

## 401K PLAN

Tender Touch Rehab Services is proud to offer a 401K retirement plan to all eligible employees to include an annual match. Our provider for the 401k plan is Fidelity.

In order to be eligible to enroll, employees must complete 1 full year of service and worked at least 1,000 hours within that year. Once eligible, employees can register at [www.netbenefits.com](http://www.netbenefits.com) where you will have the opportunity to select the plan(s) that you want to invest in as well as the amount of deferrals you want to set aside each paycheck. If you need help managing your retirement savings account you may contact the Fidelity Retirement Benefits line at 1-800-294-4015.

Summary plan information and frequently asked questions regarding the 401k plan can be found in this packet.

Once enrolled, the benefit will go into effect on the first of the month after completing enrollment.

## 401k FAQ'S

**Q. I would like to sign up for the 401K Plan. What are the eligibility requirements?**

A. In order to be eligible to enroll, you must be 19 years of age, completed one full year of service and worked at least 1,000 hours within that year to be eligible to enter the plan.

**Q. When is open enrollment?**

A. New employees have an initial 12-month waiting period from their date of hire. After that, you may enroll at any time. Once enrolled, the benefit will go into effect on the first of the month following your completed enrollment.

**Q. When can I rollover funds from another Pension Plan?**

A. Provided that you have no rollover restrictions to your previous plan, you may rollover funds into our 401K Plan at any time following your first day of work.

**Q. Who is eligible for the matching contribution?**

A. Any employee enrolled in the 401K Plan, employed for one year, and who worked a minimum of 1,000 hours within the Plan Year is eligible.

**Q. When will the matching begin by Tender Touch?**

A. Once an employee has met the above requirements, Tender Touch will begin to match a percentage of the employee's deferral.

**Q. How much will Tender Touch be contributing?**

A. Currently, Tender Touch matches 4% of the employee's deferral annually. For example, an employee earning \$65,000 annually and investing the maximum 15% into his/her 401K Plan will have 4% of their deferral matched by Tender Touch. ( $\$65,000 \times 15\% \times 4\% = \$390$  matched by Tender Touch)

**Q. When am I entitled to keep (vested) Tender Touch's money?**

A. Although Tender Touch will match a percentage annually towards your 401K Plan after one year of employment, you will only be able to keep the Tender Touch contribution after three years of employment and a minimum of 1,000 working hours. Should employment be terminated with Tender Touch sooner, you will lose all matching contributions (of course you will still be able to keep your own deferrals).

**Q. What if Tender Touch has already employed me for three years?**

A. Anyone already employed by Tender Touch for three years or more and who has met the hour requirements will automatically be considered fully vested and entitled to Tender Touch's contributions.

**Q. Is there anyone I can call to get guidance on how to invest my money?**

A. Yes! You can call Harry Appel, a Financial Advisor for guidance on how to disburse your money between funds. He can be reached at (212) 494-9090.

**Q. How often can I make changes in the amount I invest in my 401K Plan?**

A. Changes in percentages or dollar amounts can be made by logging in to the online portal [www.netbenefits.com](http://www.netbenefits.com). Changes will go into effect the first of each month.

**Q. What if I want to change the disbursement of my money between different funds?**

A. To move your money between different funds, you need to login to the online portal at [www.netbenefits.com](http://www.netbenefits.com) and make your changes.

**Q. How long do I have to wait if I would like to cancel my 401K plan altogether?**

A. You may cancel your 401K Plan at any time by logging in to [www.netbenefits.com](http://www.netbenefits.com).

▶ **Take charge of your future**  
with your workplace savings plan



Tender Touch Health Care Services, Inc. Profit Sharing Plan



## Invest some of what you earn today for what you plan to accomplish tomorrow.

**Take a look and see what a difference enrolling in your workplace savings plan could make in helping you achieve your goals.**

**Tax Savings** – Once you make an election to defer some of your salary into the plan, your pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

**Convenience** – Your contributions are automatically deducted regularly from your paycheck.

**Portability** – You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

**Investment Flexibility** – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

**Fidelity Advisor® Freedom Funds®** – a single investment option with asset allocation built right in. The Fidelity Advisor® Freedom Funds® are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as it approaches the target date and beyond. Principal invested is not guaranteed at any time, including at or after the target dates. Log in to [netbenefits.com](http://netbenefits.com) to see if they may be appropriate for you.

**In addition to the services provided by Fidelity, you also have access to United Planners Financial Services. Your advisor is not affiliated with Fidelity Investments.**

### **Your retirement plan's financial advisor contact information**

Harry Appel  
United Planners Financial Services  
333 Seventh Ave 3rd Fl  
New York, NY 10001  
212-494-9090 (Phone)  
[happel@unitedplanners.com](mailto:happel@unitedplanners.com)



## Enroll Today.

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [netbenefits.com](http://netbenefits.com) and we'll show you how to get started step by step.

