

# REHAB SOLUTIONS, INC. 401(k) PLAN



- [Eligibility](#)
- [Entrance date](#)
- [How much I can save](#)
- [Company match](#)
- [Vesting](#)
- [Withdrawal of money](#)
- [Rollover](#)
- [Checking my balance](#)
- [Changing my contribution](#)
- [Other resources](#)
- [Online Forms](#)

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## Eligibility

[Top of Page](#)

You are eligible to participate in the 401k plan on the first of the month after 90 days of service and have had your 21st birthday.

## When I can enter

[Top of Page](#)

You may enter the Plan on the next January 1 or July 1 after you complete the eligibility requirements.

## How much I can save

[Top of Page](#)

You may voluntarily contribute from 1% to 15% of your pay. Your taxable income is reduced by the amount you save. Therefore, you lower your current federal and state taxes by participating in this portion of the Plan. (The maximum deferral percentage and/or dollar amount may be limited by IRS regulations.)

## Company match

[Top of Page](#)

At our discretion, Rehab Solutions may choose to make a year end matching contribution. This may change from time to time.

## Vesting

[Top of Page](#)

Vesting refers to your "ownership" of company contributions. You are always 100% vested in your plan contributions and your rollover contributions, plus any earnings they generate. You will vest based on your service as follows:

Years of Service	Vesting Percentage
Less than 3	0%
3 Years +	100%

## **Withdrawal of money**

[Top of Page](#)

Money may be withdrawn from the plan in these events:

- Retirement at the plan's normal retirement age and at the early retirement age
- At death to your named beneficiaries
- Upon a qualifying disability
- Termination of employment

The plan also allows for Hardship Withdrawals, governed by the IRS. Hardship Withdrawals are granted if there is an immediate and substantial financial need and that all other resources for financing have been exhausted. Hardship Withdrawals may be made in the following circumstances:

- To pay for medical expenses not covered by insurance
- To pay for the purchase of a principal residence
- To pay for tuition for the next session of post secondary education for you, your spouse or your children
- To pay amounts necessary to prevent your eviction from or foreclosure of a mortgage on your principal residence
- Hardship withdrawals are to be a minimum of \$1,000

Complete details of the plan will be given to you when you become eligible to participate. The rules of the plan document govern the plan.

## **Rollover**

[Top of Page](#)

If you qualify, rollovers and transfers from other qualified plans are allowed. For help with a rollover into this plan or out of this plan contact the plan administrator.

## **Checking my balance**

[Top of Page](#)

You may check your account and your account balances online at the following address:



800-986-3343

[www.principal.com/ind.htm](http://www.principal.com/ind.htm)

This account management interface gives you secure access to your retirement account information, transaction capabilities and other plan-specific information.

You must have your social security number and password in order to access the site. You may call 1-800-543-5776 for questions, to verify and initiate you password or change your fund selections.

## **Changing how much I contribute**

[Top of Page](#)

You can stop, decrease or resume contributions at any time.

## Other resources

[Top of Page](#)

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800-986-3343  
[www.principal.com](http://www.principal.com)

## Online forms

[Top of Page](#)

- [Beneficiary Designation](#)
- [Directed Investment Selections](#)
- [Election to Alter Salary Reductions](#)
- [Hardship Distribution Application](#)
- [Notice of Eligibility](#)
- [Participant's Salary Reduction Election](#)
- [QDRO Procedures](#)
- [IRS Tax Notice](#)



[Click here to download Adobe Acrobat.](#)  
[Follow the on-screen instructions](#)

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**Content updated April 8, 2010**

**Note:** The simplified benefit summaries contained herein are designed to be concise, simplified highlights of each benefit plan. As such, they are not comprehensive or authoritative. For complete details, please

refer to the applicable benefit plan booklet provided by the insurer or your employer. In matters of tax or legal interpretation, seek the services of a qualified professional.

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