

**SUMMARY OF MATERIAL MODIFICATION
TO THE
HAND SURGERY ASSOCIATES OF INDIANA, INC. 401(k) PLAN**

Your Employer has amended the **Hand Surgery Associates of Indiana, Inc. 401(k) Plan** (the “Plan”), effective as of January 1, 2017. This is a brief summary of the amendment. The Plan document will govern all situations concerning the provisions of the Plan. This summary is not a part of the Plan document.

Your Summary Plan Description (“SPD”) is modified to **reflect the discontinuance of Loans to Participants.**

The section titled **Loans to Participants** on pages 10 and 11 is modified as follows:

Loans to Participants

Prior to January 1, 2017, you were permitted to borrow from the Plan. Effective January 1, 2017, no new Loans will be allowed under the Plan.

Your loan terms will continue to apply in the same manner as when you originally took the loan. You will continue to be charged a reasonable rate of interest on any loan that you took from the Plan. All payments of principal and interest that you make on a loan will be credited to your account. Loan payments generally must be made through payroll deduction. If you fail to make payments when they are due under the loan terms, you will be considered to be in “default.” A loan in default may be treated as a distribution from the Plan, thus resulting in taxable income to you. In any event, your failure to repay a loan will reduce the benefit that you would otherwise be entitled to from the Plan.

Note that if you have an unpaid leave of absence or go on military leave while you have an outstanding loan, you may qualify for a suspension of loan payments. Upon termination of employment, all loans will immediately become due and payable. If a loan is not repaid within a reasonable time following termination, it will be offset against your vested account balance.

The Administrator may periodically revise the Plan’s loan policy. For further details on Plan loans, you may request a copy of the Loan Policy from the Administrator.

This summary page should be filed with the Summary Plan Description booklet that has previously been distributed.