**Already enrolled?** Skip this section and go right to the next page to see how your potential savings can really add up.

**Step 1** – Enroll Online Today – Go to [netbenefits.com](http://netbenefits.com) and click on “Register Now” when logging in for the first time. Follow the instructions to Enroll Today! Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

**Step 2** – Decide how much to invest and enter your contribution per pay period – 10%, is often a good start.

**Step 3** – Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

**Remember to designate your beneficiary(ies) by accessing “Your Profile” on NetBenefits.**



## Get started today.

Your decision to start now could help you accumulate more at retirement. And look at the difference you can make in your total potential account value by putting away just a few dollars more of your pay on a pre-tax basis.

### Assumptions:

Hypothetical annual rate of return: 7%

Start today!	Contribute \$50 of your monthly salary	Contribute \$100 of your monthly salary
Potential account value in 10 years	\$8,289	\$16,579
Potential account value in 25 years	\$37,949	\$75,898

This hypothetical illustration is for educational purposes. Your actual benefits are provided solely according to the terms of the Plan. Your actual account balance at any point in the future will be determined by the contributions that have been made, any plan activity, and any investment increases or losses that may occur. The illustrations of future balances should in no way be construed to imply any guarantee of future employment. Values are for illustrative purposes only and do not reflect the performance of any particular investment. Your own investment returns may be greater or less than this hypothetical illustration, fees and expenses may apply, and income taxes, and in some cases penalties, will be due when you withdraw savings from the Plan. The actual rates of return for the periods shown will vary. Systematic investing does not ensure a profit nor guarantee against loss in declining markets.

**This hypothetical illustration is based on the following assumptions:** You will remain employed and contribute at the indicated rates throughout the periods shown. The indicated contribution rate remains constant throughout the periods shown. Your account increases at the hypothetical annual rate of return of 7% compounded annually. You make neither withdrawals nor loans. All earnings are reinvested. IRS limits on compensation and pretax contributions apply. Current limits are indexed and adjusted for cost of living increases using a hypothetical inflation rate of 3% annually. If you are designated a highly compensated employee, additional limits may apply. All calculations assume contributions are made the last day of the year. It is assumed that you are 100% vested in your Plan. Calculations do not include employer contributions.



# Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan. To learn more about your account log in to [netbenefits.com](http://netbenefits.com). To review the principle features of your plan refer to your Summary Plan Description (SPD).

## When can I enroll in the Plan?

You are eligible to participate in the Plan if:

- you complete one year of service\*
- you are at least 19 years old
- and you are not:
  - covered by a collective bargaining agreement
  - a nonresident alien who does not receive any U.S. source earned income from your Employer.

The Plan does not cover employees who are residents of Puerto Rico.

\* You will receive credit each year you complete one year of service in which you worked at least 1,000 hours during a 12-month period, beginning with your date of hire and ending with your date of hire anniversary.

Once you satisfy these requirements you will become a participant in the Plan on the first day of the following month.

## How do I enroll?

To enroll in the Plan, log on to Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com), and click on "Register Now". Follow the easy instructions to enroll online. Please refer to the Enroll Today section of this guide found on page #3. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a Fidelity Advisor® Freedom Fund® that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to elect not to participate at this time or to specifically elect a contribution rate, and/or investment elections, please contact Fidelity by logging onto [www.netbenefits.com](http://www.netbenefits.com) and indicating your elections.

## How much can I contribute?

Through automatic payroll deduction, you may contribute either a dollar amount or a percentage between 1% and 100% of your eligible pay. If you select a specific dollar amount, it may not exceed the Plan percentage limits which are based on your compensation. You may change your deferral dollar amount or percentage as applicable. Any changes made would take effect on the next Plan entry date (first day of each month).

If you have not exceeded IRS dollar contribution limits and/or Plan percentage limits, you may be able to make an additional

deferral contribution to the Plan. With proper notification to your Plan administrator, you could make an additional deferral contribution up to 100% of a bonus paid to you.

## What are the IRS contribution limits?

If you are under age 50, the IRS contribution limit for 2014 is \$17,500.

## What "catch-up" contribution can I make?

If you are age 50 or older, or will reach age 50 during this calendar year and have reached the annual IRS Contribution limit or the Plan's maximum contribution limit for the year, you may make an additional "catch-up" contribution. The maximum annual catch-up contribution is \$5,500. In each subsequent calendar year, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

## Does the Company contribute to my account?

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution for each contribution period.

