

**SUMMARY PLAN DESCRIPTION OF
THE SUMMA HEALTH
401(K) RETIREMENT SAVINGS PLAN**

**IF THE LANGUAGE OR MEANING OF THE PLAN TEXT
DIFFERS FROM THE LANGUAGE OR
MEANING OF THIS SUMMARY,
THE PLAN TEXT WILL CONTROL**

***PLAN RESTATEMENT EFFECTIVE DATE:
January 1, 2016***

***SUMMARY DATE:
January 1, 2018***

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INTRODUCTION

This summary describes The Summa Health 401(k) Retirement Savings Plan (hereafter referred to as the “Plan”). It is not a complete description of the Plan. To simplify this description, legal and technical terms have been left out whenever possible. Your participation in this Plan does not guarantee your continued employment with the Company. If you quit, are discharged, or laid off, this Plan does not give you a right to any benefit except as specifically provided in the Plan document.

Of course, any summary of a retirement plan is subject to the actual terms of the plan as set forth in the legal documents. This summary is intended only to be an outline, and it does not modify the actual Plan. You may inspect the actual Plan documents at the offices of the Company during normal working hours.

This Plan was formerly known as the Summa Management Services Organization Employees 401(k) Plan and Trust, and was completely restated effective January 1, 2016 to comply with regulatory changes created by the Pension Protection Act (“PPA”) and other IRS guidance. Some provisions may have changed because of this restatement. Please review this summary carefully to be sure you understand any changes to your rights and benefits in the Plan.

ADMINISTRATIVE INFORMATION

1. Employer: Summa Health System (“the Company”)
 1077 Gorge Boulevard
 P.O. Box 2090
 Akron, OH 44309
 330-996-8410
2. Employer Identification Number of Employer: 46-1145832
3. Plan Administrator: Summa Health System
4. Employer Identification Number of Plan Administrator: See Item 2
5. Plan Number for this Plan: 001

6. Plan Year: The twelve-month period ending on December 31 each year.
7. The agent for service of legal process on the Plan is the Plan Administrator. Service of legal process may also be made on any Plan trustee.
8. The Company will appoint an Advisory Committee (referred to in this Summary as the “Committee”). Certain duties and powers are assigned to this Committee in order to administer the Plan. Some of these duties and powers are explained in this summary.
9. The assets of the Plan are held and administered in a trust fund. The trustee of the fund is:

Fidelity Management Trust Company
82 Devonshire Street
Boston, Massachusetts 02109-4038

10. This Plan is not insured under Title IV of the Employee Retirement Income Security Act of 1974 (ERISA), and the benefits of the Plan are not guaranteed by the Pension Benefit Guaranty Corporation (PBGC) if the Plan is terminated. The government does not guarantee benefits for what are called defined contribution plans. The amount of money you will receive from a defined contribution plan such as this one depends on the amount contributed to the plan while you were a participant and the earnings or losses of the plan.

PARTICIPATION REQUIREMENTS

Eligible Class of Employees

The Eligible Class of Employees include (a) all employees except employees who are members of a collective bargaining unit that bargains with the Employer as to the terms and conditions of employment, including the subject of retirement benefits, nonresident aliens with no U.S. source income and Temporary Employees; and (b) all employees employed at Summa/Barberton Hospital other than employees covered by a collective bargaining agreement between the Company and Local No. 2317 and District Council No. 8 American Federation of State, County and Municipal Employee, (AFL-CIO), and any participant in the Summa/Barberton Citizens Hospital Bargaining Unit Retirement Savings Plan who has attained age 60 on or before December 31, 2012, and who is a participant in the Company’s Retirement Income Plan as of September 30, 2013.

Minimum Age

There is no minimum age requirement for participation in this Plan.

Service

There is no service requirement for participation in this Plan.

When Do I Become a Participant?

You become a participant on your first day of employment.

Participants of Merged Plans

If you were a participant in the Summa/Barberton Savings Plan for Frozen Pension Plan Participants or the Summa Health System Pension Savings Plan, you became a participant in this Plan effective October 10, 2016. More information regarding the retirement plan merger can be found later in this summary.

OVERVIEW OF THE PLAN

How Does the Plan Operate?

The Company contributes money to the Plan, which is then invested. A record will be kept of your share of the money in the Plan. This record is called your “account.” Your account will be credited with a portion of the contributions in each year in which you satisfy the requirements described below. The amount of the contribution, and the formula for determining your share of the contribution, are also described below. While you have an account in the Plan, your account will be credited with a share of the earnings or losses of the Plan each year.

How Is My Share of the Contribution Determined?

Your share of the contribution will be based on your compensation. Effective January 1, 2011, compensation for purposes of allocating the contribution will be determined as follows:

1. If you are an exempt employee as determined in accordance with the Fair Labor Standards Act (FLSA), compensation will mean your compensation which is based on a work period not to exceed 2,080 hours.
2. If you are a non-exempt employees as determined in accordance with the FLSA, compensation will mean your compensation which is based on your regular base pay plus overtime.

