there are discrepancies between the Plan Highlights and the Summary Plan Description and the Plan Document, the Plan Document will govern. Please read it carefully and contact your Plan Representative if you have any further questions.

The Plan Sponsor reserves the right to amend, modify or terminate this Plan at any time at its sole discretion.

Saving for Retirement

Through Your 401(k) Plan

A 401(k) plan allows employees to save a portion of their salary on a pre-tax basis for accumulation until retirement.

HOW DOES A 401(K) PLAN WORK?

- Employees can voluntarily elect to contribute a percentage of their salary into the plan i.e., elective salary deferrals.
- Each pay period, the elected amount is withheld from the employee's paycheck and deposited into his or her 401(k) account.
- Employees cannot make pre-tax contributions from money they have already received.
- Employee pre-tax contributions are not subject to federal (and, in most cases, state) income tax. They are, however, subject to FICA (social security tax), so participation in a 401(k) will not reduce an employee's social security benefits.
- All contributions and investment earnings grow tax-deferred until the employee receives a distribution from the plan.

EMPLOYEE ADVANTAGES

Tax Savings

- Employees reduce their current taxes by making pre-tax contributions to the plan.
- All contributions and investment earnings grow tax-deferred until paid out.
- This tax-deferred compounding assures a much larger accumulation than an equal amount invested in an identical taxable investment. Plus, funds are usually paid at retirement when the employee may be in a lower tax bracket.
- Alternatively, if the plan so provides, the employee can choose to make after-tax contributions, which can be distributed on a tax-free basis.

Financial Security

Employees can accumulate significant retirement benefits through the plan.

Automatic Saving

401(k) offers the ease and discipline of saving through automatic payroll deduction.

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TaleMed

Go the Distance

Social security has become a supplement, not a principal. On average, Social Security pays around 40% of pre-retirement earnings. As the baby boom generation retires, this average is expected to drop due to the reduction in the active work force funding social security.

ARE YOU READY FOR RETIREMENT?

Smart saving now, though, will help you prepare for the day when you decide to join the ranks of America's retirees. What should you do now? First, ask yourself these questions:

- When should I start saving for retirement?
- How much will I need to save?
- What is the best way to save?

THE FIRST QUESTIONS ARE EASY...NOW!

The sooner you start, the easier it is to reach your goals. Albert Einstein was once asked what he considered to be the most powerful force in the universe. His answer? Compound interest! Starting early is the key. Saving even a little puts compound interest to work for you. The earnings on your contributions are reinvested. Now earning on both your contributions and your earnings... and it just keeps growing.

HOW MUCH DO YOU NEED?

That one isn't quite as easy to answer. Studies show that in retirement you'll need 70%-80% of what you're living on now. If you want to replace more of your current income, you'll need to save more. You should also take into consideration inflation and unexpected expenses. Will you work after you retire? Many Americans do.

Saving now will help you work because you want to, not because you have to, when you're ready to retire. The savings calculator at www.myretirementfuture.com™ can help you determine just how much you need to save. You can find calculators under the Retirement Plan Resources menu within the Investment Guidance module.

THE BEST WAY TO SAVE.

Your employer has offered you the most valuable tool available for planning your retirement future: a retirement plan. The best and easiest way to reach your goal is to participate in the plan:

- Your deferral contributions are deducted from your salary before federal and state income taxes, which reduces your taxable income.
- Tax-deferred earnings let your money grow faster because you pay no current taxes on your investment earnings.
- Your deferral contributions are yours, no matter what. If you leave the company, you can roll over the money in your account into an IRA or other company-sponsored retirement plan.

Finally...talk to your financial advisor; discuss your goals, time-frame and risk tolerance. Americans now spend more years in retirement than ever before.

Make sure your savings goes the distance.

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