To be eligible for discretionary matching contributions you are required to:

- make employee deferral contributions
- work a minimum of 1000 hours and be employed by the Employer as of the last day of the Plan Year

The Employer may make discretionary profit sharing contributions, if any, on your behalf in an amount to be determined by the Board of Directors. This Plan provides for "permitted disparity". This means that the Employer's contribution is allocated to you based on a formula that takes into account the Employer's contribution to Social Security. Please contact the Plan Administrator for further details.

To be eligible for discretionary profit sharing contributions you are required to:

- work a minimum of 1000 hours and be employed by the Employer as of the last day of the Plan Year



**When am I Vested?**

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules. You are always 100% vested in your:

- employee deferral account(s)
- rollover account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:

Years of Service for Vesting	Percentage
less than 3	0
3	100

**Can I take a loan from my account?**

Although your plan account is intended for your retirement, you may borrow from your account.

**Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

To learn more about and/or to request a withdrawal, log in to Fidelity NetBenefits at netbenefits.com or call the Retirement Benefits Line at 800-294-4015.

**Can I move money from another retirement plan into my account in Tender Touch Health Care Services, Inc. Profit Sharing Plan?**

You may be permitted to roll over assets into this Plan from a previous employer's retirement Plan or an IRA. Once you have confirmed that your Employer will accept your rollover contribution, follow these easy steps to complete a rollover into the Plan:

- Contact your prior Plan provider to request a rollover distribution.
- Rollover check issued should be made payable to Fidelity Investments Institutional Operations Company (FIIOC) for the benefit of (FBO): your name and sent to you.
- Complete the rollover contribution form.
- Return both the rollover contribution form and the check from your prior Plan to either your current Plan Administrator or directly to Fidelity at the address provided on the form.

**How do I access my account?**

You can access your account virtually 24/7 through NetBenefits. Log in to netbenefits.com and you will have access to your

account information and retirement planning tools. You also can call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET on any business day\* for more information on your account.

\*available on days when the NYSE is open.

**How do I change my investment options?**

You may request investment changes (exchanges) or redirect future contributions among investment options available to you virtually 24/7 through Fidelity at netbenefits.com or by calling the Retirements Benefits Line at 1-800-294-4015 any business day\*.

\*available on days when the NYSE is open.

**How do I manage my account once I am enrolled in the Plan?**

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to netbenefits.com to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the NetBenefits® Library page to set your financial goals for retirement and create a strategy to get there
- Attend online workshops



# Investment Options:

*Before investing, consider the funds' investment objectives, risks, charges, and expenses. For a mutual fund prospectus, or a summary prospectus if available, containing this information, contact your investment professional or visit [netbenefits.com](http://netbenefits.com). Read it carefully before you make your investment choices.*

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the Plan, including fees and expenses, log on to Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com) or call the Retirement Benefits Line at 1-800-294-4015.

## Are you a hands-on investor?

- Do you want to make your own investment decisions?
- Do you have time to actively manage your investments?
- Are you comfortable building your own portfolio?

If you answered yes to any of these questions, consider creating an investment mix from among the investment options offered in your plan.

Spectrum Category	Fund Name							
<b>More Conservative</b>  Investment options to the top have potentially more inflation risk and less investment risk	Money Market							
	• Fidelity® Money Market Trust Retirement Money Market Portfolio							
	Stable Value							
	Bond	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global	
		• Oppenheimer Limited-Term Government Fund Class A	• Fidelity Advisor® Strategic Income Fund - Class A  • JPMorgan Core Plus Bond Fund Class A				• Templeton Global Bond Fund Class A	
	Balanced / Hybrid							
	• Fidelity Advisor® Balanced Fund - Class A • First Eagle Global Fund Class A • Franklin Income Fund Class A							
	Domestic Equity	Large Value		Large Blend		Large Growth		
		• Columbia Dividend Income Fund Class A • Oppenheimer Equity Income Fund Class A		• Fidelity Advisor® Large Cap Fund - Class A • Spartan® 500 Index Fund - Fidelity Advantage Class		• Fidelity Advisor® New Insights Fund - Class A  • MFS® Massachusetts Investors Growth Stock Fund Class R3		
		Mid Value		Mid Blend		Mid Growth		
• Invesco American Value Fund Class A		• Spartan® Extended Market Index Fund - Fidelity Advantage Class		• JPMorgan Mid Cap Growth Fund Class A				
Small Value		Small Blend		Small Growth				
• JPMorgan Small Cap Value Fund Class A		• Invesco Small Cap Equity Fund Class A  • Spartan® Small Cap Index Fund - Fidelity Advantage Class		• ClearBridge Small Cap Growth Fund Class A				



**More Aggressive**

Investment options to the bottom have potentially less inflation risk and more investment risk