If you are not entitled to the full contribution due to the limitations of the Internal Revenue Code, then the contribution will be reduced to the amount to which you are actually entitled

Requirements for Sharing in Company Contributions

You will be entitled to an allocation of the Company contribution to the Plan if you are employed with the Company on October 1 of the Plan Year for which the contribution is made and still employed on the date the actual contribution is made.

How the Company Contribution Is Shared

For each Plan Year in which you are entitled to share in the contribution, your account will be credited with a share of the Company contribution, if the Company makes a contribution. For more information regarding your compensation that is counted for Plan purposes, or the amount allocated to your account, ask the Plan Administrator.

RETIREMENT PLAN MERGER

Effective October 10, 2016, the assets of the Summa/Barberton Retirement Savings Plan for Frozen Pension Plan Participants and The Summa Health System Pension Savings Plan were transferred to this Plan. If you were a participant in either of these Plans, your account balance is fully vested and nonforfeitable and will be held in a Transfer Subaccount. You may invest the assets in your Transfer Subaccount in the same manner as you would your other assets as described later in this summary. Any amounts transferred from the Summa Health System Pension Savings Plan on your behalf will be subject to certain distribution provisions as described later in this summary.

CASH OR DEFERRED ARRANGEMENT

This Plan includes a cash or deferred arrangement, also known as a 401(k) Plan. If you are a “401(k) participant,” you may choose to have a portion of your pay contributed to your account, instead of having it paid to you (“deferral election”). These contributions are referred to as “Elective Deferrals.” The Plan Administrator will provide you with a form for this purpose. Prior to February 1, 2018, the amount of your deferral election is limited by various provisions of the Internal Revenue Code, including a maximum dollar amount for any calendar year. Your salary reduction contributions, and any investment earnings on those contributions, will not be subject to federal income tax until they are paid to you as benefits from the Plan.

Effective February 1, 2018, the amount of your Elective Deferral is limited to the lesser of 50% of your compensation or the Internal Revenue Code limit on deferrals. For 2018, that is \$18,500.

You will always be 100% vested in the portion of your account that includes your salary reduction contributions and any investment earnings on those contributions. Your benefits from this portion of your account will be paid at the same time and in the same form as your benefits from the remainder of your account, unless otherwise provided below.

How Do I Become a “401(k) Participant”?

You will become a “401(k) Participant” after meeting the requirements described below.

Age Requirement for 401(k) Participation

There is no minimum age requirement to become a 401(k) Participant.

Service Requirement for 401(k) Participation

There is no service requirement to become a “401(k) participant.” However, in order to become eligible to receive a matching contribution, you must complete at least one Year of Service.

When Do I Become a 401 (k) Participant?

You become a 401(k) participant on your first day of employment. You become eligible to receive a matching contribution on the first day of the month after you meet the service requirement above.

If you were a participant in the Summa/Barberton Savings Plan for Frozen Pension Plan Participants or the Summa Health System Pension Savings Plan, you became a 401(k) participant in this Plan effective October 10, 2016.

When Can I Make or Change a Deferral Election?

You may make a deferral election at any time. Your deferral election will be effective on the first day of the month following the date on which the Plan Administrator receives your election. You may change a deferral election at any time, to be effective on the first day of the month after the Plan Administrator receives the change. You may revoke a deferral election at any time. If you revoke your election, the revocation will be effective on the first day of the pay period following the date on which the Plan Administrator receives your revocation.

Distribution of Salary Deferrals

You may not request distribution of your salary deferrals and certain other Company contributions treated as salary deferrals, and gains or losses allocable thereto, unless one or more of the following circumstances occurs:

1. your employment terminates;
2. you die;
3. you are disabled;
4. you have attained age 59-1/2; or

5. you incur a hardship.

Hardship Withdrawals

You may request payment from your salary reduction contributions (but not from any investment earnings on those contributions) in the event you incur a financial hardship. “Financial hardship” means an immediate and heavy financial need for one or more of the following purposes:

1. Deductible medical expenses for you, your spouse, or your dependents;
2. Purchase of your principal residence (but not mortgage payments);
3. Payment of tuition for the next quarter or semester of post-secondary education for you, your spouse, your children, or your dependents; or
4. Preventing your eviction from your principal residence, or preventing foreclosure on the mortgage of your principal residence.
5. Payments for funeral or burial expenses for a deceased parent, spouse, child or dependent; and
6. Expenses to repair damage to your principal residence that would qualify for a casualty loss deduction under Section 165 of the Code (determined without regard to whether the loss exceeds 10% of adjusted gross income).

You may withdraw only the amount required to meet the financial need.

