

SUMMARY PLAN DESCRIPTION

Name of Plan: Arrowhead West, Inc. 403 (b) Plan Document

Plan Administrator: Arrowhead West, Inc. (AWI)

Description of Benefits: Investment opportunities for employees to save for retirement. 100% vested upon entering plan for both the employee contribution and the employer match.

Eligibility to Participate: There is no age requirement to participate. All employees of AWI are eligible to contribute to the plan beginning with the first payroll period beginning on or after the date employment commences. Employees may contribute any amount up to the limits allowed by law. Contributions to the retirement plan will be accomplished through payroll deductions after completing the Salary Reduction Agreement (AWI form 2.0.25) and enrollment form with the selected investment company through the Payroll Coordinator.

Employer Matching Contributions: Employees are eligible to receive AWI matching contributions beginning on the first day of the month after completing a year of service. A "year of service" for this purpose will mean a 12-consecutive-month period beginning on an employee's employment commencement date (and each anniversary thereof) during which the employee performs 1,000 or more hours of service per year. AWI will not contribute to any staff member's account if the staff member chooses not to contribute as well. AWI will match the staff member's contribution up to the percentage listed in the schedule. If a staff member chooses to contribute less than the amount listed, AWI will reduce its contribution to match that of the staff member. If a staff member must contribute less than the amount listed because of a limit set by law, then AWI will still match at the rate listed if the employee contributes the full amount allowed by law.

<u>Completed years of service</u>	<u>Employer contributions as a percentage of base salary</u>
1 year	2%
2 years	2%
3 years	3%
4 years	4%
5 years	5%
6 years	6%
7 years	7%
8 years	8%
9 years	9%
10 years	10%
15 years	12%

Termination of Plan: AWI participation in the plan is not guaranteed and AWI contributions may be reduced or eliminated depending on the fiscal resources available at any given time.

Additional Information: Should an employee decide not to enroll in the retirement plan at the time of hire, they must sign a Retirement Waiver of Enrollment (AWI form 2.0.12) within 30 days of employment. If they wish to enroll later or change the amount of their payroll deduction, they must notify the Payroll Coordinator. Specific questions concerning funds available and allocation of funds should be addressed to:

American Century
P.O. Box 419385
Kansas City, MO 64179-0126
1-800-345-3533
<http://www.americancentury.com>

Vanguard Small Business Services
P.O. Box 1106
Valley Forge, PA 19482-1106
1-800-662-2003
<http://www.vanguard.com>