

**ORTHODONTIC EXPERTS, LTD.
ORTHODONTIC EXPERTS, LTD. 401(K) PLAN
SUMMARY OF MATERIAL MODIFICATIONS**

To: Participants of ORTHODONTIC EXPERTS, LTD. 401(K) PLAN
From: ORTHODONTIC EXPERTS, LTD.
Date: 11/30/2019

Effective January 1, 2020 the Plan has changed certain hardship withdraw provisions.

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 changes, contact your Plan Administrator:

ORTHODONTIC EXPERTS, LTD.
1250 W. Northwest Highway
Mount Prospect, IL 60056
(847) 749-4340

Does my plan allow hardship distributions of salary deferrals, qualified non-elective contributions, qualified matching contributions, or safe harbor contributions?

Hardship distributions of your pre-tax salary deferrals, Roth deferrals, safe harbor contributions, qualified non-elective contributions, and qualified matching contributions are permitted.

You may request a hardship distribution while employed for one of the following reasons:

- * **Medical Care** - Expenses for or necessary to obtain medical care for yourself, your spouse, dependents, or named primary beneficiaries.
- * **Principal Residence** - Costs directly related to the purchase of your principal residence (not including mortgage payments).
- * **Eviction and/or Foreclosure** - Payment to prevent eviction from your principal residence and/or foreclosure on the mortgage of your principal residence.
- * **Tuition** - Payment of tuition for the next 12 months of post secondary school education for yourself, your spouse, dependents, or named primary beneficiaries.
- * **Funeral Expenses** - Payments for burial or funeral expenses for your parents, spouse, children, dependents, or named primary beneficiaries.
- * **Principal Residence Repair** - Expenses for repair of damage to your principal residence that qualify for the casualty deduction (as defined in IRC 165, determined without regard to whether the loss exceeds 10% of adjusted gross income or the requirement that the event is attributable to a Federally declared disaster).
- * **Federal Disaster Area** - Expenses and losses (including loss of income) incurred by you on account of a disaster declared by the Federal Emergency Management Agency (FEMA) provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster

The hardship distribution cannot exceed the amount necessary to meet your financial hardship. You must certify (in writing) that you cannot meet your financial need using cash or other sources of liquid assets you already have access to. The plan administrator may request proof that the amount requested does not exceed the financial hardship, including evidence that you have received all other available distributions from this and other plans (including those of other employers). Earnings attributable to pre-tax salary deferrals and Roth deferrals are included in the amount that can be taken in a hardship withdrawal.