In order to make a hardship withdrawal, you must first obtain all other distributions and any loans available to you from this and any other retirement plan that the Company maintains. You will not be permitted to make any salary reduction contributions for six months (12 months for hardship distributions made before January 1, 2002) after the hardship withdrawal, and your salary reduction contributions for the calendar year of the withdrawal and for the subsequent year combined will be limited to the maximum dollar amount for a single calendar year. Your hardship withdrawal will be taxable income to you in the year of withdrawal, and may also be subject to a penalty tax for distributions made before you reach age 59-1/2.

Matching Contribution

If you were employed by the Employer on or before December 31, 2009, you complete a Year of Service and you make an Elective Deferral, the Employer will make a Matching Contribution to your Matching Contribution Subaccount in an amount equal to 50% of your Elective Deferral and Catch-Up Contribution, if any, for the Plan Year not to exceed 6% of your compensation. The total Matching Contribution is limited to 3% your compensation

If you were employed by the Employer on or after January 1, 2010, you complete a Year of Service and you make an Elective Deferral, the Employer will make a Matching Contribution to your Matching Contribution Subaccount in an amount equal to 100% of your Elective Deferral

and Catch-Up Contribution not to exceed 1% of your compensation, plus 50% of your Elective Deferral and Catch-Up contribution not to exceed the next 5% of your compensation. The total Matching Contribution is limited to 3.5% of your compensation. By way of example, the Matching Contribution will be calculated as follows:

<i>Amount of Elective Deferrals and Catch-Up Contributions as a Percentage of Compensation</i>	<i>Matching Contributions as a Percentage of Compensation</i>
1%	1.0%
2%	1.5%
3%	2.0%
4%	2.5%
5%	3.0%
6%	3.5%

Any matching contributions made by the Company on your behalf are vested in accordance with the schedule described in the section entitled “Vesting” in this summary.

Benefits from this portion of your account will be paid at the same time and in the same form as your benefits from the remainder of your account.

“Catch-Up” Contributions

If you are eligible to make Elective Deferrals under this Plan, and you are at least age 50 before the close of the Plan Year, you may be eligible to make “catch-up” contributions. Your “catch-up” contributions are limited to an amount prescribed by law (\$6,000 for 2018), and may only be made if you have otherwise reached your “maximum deferral amount.” Your “maximum deferral amount” is the lesser of: (1) the dollar limit prescribed by law in any year as the maximum 401(k) deferral a participant may make (\$18,500 for 2018), and (2) the amount to which a participant is limited in order for the Plan to meet certain required nondiscrimination tests.

Qualified Reservist Distributions

If you are a “Qualified Reservist” as defined below, you may request an in-service distribution of your Elective Deferrals if the distribution is made during the period beginning on the date you are called to active duty and ending at the end of active duty. A qualified reservist is an individual who is called to active duty after December 31, 2007 for a period in excess of 179 days or for an indefinite period.

If you receive a qualified reservist distribution, you may, at any time during the two-year period beginning on the day after the end of your active duty period, make one or more contributions to an individual retirement plan that you have established in an aggregate amount not to exceed the amount of the distribution. Generally, there is a dollar limitation on the amount of contributions you may make to an individual retirement plan, but that limitation will not apply to any contribution described in the preceding sentence.

Distributions to Participants on Active Military Duty

If you are on active military duty for a period of more than 30 days, you will be treated as having been severed from employment and may be permitted to request a distribution of your Elective Deferrals from the Plan while on active military duty. If you elect to receive such a distribution, you will be prohibited from making Elective Deferrals or employee contributions during the 6-month period beginning on the date of distribution.

Benefits from this portion of your account will be paid at the same time and in the same form as your benefits from the remainder of your account.

VESTING

What Is My “Vested Benefit”?

Your vested benefit is the part of your account that belongs to you even if you quit or are fired.

How Do I Compute My Vested Benefit?

For each year of vesting service, you are credited with another year on the vesting schedule set forth below.

You will be given credit for Plan Years in which you completed a year of vesting service before you became a participant in the Plan, and also for all other Plan Years in which you complete a year of vesting service.

What Is a Year of Vesting Service?

Your years of vesting service are determined by dividing all of your periods of service into 360-day “years.” If you have questions regarding your years of vesting service, ask the Plan Administrator.

Vesting Schedule

You will be vested in your Employer Discretionary Contribution Subaccount and your Matching Contribution Subaccount based upon your number of Years of Vesting Service.

For Non-Frozen Pension Plan Participants and Frozen Pension Plan Participants, vesting shall be determined by reference to the following schedule:

<i>Years of Vesting Service</i>	<i>Vested Portion of Accrued Benefit</i>
0-2	0
3 or more	100%

Unless otherwise specified, you will at all times be 100% vested in all remaining subaccounts held in your Account.

