

**GM RESOURCES, INC. RETIREMENT PLAN
PLAN HIGHLIGHTS**

IMPORTANT: *This is a summary of the plan features. For full details, please refer to the Summary Plan Description.*

Eligibility	
Excluded Employees:	<p>You are excluded from the Plan if you are a member of any of the following classes of employees:</p> <ul style="list-style-type: none"> • Employees covered by a collective bargaining agreement, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions. • Any leased employee, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions. • Non-resident aliens, for purposes of Elective Deferral Contributions, Employer Matching Contributions and Non-Elective Contributions.
Elective Deferral Contributions:	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> • Attain age 21 • Complete 240 Hours of Service in a 3 month period. If the service requirement is not met in the first consecutive period of months, you will also be eligible for the Plan if you complete one (1) Year of Eligibility service, provided that you are an Eligible Employee at the end of that period.
Employer Matching Contributions and Non-Elective Contributions:	<p>You must meet the following criteria to become eligible to participate in the Plan:</p> <ul style="list-style-type: none"> • Attain age 21 • Complete one (1) Year of Eligibility Service, during which you complete 1,000 hours of service.
Elective Deferral Contributions:	<p>You will enter the Plan on the first day of each plan quarter next following the time you meet the eligibility criteria specified above.</p>
Employer Matching Contributions and Non-Elective Contributions:	<p>You will enter the Plan on the first day of each plan quarter next following the time you meet the eligibility criteria specified above.</p>
Special Enrollment Date:	<p>If you were employed as an Eligible Employee with the Employer on 10/10/2013, effective 10/10/2013 you will be immediately eligible to participate in the Plan, subject to the following conditions or limitations: An Eligible Employee who is employed by the Employer on the Effective Date of this Plan shall be eligible to enter the Plan without regard to the minimum service requirements.</p>
Contributions	
Elective Deferral:	<p>You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan on the dates established pursuant to Plan Administrator procedures. Federal law also limits the amount you may elect to defer under the Plan (\$23,000 in 2024). This dollar limit is indexed; therefore, it may increase each year for cost-of-living adjustments.</p>
Employer Matching Contributions:	<p>The Employer may, in its sole discretion, make an Employer Matching Contribution on your behalf in an amount determined by the Employer. You must complete at least 1,000 hours of service during the Applicable Period and be employed by the Employer on the last day of the Applicable Period in order to receive an Employer Matching Contribution. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Employer Matching Contributions will be each Plan Year.</p>
Non-Elective Contributions:	<p>The Employer may, in its sole discretion, make a Non-Elective Contribution on your behalf in an amount determined by the Employer. Such contribution, if made, will be allocated based on the amount of your compensation above and below the integration level. You will receive a larger allocation based</p>

	on compensation above the integration level. Please see the Summary Plan Description for more information concerning the Non-Elective formula. You must complete at least 1,000 hours of service during the Applicable Period and be employed by the Employer on the last day of the Applicable Period in order to receive a Non-Elective Contribution. For purposes of this section, the Applicable Period for determining satisfaction of service requirements for an allocation of Non-Elective Contributions will be each Plan Year.
Rollovers:	The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan who has met the age and service requirements of the Plan. If you have money in a non-Roth account you may rollover/transfer the account balance to a Roth (after-tax) account under this plan.
Vesting	
Fully Vested Accounts:	You will have a fully vested and nonforfeitable interest in your Elective Deferral Account and Rollover Contribution Account.
Employer Matching Contribution Account and Non-Elective Contribution Account:	Your interest in your Employer Matching Contribution Account and Non-Elective Contribution Account will vest based on your Years of Vesting Service according to a 2-6 year graded vesting schedule (20% per year starting with two years of vesting service).
Investing Plan Contributions	
Investments:	You may direct the investment of all of your Accounts in one or more of the available Investment Funds. The Plan Administrator may also permit the Trustee to establish self-directed brokerage accounts on your behalf. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law.
Distributions and Loans	
Distributions from the plan:	You may receive a distribution from your account under the following circumstances: <ul style="list-style-type: none"> • After your employment terminates and the later of the first Valuation Date following the Participant's termination of employment or the first Valuation Date following the date the Participant requests his/her distribution. However, for any portion of the Participant's vested Account Balance invested in Qualifying Employer Securities ("Company Stock"), such Account Balance will be distributed upon the later of the first Valuation Date following the Participant's attainment of Normal Retirement Age or the first Valuation Date following the date the Participant requests his/her distribution. Distributions will be made based on the value of the Participant's vested Account Balance immediately prior to the date of distribution • From the Rollover Contribution Account at any time • Death
Loans:	The minimum loan amount is \$1,000 and the maximum number of loans outstanding is one. Please see your Loan Procedures for additional details on taking a loan from the Plan.
Contact Information	
Plan Administrator: GM Resources, Inc Address: 323 S. Blackwelder Ave, Edmond, OK 73034 Phone number: 405-285-4191 Email: mhill@homecareassistance.com	
<i>Note: These plan highlights are intended to be a very concise overview of plan features. For a detailed description of plan features, please review the Summary Plan Description or contact the Plan Administrator for more information. The plan features described in these plan highlights are subject to change and in the event of a discrepancy between the legal plan document and these highlights (or any other summary of plan features), the plan document shall control.</i>	