

401(k) Retirement Plan

Stryker sponsors the Stryker Corporation 401(k) Savings and Retirement Plan (the "Plan") 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 Plan are in addition to Social Security.

The Plan provides different benefits for sales representatives and eligible employees other than sales representatives. To help each participant understand the Plan without confusion, the benefits are described separately, in two summary plan descriptions (SPDs):

- 401(k) Plan (Non-Sales Rep Employees)
- 401(k) Plan (Sales Reps)

The SPD's purpose is to explain your rights under the overall Plan. Note that each version of the SPD contains all the information required to be a complete SPD for the Plan. You do not need to read any other sections of the Stryker Benefits Summary to obtain the information you need for this Plan.

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

As of January 1, 2020, this Benefits Summary replaces all earlier descriptions of the 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 document, the terms of the Plan document will control.