No change to the vesting schedule will reduce the vested portion of your account. If the vesting schedule is changed, any amount credited to your account after the effective date of the change will be vested in accordance with the new schedule, unless you are eligible to make the election described in the next sentence, or are not affected by a change to the vesting schedule as described in the next paragraph. If the vesting schedule is changed, and you have three or more years of service with the Company, you may elect to have your vested benefit determined under the prior vesting schedule.

If the vesting schedule is amended, you will be affected by the amendment only if you have at least one hour of service on or after the effective date of the amendment.

What Happens if I Do Not Complete a Year of Service in Any Plan Year?

In general, there are four rules you must know in order to determine your vested benefit if you do not complete a year of service in a Plan Year.

1. Generally, if you do not work for the Company for 12 consecutive months, you will not be given credit for a year of vesting service.
2. Generally, if you do not work for the Company for 12 consecutive months, you will have what is called a “one-year break in service.” If you do not work for the Company for five years in a row, you will have a “five-year break in service.”
3. If you already have a vested benefit when you have a five-year break in service, you will not lose the vested benefit you have already earned.
4. If you have a five-year break in service, the part of your account that is not vested will be forfeited.

Effect of Vesting on Future Benefits

Once you are vested to a certain percentage, any amounts added to your account in a later year will be vested in at least the same percentage (or if you have advanced on the vesting schedule, a greater percentage), unless you are notified that the Plan has been amended.

When a Participant Is 100% Vested

If certain events occur while you are still employed with the Company, you will be 100% vested regardless of your number of years of service. You will be 100% vested:

1. When you reach your normal retirement date.
2. When you reach early retirement.
3. When your employment with the Company terminates due to a disability.
4. If you die while employed by the Company.

Otherwise, the vested amount of your account will be determined under the vesting schedule as explained earlier in this summary.

Forfeitures

Any amounts that are forfeited by a Plan participant will stay in the Plan and will be added to the Employer contribution to the Plan for the Plan Year, if any, prior to making an allocation among participant accounts. Forfeitures of Matching Contributions will be used to reduce Matching Contributions under the Plan.

BENEFITS

Normal Retirement Date

Your normal retirement date is the date on which you attain age 65.

Early Retirement

If your employment terminates after age 55 and you have completed six years of service, this is an early retirement.

If your employment terminates before age 55, but after you have completed at least six years of service, you will, when you attain age 55, be eligible for an early retirement benefit.

Disability Retirement

If it is determined that you are disabled, you may request payment of your entire account balance. For purposes of this Plan, you are considered to be disabled if your employment terminates as the result of a permanent physical or mental disability. A disability is considered permanent if it is determined that you will be unable to engage in any substantial gainful activity because of a medically determinable impairment that can be expected to result in death or to be of long continued and indefinite duration.

A physician chosen by the Committee will determine whether you are disabled.

You will begin to receive disability benefits within 90 days after the later of the date you make an application for these benefit payments to begin, or the date described in “When Will Benefits Be Paid?” below. These payments will be made in the form you select from the options described later in this Summary.

Late Retirement

If you continue to work for the Company after you reach your normal retirement date, you will continue to be a participant in the Plan and will be eligible to earn additional benefits, until you actually retire. No benefits will be paid to you until you actually retire, unless you are an officer or an owner, and the law requires that you begin to receive your benefits before retirement.

Lifetime Benefits

How Will Benefits Be Paid?

You will receive a single-sum payment of your vested account balance.

How Do I Elect Payment of my Benefits?

You request payment of your benefits by notifying the Committee in writing of your desire to start payments. The Committee will provide forms for you to complete, which will include information about your benefits. The form must be completed and returned to the Committee within 90 days before the payment of your benefit is to begin.

What Alternative Forms of Benefit Payments Are Available?

There are no alternative forms of benefit available under this Plan.

When Will Benefits Be Paid?

If your employment terminates before you reach your normal retirement date, payment of your vested benefit will begin within 90 days after the later of the date you complete the written application for payment of your benefits, or the date on which your employment terminates.

By law, unless you request a later date of payment, you will begin to receive payments no later than 60 days after the end of the Plan Year in which the latest of the following occurs:

1. You attain the earlier of age 65 or the normal retirement age in the Plan,

2. You reach the tenth anniversary of your becoming a participant in the Plan, or
3. Your employment terminates.

You may request to have payment of your benefit postponed until a later date, but the Committee cannot let you postpone payment indefinitely. If your employment terminates and you do not request payment of your benefits, the Plan Administrator will consider this to be an election to postpone payment of your benefits until you make an application for your benefits, or until benefit payments are required to begin by law. Generally, if your employment has terminated, you must begin to receive benefit payments when you reach age 70-1/2. In addition, certain officers and owners must begin to receive benefit payments by April 1 of the calendar year following the year in which they attain age 70-1/2, even if they are still working at that time.

