

**ORTHODONTIC EXPERTS, LTD.**

**ORTHODONTIC EXPERTS, LTD. 401(K) PLAN**

**SUMMARY OF MATERIAL MODIFICATIONS**

**To: Participants and Beneficiaries of ORTHODONTIC EXPERTS, LTD. 401(K) PLAN**  
**From: ORTHODONTIC EXPERTS, LTD.**  
**Date: February 15, 2017**

This is to inform you of recent changes to our Plan.

Effective January 1, 2017, the Plan is changing from a 3% Safe Harbor Plan to a Safe Harbor Match Plan.

What is a safe harbor contribution?

The 401(k) plan takes advantage of certain rules that provide alternative methods to pass the non-discrimination tests required of 401 (k) plans. Under these rules your employer has decided to provide a matching contribution to each participant who is eligible and makes a salary deferral.

How is the safe harbor match contribution determined?

The safe harbor match contribution is a match of 100% of the first 3% of compensation deferred and 50% of the next 2% of compensation deferred.

The employer's safe harbor match contribution is based on the deferrals you make from your eligible pay or compensation. Compensation means your total wages reported on form W-2 plus, any other deferred compensation that is not included in your gross taxable income due to section 402 (h) (1) (B) deferrals (in a Simplified Employee Plan) Section 125 compensation, section 132 (f) (4) (transportation), section 402 (e) (3) deferrals (in a 401(k) or 403 (b) plan), and section 457(b) deferrals.

This safe harbor match contribution is allocated to your account annually.

This is a summary of said changes. Please file this "Summary of Material Modifications" with your Summary Plan Description (the booklet that explains your Plan). If you would like to see the full text of the changes, you may inspect the Plan Document or receive a copy of the changes as explained in the "ERISA Rights" section of your Summary Plan Description.

If you have any questions on this Summary or the amendments to your plan, contact your Plan Administrator:

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