	Diversified	Regional	Emerging Markets	Specialty
International / Global Equity	<ul style="list-style-type: none"> <li>• BlackRock International Index Fund Investor A Shares</li> <li>• Oppenheimer Global Fund Class A</li> <li>• Oppenheimer Global Opportunities Fund Class A</li> <li>• Oppenheimer International Growth Fund Class A</li> <li>• Oppenheimer International Value Fund Class A</li> <li>• Templeton Foreign Fund Class A</li> </ul>		<ul style="list-style-type: none"> <li>• Oppenheimer Developing Markets Fund Class A</li> </ul>	
Specialty	<ul style="list-style-type: none"> <li>• Natixis Funds Trust IV AEW Real Estate Fund Class A</li> <li>• Oppenheimer Gold &amp; Special Minerals Fund Class A</li> </ul>			
Company Stock				

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the most recent calendar quarter. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options may vary significantly within each category, and the relative risk of categories may change under certain economic conditions. For a complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

***An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.***

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.



# Investment Options:

## Are you a hands-off investor?

- Are you uncertain about how to build your retirement portfolio?
- Are you unable to spend as much time as you'd like managing your investments?
- Would you prefer an easier, less involved approach to investing?

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name. Consider a target date fund that matches your needs.

<p><b>More Conservative</b> Investment options to the left have potentially more inflation risk and less investment risk</p>	<p style="text-align: right;"><b>More Aggressive</b> Investment options to the right have potentially less inflation risk and more investment risk</p>
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Income Fund - Target Date 2014	Target Date 2015 - 2030	Target Date 2031+
Fidelity Advisor® Freedom Income Fund® - Class A	Fidelity Advisor® Freedom 2015 Fund® - Class A	Fidelity Advisor® Freedom 2035 Fund® - Class A
Fidelity Advisor® Freedom 2005 Fund® - Class A	Fidelity Advisor® Freedom 2020 Fund® - Class A	Fidelity Advisor® Freedom 2040 Fund® - Class A
Fidelity Advisor® Freedom 2010 Fund® - Class A	Fidelity Advisor® Freedom 2025 Fund® - Class A	Fidelity Advisor® Freedom 2045 Fund® - Class A
	Fidelity Advisor® Freedom 2030 Fund® - Class A	Fidelity Advisor® Freedom 2050 Fund® - Class A
		Fidelity Advisor® Freedom 2055 Fund® - Class A

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

## Additional Investment Options:

**Fidelity Advisor Asset Manager Funds** offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments. Remember that investing in one investment option may not be a complete or diversified retirement program.

	Fund Name
<p><b>More Conservative</b></p> <p>Investment options to the top have potentially more inflation risk and less investment risk</p>	<p>Fidelity Advisor® Asset Manager® 85% - Class A</p>
<p><b>More Aggressive</b></p> <p>Investment options to the bottom have potentially less inflation risk and more investment risk</p>	

The portfolio manager of the Fidelity Advisor Asset Manager funds has the flexibility to periodically shift investments among the three asset classes (stocks, bonds, short-term investments), depending on the current outlook for the various markets. The risk levels of the Fidelity Advisor Asset Manager funds cannot be portrayed as a single point on the standard objective spectrum along with the other investment options because they can change periodically according to how the assets are invested. For a complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. Placement of each Fidelity Advisor Asset Manager fund on this spectrum is in relation to the other Fidelity Advisor Asset Manager funds, which have different investment strategies.



## Additional Resources and Next Steps

Discover the resources available to help you find out how much you may need to save to reach your goals.

Log in to [netbenefits.com](https://netbenefits.com), and go to the NetBenefits® Library.

### **Not sure how much you can afford to contribute?**

The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might contribute on a pre-tax basis and see how it impacts your pay.

### **Want to learn how contributions today may impact your retirement income?**

The Income Simulator provides a simple, interactive way for you to plan for your retirement income. Answer a few simple questions and see your projected monthly retirement income based on all potential sources. Once you see where you stand, you can:

- Explore multiple scenarios by adjusting factors such as contribution or age at retirement
- Take immediate action to implement changes to your contributions or investment choices

**IMPORTANT:** The projections or other information generated by Fidelity's Income Simulator ("the Tool") regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

### **Need some additional help?**

Fidelity offers a series of online workshops and tutorials that can help you make the most of your retirement savings plan. For help understanding the benefits of enrolling in your plan, go to [netbenefits.com](https://netbenefits.com) and check out the e-Learning catalog within the Library.

Our Retirement Benefits Line is your one-call resource for answers to questions about your plan or your account. Call 800-294-4015 for automated information 24/7, and to speak to a representative call between 8:30 a.m. and 8:30 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



**IMPORTANT INFORMATION:**

This document provides only a summary of the main features of Tender Touch Health Care Services, Inc. Profit Sharing Plan, and the Plan document will govern in the event of any discrepancy.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

The Income Simulator is an educational tool.

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**Not FDIC insured • May lose value • No bank guarantee**

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