

401(k) Employer Match Program Guidelines

SportsMed will provide a discretionary employer match to eligible employees, determined by years of continuous service with the company. The matching contribution will be calculated based on the first \$5,000 of eligible compensation, as outlined below:

Years of Service	Employer Match	Example (First \$5,000 Compensation)
1 Year	4%	\$200
2 Years	5%	\$250
3 Years	6%	\$300
4 Years	7%	\$350
5+ Years	8%	\$400

Eligibility Requirements

To qualify for the employer match, employees must meet all of the following criteria:

- Must be employed on the last day of the calendar year
- Must have completed a minimum of 1,000 hours of service during the plan year
- *Highly Compensated Employees (HCEs)*, as defined by plan provisions and IRS regulations, are excluded from receiving the employer match. Human Resources will contact any employee who qualifies as an HCE.
- Employer matching contributions will be deposited in the following calendar year, after the completion of mandatory compliance testing.

Discretionary Nature of the Match

The employer match is discretionary and subject to annual review. The company reserves the right to modify the matching percentage, eligibility criteria, or structure of the program at its sole discretion based on business conditions, plan compliance, and applicable regulations.

Questions regarding eligibility, contributions, or plan details may be directed to the Human Resources Department or Empower Retirement.