Distribution Provisions Applicable to Transferred Pension Plan Assets

The normal form of distribution of benefits under this Plan attributable to assets transferred from the Summa Health System Pension Savings Plan (“Pension Benefits”) is a life annuity if you are unmarried or a “qualified joint and survivor annuity” if you are married.

A “qualified joint and survivor annuity” means an immediate 50% annuity for your life with a 50% survivor annuity for the life of your Spouse. In other words, the “qualified joint and survivor annuity” provides payments during your life and during the life of your spouse, after your death. The amount of your monthly benefit and the amount of the benefit payable to your spouse after your death depend upon the amount of your accrued benefit and the ages of you and your spouse at the time payments are to begin. The “qualified joint and survivor annuity” will be provided through an annuity contract purchased by the Plan from a licensed insurance company with 100% of your benefit.

Alternatively, in the event of an effective waiver of the normal form of Pension Benefits described above, you may elect payment in a single-sum.

If you have any questions regarding your options, please ask the Plan Administrator.

Small Benefit Payment

If the vested portion of your account balance is equal to or less than the “Applicable Limit,” your benefits will automatically be paid in a single-sum payment at the time specified in “When Will Benefits Be Paid?” above. The “Applicable Limit” is currently \$1,000.

Effective for distributions made on or after March 28, 2005, in the event of a single-sum distribution greater than \$1,000, if you do not elect to have such distribution paid directly to an “eligible retirement plan” as a direct rollover, or elect to receive the distribution directly, then the Plan Administrator will pay the distribution in a direct rollover to an individual retirement plan in your name as designated by the Plan Administrator.

Distribution Planning

Payments from the Plan may be “eligible rollover distributions.” This means that they can be rolled over to an IRA or to another employer plan that accepts rollovers. Your Plan Administrator should be able to tell you what portion of your payment is an eligible rollover distribution.

Please note that you may direct the Plan to transfer eligible rollover distributions either to an IRA or to another employer plan. You may also have the eligible rollover distribution paid directly to you. If you have an eligible rollover distribution paid directly to you, the Plan Administrator is required to withhold 20% for federal income tax. The payment is taxed in the year you receive it unless, within 60 days, you roll it over to an IRA or to another plan that accepts rollovers. If you do not roll it over, special tax rules may apply.

If any portion of your payment is not an eligible rollover distribution but is taxable, the mandatory withholding rules described above do not apply. In this case, you may elect not to have withholding apply to that portion. Ask the Plan Administrator for the election form and related information.

If you receive a payment before you reach age 59-1/2 and you do not roll it over, then, in addition to the regular income tax, you may have to pay an extra tax equal to 10% of the taxable portion of the payment.

The rules regarding the distribution of retirement benefits to individuals are very complicated. The Plan Administrator does not have the responsibility or the ability to recommend any particular method of distribution to participants that would be suitable to each individual's tax situation. The Plan Administrator strongly recommends that if you become entitled to a distribution from this Plan, you seek advice from a qualified tax specialist.

Withdrawal of Vested Benefit

You may withdraw a portion of the amount credited to your account in this Plan with the Committee's prior approval. The amount you may withdraw is determined under a formula set forth in the Plan. If your withdrawal is not (1) for hardship, (2) after you have been in the Plan for at least five years, or (3) after you have reached age 59-1/2, only amounts in which you are 100% vested, and that have been in the Plan for at least two years, may be withdrawn.

The Section entitled “Cash or Deferred Arrangement” governs withdrawal of elective deferrals, earnings on those deferrals, and certain other Company contributions that are subject to the same distribution restrictions as your elective deferrals. You may also request a withdrawal on account of your attainment of age 59-1/2. The amount you may withdraw is reduced for any loans that you have taken from your account and any amounts held as security for a loan or loans outstanding from the Plan at the time you wish to make your withdrawal.

If you request a withdrawal, and if the Committee approves your request, you will receive payment of the amount you may withdraw within 90 days after Committee approval.

Death Benefits

What if I Die Before I Receive Any Benefits?

If you die before you receive any benefits, your beneficiaries will receive your account balance, less the amount of money necessary to pay for the survivor benefit described in the next paragraph, if any. Your benefit (other than benefits payable to your surviving spouse) must be distributed by December 31 of the calendar year containing the fifth anniversary of your death, unless your benefit is payable to a beneficiary that you have designated, over a period no longer than the beneficiary's lifetime or life expectancy.

If you are married at the time of your death, your spouse will receive 100% of your account balance. If you wish to designate someone other than your spouse as your beneficiary, you must sign a written waiver. Your waiver cannot be honored unless your spouse consents to your waiver.

If you are not married, the normal form of death benefit is a single-sum payment of 100% of your account balance, payable to your beneficiaries.

