

401(k) Retirement Plans

Stryker sponsors the Stryker Corporation 401(k) Savings and Retirement Plans (the "Plans") so that you and other employees of Stryker and its participating subsidiaries (all referred to in this summary as the "Company") may save for retirement on a "before-tax" basis. The benefits provided under the Plans are in addition to Social Security.

The information about each Plan in this *401(k) Retirement Plans* section is called a "summary plan description" (SPD) for each Plan. Its purpose is to explain your rights under the applicable Plan. Note that the *401(k) Retirement Plans* section contains all the information required to form SPDs for the Plans. You do not need to read any other sections of the Stryker Benefits Summary to obtain the information you need for these Plans.

Please Note: The *401(k) Retirement Plans* section includes the following complete summary plan descriptions:

- Stryker Corporation 401(k) Retirement Plan
- Stryker Corporation 401(k) Retirement Plan for Sales Employees

You are urged to read the summary plan description that applies to you carefully and to acquaint your family or beneficiaries with the Plan. You should retain a copy of the summary plan description for future reference.

As of January 1, 2012, this Benefits Summary replaces all earlier descriptions of Stryker Healthcare Benefits, Spending Accounts, 401(k) Savings and Retirement Plans and Additional Benefits. The summary plan descriptions outline the Plans, which are complex and technical legal documents. In the event of any difference between the summary plan descriptions and the Plan, the terms of the Plan will control.

Important Note!

Unlike the other benefits described in this Stryker Benefits Summary, the 401(k) Retirement Plan that applies to you is described in its entirety (including administrative details governing the Plan) within this *401(k) Retirement Plans* section, with the applicable description constituting the SPD for that Plan. See this *401(k) Retirement Plans* section for all the details you need about the Plans.

