



Important Plan Information

THE TRUSTEES OF ADVANTAGE HOME HEALTH CARE, INC. 401(K) PLAN

This notice, comprised of three sections, provides you with important information regarding your retirement plan. **Section I** includes general operational and identification information. **Section II** outlines information regarding charges for administrative expenses. **Section III** lists the individual expenses for services you may choose to elect. Comparative information about the investment options available under your plan, including applicable fees for those options, can be found in the Investment Comparative Chart.

SECTION I: General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

How to provide your investment instructions

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at www.jhpensions.com
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the Investment Comparative Chart.

Timelines regarding your investment instructions

Investment Instructions:

- Can be given using the options outlined above
- Can be given at any time and initiated only quarterly.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes). If received on or after 4 p.m. EST, they will be processed the next business day.

Short-term Trading Policy

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Stable Value Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
 - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
 - Restricting the number of exchanges made during a defined period,
 - Restricting the dollar amount of exchanges,
 - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),

- Restricting exchanges into and out of certain investment options.

Redemption fees

An underlying mutual fund of a Sub-account may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at www.jhpensions.com for the most recent listing.

Restrictions regarding investing in the Stable Value Fund

If you choose to invest in the Stable Value Fund, withdrawals from this Fund may be subject to certain restrictions imposed by the trustee of the underlying trust.

- In general, withdrawals that are permitted by the plan are processed on the next business day.
- However withdrawals may be delayed (i) up to 7 additional calendar days if such delay is considered necessary to maintain adequate liquidity for the underlying trust or investment vehicle; or (ii) up to 30 calendar days in the event that it is determined it may have an adverse impact on the underlying trust or investment vehicle.
- Under certain circumstances, plan-initiated withdrawals, and certain participant-initiated withdrawals that are deemed to be plan-initiated withdrawals, are subject to either up to a 12-month hold or a market value adjustment, as elected by the Plan Sponsor.
- Participant initiated withdrawals may be deemed to be plan-initiated withdrawals in various circumstances, including:
 - Withdrawal as a result of plan sponsor communication to participants designed to induce participants to make a withdrawal from the Fund;
 - Additional investment options are established that constitute a Competing Fund;
 - A new pension plan is established that introduces a Competing Fund;
 - The operation of the plan has been changed in such a way that it is designed to or is likely to induce Participants to make a withdrawal from the Fund;
 - The withdrawal is due to an action of the plan or the plan sponsor such as a merger, sale, spin off, early retirement, facility relocation, etc.
 - The plan offers a Competing Fund and the withdrawal involves a transfer of funds to a Competing Fund.
- For more details, or to obtain a copy of the Offering Memorandum for the Stable Value Fund, contact the Plan Administrator.
- Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

Designated Investment Alternatives

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at www.jhpensions.com.

SECTION II: Administrative Expenses

Your Plan incurs certain administrative and operating expenses each year. These expenses are for the following services:

- Legal and/or Accounting fees are absorbed by Advantage with no cost to the participant
- Recordkeeping services by John Hancock .486558 as a percent of assets
- Participant fee charged by John Hancock \$2.58/month
- Investment Advisor services, Wells Fargo Broker of Record 1% of assets

The cost for these services fluctuates each year based on a variety of factors.

Advantage, at its own discretion, may elect to pay some or all of these Plan administrative expenses. To the extent these expenses are not paid by Advantage, the Plan may charge these expenses against your account on a [pro-rata] or [per participant] basis. These expenses will be deducted directly from your account on a quarterly basis and

will appear on your [quarterly benefit statement].

SECTION III: Individual Expenses

Your Plan imposes additional charges if you elect to use certain services/features. These charges are imposed specifically against your account, and are not imposed on a plan-wide basis.

The fees listed below apply if you use any of the services or features below:

Participant Fee Disclosure for Certain Optional Services TPA fee may be deducted from Participant Accounts	Fees*	Method
TPA fee for Termination Distribution	\$50.00	Deducted from Participant Account
TPA fee for In Service (if applicable)	\$50.00	Deducted from Participant Account
TPA fee for Hardship (if applicable)	\$75.00	Deducted from Participant Account
TPA fee for Required minimum Distribution	\$50.00	Deducted from Participant Account
TPA fee for Normal Retirement Distribution	\$50.00	Deducted from Participant Account
TAP fee for Death Distribution	\$50.00	Deducted from Participant Account
TPA fee for Loan request (one time fee) OR (if applicable)	\$200.00	Deducted from Participant Account
TPA fee for Loan set up AND (if applicable)	\$50.00	Deducted from Participant Account
TPA fee for maintenance of loan per year (if applicable)	\$50.00	Deducted from Participant Account

* The above fees are subject to change from time to time without notice.