Effective January 1, 2007, if you die while performing qualified military service (as defined in the Internal Revenue Code), your beneficiaries are entitled to any additional benefits (other than benefit accruals relating to the period of qualified military service) provided under the Plan as if you had returned to employment and then terminated employment on account of death.

May I Name My Beneficiaries?

The Company will give you a form to name the beneficiaries that will receive your benefit upon your death. If you later wish to change your beneficiary, ask for a new form. If you are married and you have not named a beneficiary, your benefit will be distributed to your spouse if your spouse is living when the distribution is to begin. Otherwise, your benefit will be distributed to your descendants, or to your estate if you have no descendants.

If you are not married and you have not named a beneficiary, your benefit will be distributed to your descendants, or to your estate if you have no descendants.

What Benefits Will Be Paid if I Die After I Begin to Receive Benefits?

If you die after you begin to receive payments but before you have received your entire vested benefit, and depending on the form of benefit that you have chosen, the balance of your vested benefit will be paid to your beneficiaries, at least as rapidly as it was being paid to you during your life.

REEMPLOYMENT

When Will I Become a Participant?

If your employment terminates after you have become a Plan participant, and you are later rehired, you will become a participant again immediately. Any vested benefit you had in the Plan is still yours.

In addition, your past years of vesting service will be counted for vesting additional benefits in the future.

OTHER FEATURES OF YOUR RETIREMENT PLAN

Rollovers from Other Retirement Plans

The trustee may accept cash or other property for your benefit that you received as a qualifying rollover distribution from another qualified plan. Any amount rolled over may be invested along with the other assets of the trust, or may be segregated and invested in another manner. These amounts will not be distributed to you until your other Plan benefits are distributed to you.

For amounts rolled over to this Plan after December 31, 2001, the Trustee may also accept assets that are attributable to the following:

1. Contributions you made to an individual retirement account or individual retirement annuity.
2. Amounts that are attributable to an annuity plan described in section 403(b) of the Internal Revenue Code.
3. Amounts that are attributable to a plan described in section 457(b) of the Internal Revenue Code.

Transfers from Other Retirement Plans

The trustee may accept direct transfers of cash or other property for your benefit from the trustee or custodian of another qualified plan. Any amount transferred may be invested along with the other assets of the trust, or may be segregated and invested in another manner. These amounts will not be distributed to you until your other Plan benefits are distributed to you.

For amounts transferred to this Plan after December 31, 2001, the Trustee may also accept assets that are attributable to the following:

1. Contributions you made to an individual retirement account or individual retirement annuity.

2. Amounts that are attributable to an annuity plan described in section 403(b) of the Internal Revenue Code.
3. Amounts that are attributable to a plan described in section 457(b) of the Internal Revenue Code.

Participant Direction of Investments

You may request that all or part of your account be segregated and invested as you direct. Costs associated with your direction of investments will be paid from your account.

If you choose to direct the investment of your account, the portion of your account that you choose to direct will be segregated from other participants' accounts. This means you will not share in the gains or losses of the Trust on that portion of your account. Neither the trustee nor the Committee nor any other fiduciary (as described in "Duties of Fiduciaries") will be liable for any loss that occurs as a result of your investment of all or any portion of your account. If your account is not 100% vested, the Committee has the right to veto investments or sales proposed by you.

Compliance with Section 404(c) of ERISA

This Plan is designed to comply with the requirements of Section 404(c) of the Employee Retirement Income Security Act of 1974. ERISA governs many aspects of qualified retirement plans, along with the Internal Revenue Code and other government rules and regulations. Because you have the option to be responsible for investing your own account in the Plan, Section 404(c) of ERISA requires that you be provided with certain information in order to help you make choices regarding the investment of your account.

You must be given information regarding:

1. The identity of the person responsible for giving specific information to Participants and Beneficiaries. The person may be identified by title or by name.
2. A general description of the investment objectives and risk and return characteristics of each available "Designated Investment Alternative," including what kind of assets make up each Designated Investment Alternative. If any prospectuses, financial statements and reports, or similar materials regarding the Designated Investment Alternatives are furnished to the Plan, this information is required to be made available to you. A "Designated Investment Alternative" is a specific investment or fund offered by the Plan for the purpose of investment by Plan participants and/or beneficiaries.
3. What you need to do to give investment directions, and any limitations on such investment directions under the Plan terms. This information must include any restrictions on transfers to or from a Designated Investment Alternative. For example, if a penalty or adjustment will occur if you

withdraw from a particular Designated Investment Alternative, this information regarding the penalty or adjustment must be given to you.

4. A description of any fees and expenses, such as commissions, sales charges, etc. that may be deducted from your account in connection with the purchase or sale of a particular investment. If you are permitted to, and do, invest in investments that are not Designated Investment Alternatives, it is only necessary to state either (a) that such fees will be charged against your account or (b) to what extent any such fees would be charged against your account.
5. After you have invested in a particular Designated Investment Alternative, you must receive any materials provided to the Plan relating to the exercise of voting, tender, or similar rights incidental to the holding in the account of an ownership interest in such Designated Investment Alternative to the extent such rights pass through to you under the terms of the Plan. In addition, if any Plan provisions relate to the exercise of voting, tender, or similar rights, you must be furnished a description of, or reference to, such Plan provisions.

In addition to the information specified above, the following information is required to be provided to you, upon request to the person described in (1) above:

- a. A narrative description of the annual operating expenses of each Designated Investment Alternative that may reduce the rate of return and the aggregate amount of such expenses expressed as a percentage of average net assets of the Designated Investment Alternative.
- b. Copies of any prospectuses, financial statements and reports, and other materials relating to the investment alternatives available under the Plan.
- c. A list of the assets comprising the portfolio of the Designated Investment Alternative, the value of each asset and the name of the insurer or bank issuing a fixed rate investment contract that is a part of the portfolio.
- d. Information concerning the value of shares or units in Designated Investment Alternatives as well as past and current investment performance of such alternatives.
- e. The disclosure of information concerning the value of shares or units in Designated Investment Alternatives held in your account.

Purchase of Insurance

You may not request that the trust purchase life insurance on your life.

Loans

You may apply for a loan from this Plan by making your request in writing to the Committee. The Committee will review the request, and the Committee will determine whether the loan will be made, the amount of the loan, the repayment terms, the rate of interest, the security to be provided, and all other terms.

Any loan made for the purpose of acquiring a residence, which, within a reasonable period of time from the date the loan is made, is to be used as your principal residence may be repaid over a reasonable period of time as determined by the Committee. Any other loan must be repaid within five years from the date of the loan. Payments for any loan must be made on a regular basis, as often as specified in the loan documents. Payments will be required no less frequently than quarterly.

The total of your outstanding loans from this Plan and any other plans maintained by the Company in which you are a participant may not exceed the lesser of:

1. 50% of your total vested account balance; or
2. \$50,000.00, reduced by your highest outstanding loan balance during the 12 months before the date of the loan.

If the Committee approves your loan request, it will be secured by your vested interest in your account balance. All other terms of the loan, including interest, must be similar to those charged by banks.

Required payments on the loan cannot be subtracted from your vested interest and must be paid by you in cash just as you would pay a bank, even if your employment terminates. The Plan requires the trustee to take legal action against you if you fail to comply with the terms of the loan. If benefits become payable to you, your employment terminates, or this Plan terminates, the trustee of the Plan may, by notifying you in writing, either demand accelerated payment of the loan or deduct the outstanding balance of the loan from your account balance.

After December 31, 2001, loans may be made to owner-employees or shareholder-employees.

AMENDMENT OR TERMINATION OF PLAN

Who Can Terminate or Amend This Plan?

The Plan Administrator has the right to terminate this Plan or change its provisions at any time and for any reason. If the Plan is materially changed or if the Plan is terminated, you will be notified.

What Happens if This Plan Is Amended?

While an amendment may modify your rights under the Plan, no amendment will deprive you of your vested account balance as of the first day of the Plan Year in which the amendment is adopted.

What Happens if This Plan Is Terminated?

If the Plan is terminated, and if you have not (1) incurred a five-year break in service, or (2) received payment of your vested account balance, you will automatically become fully vested in your account balance as of the date of termination.

CLAIMS PROCEDURE

When Should I File a Claim?

You must file a claim to begin payment of your benefits. If you think a benefit should be paid to you and none is paid, you should also file a claim.

How Do I File a Claim?

All claims must be in writing. The Committee may provide a form for this purpose. Claims must be sent to the Committee. You should consult the Plan for the complete details of the claims procedure.

How Will I Learn of the Status of My Claim?

If your claim is turned down in whole or in part, the Committee must notify you in writing. This notice will explain the specific reasons for the denial, including the specific Plan provisions on which it is based. Except as provided below for disability claims, if your claim is not granted within 90 days after it is filed, you should assume your claim has been denied.

May I Appeal?

You have a right to have the Committee's decision reviewed. If you want to appeal, you must notify the Committee in writing within 90 days after you receive the denial, or within 180 days after you filed your claim if the Committee has not responded. If you do not appeal within this time period, the denial of your claim will be final. Your written appeal should request a review and state why you disagree with the decision. You or your authorized representative may review all documents relating to your claim, and may submit written comments to the Committee in support of your claim.

The Committee must deliver its written decision to you or your authorized representative within 60 days after the request for review is received. In special circumstances, this decision

may be delayed, but it must be delivered within 120 days after your request for review. The Committee's written decision must include specific reasons for the decision, and must refer to specific Plan provisions on which it is based. If no decision is made within the 120-day time period, you should consider the claim denied.

Disability Claims

The Plan Administrator or its designee will notify you of a disability benefit determination, whether adverse or not, within a reasonable period of time, but not later than 45 days after receipt of the claim.

The Plan Administrator may extend this period for up to 30 days, provided that the Plan Administrator determines that such an extension is necessary due to matters beyond the control of the Plan, and notifies you of this extension, prior to the expiration of the initial 45-day period, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision. If, prior to the end of the first 30-day extension period, the Plan Administrator determines that, due to matters beyond the control of the Plan, a decision cannot be rendered within the extension period, the period for making the determination may be extended for up to an additional 30 days, provided that the Plan Administrator notifies you, prior to the expiration of the first 30-day extension period of the circumstances requiring the extension and the date as of which the Plan expects to render a decision. The Notice of extension shall specifically explain the standards on which entitlement to a benefit is based, the unresolved issues that prevent a decision on the claim, and the additional information needed to resolve those issues. You will be have at least 45 days to provide any additional required information.

Qualified Domestic Relations Orders

Generally, your benefits under the Plan are protected from all your creditors. This is to insure that the benefits are available when you retire. However, a court can require the Plan to pay part of your benefits to a child, spouse, former spouse or other dependent by issuing a “qualified domestic relations order.” You will be notified if an order is received regarding your benefits.

TOP-HEAVY RULES

What Is a Top-Heavy Plan?

A “top-heavy plan” is a plan under which more than 60% of the benefits have accrued or have been “credited” to officers or owners of the business.

Special Rules for Top-Heavy Plans

If this Plan is determined to be top heavy, the following rules apply:

1. All participants who are employed on the last day of the Plan Year will be entitled to share in the allocation of the Company contribution to the Plan, if any, regardless of the number of hours worked during the year. If any contribution is made to the Plan, all participants will receive a minimum contribution equal to **the lesser of** 3% of annual pay or the percentage contributed for participants who are officers and owners.
2. The top-heavy vesting schedule described below will be substituted for the regular vesting schedule described in the section entitled "Vesting," earlier in this Summary.

<i>Years of Vesting Service</i>	<i>Vested Portion of Accrued Benefit</i>
0-2	0
3 or more	100%

If the Plan subsequently ceases to be top heavy, these rules will no longer apply. Nevertheless, your vested benefit will not be reduced, and if you have three or more years of service at the time this Plan ceases to be top heavy, you may elect to have your vested account balance continue to be determined under the Plan's top-heavy vesting schedule. You may do this by notifying the Plan Administrator within the period beginning no later than the date the change is effective and ending with the latest of the following dates: (1) 60 days after the first day of such Plan Year, or (2) 60 days after the date you are notified of the change.

If the vesting schedule is changed, you will be affected by the change only if you have at least one hour of service on or after the first day of the Plan Year in which the change is made.

YOUR RIGHTS UNDER ERISA

As a Plan participant, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants are entitled to:

1. Examine, without charge, at the Plan Administrator's main office and any other locations of the company, all Plan documents, including insurance contracts, and copies of any documents filed by the Plan with the United States Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
2. Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The administrator may make a reasonable charge for the copies.
3. Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

4. Obtain a statement telling you whether you have a right to receive a retirement benefit at your normal retirement age as set forth in this summary and if so, what your benefits would be at normal retirement age if you stopped working under the Plan now. If you do not have a right to a retirement benefit, the statement will tell you how many more years you have to work to get a right to a retirement benefit. This statement must be requested in writing and is not required to be given more than once each year. The Plan Administrator must provide the statement free of charge.
5. If you have a claim for a benefit that is denied or ignored, in whole or in part, have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision, or lack thereof, concerning the qualified status of a domestic relations order, you may file suit in Federal court. No one, including your employer, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining your Plan benefit or exercising your rights under ERISA.
6. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the material and pay you up to \$110.00 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator.

DUTIES OF FIDUCIARIES

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. If it should happen that Plan fiduciaries misuse a Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U. S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous. If you have any questions about your Plan, you should contact the Plan Administrator.

FURTHER INFORMATION

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest Area Office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210. You may also obtain information about your rights and responsibilities under ERISA by visiting the Employee Benefits Security Administration (“EBSA”) website at www.dol.gov/ebsa/, or by calling toll-free 866-444-3272 to speak with a benefits advisor.

CESSATION OF BENEFIT ACCRUALS

Effective February 1, 2010, no newly hired Employee of Summa Management Services Organization will first become a Participant in this Plan. A Participant who is less than age 60 on February 1, 2010 shall have their benefit accruals frozen. A Participant who is less than age 60 on February 1, 2010 will not accrue any additional benefits under this plan after that date. Benefit accrual shall continue to accrue for any Participant who is age 60 or over on February 1, 2010. Service rendered after February 1, 2010 will continue to be counted for all Participants to determine the vested percentage of your accrued benefit.