VISIUM RESOURCES, INC.
401K PLAN
Contract # 27320

If you wish to enroll in the 401K plan, please contact our Payroll Administrator, Nicole Rizzolo at nrizzolo@myvisium.com or call (321) 397-1016 x201.

Eligibility:	*All employees who have attained the age of 18 are eligible to enroll. You may enter the plan the month following your date of hire.*
Employee Contributions:	*An employee may defer a percentage of their compensation on a pre-tax basis up to a maximum of $15,000 in 2010 (indexed annually). An employee over the age of 50 may also contribute an additional amount known as a "catch-up contribution". For 2010, this amount is $5,000 (indexed annually). You may change how much you are contributing each January 1, April 1, July 1 or October 1. You may stop contributing at any time.*
Employer Contributions:	*Your employer may elected to make a discretionary contribution to the plan. For Discretionary Profit Sharing contributions you must have one year of service to include 2,000 hours. In order to share in the Matching contributions, if made, you must be employed on the last day of the year in which the contribution is being made for OR have 500 hours of employment during that year.*

Employer Contributions

Years of Service	*% Vested*
1	*-0-*
2	*-0-*
3	*100%*

Withdrawals:	*Your account may be withdrawn in the event of Retirement, Disability, Death, Termination of Employmen,Financial Hardship or after attaining age 59 ½ and 5 years of participation. Hardship withdrawals must be approved by the Employer. Distributions made prior to age 59 1/2 may be subject to a 10% excise tax if not rolled into a new plan or rollover IRA. In the event of death, your beneficiary will receive 100% of your investment account balance.*
Rollovers	*Are permitted*
Loans	*Are permitted*
Hardships	*Are permitted*
WEBSITE & MANULINE (IVR):	*You may transfer money between investment accounts, change future contributions between accounts, receive daily unit values and get up-to-date account balances via the Website (www.jhpensions.com) or over the telephone using John Hancock's automated voice response service.at 800-395-1113.*
Benefit Statements:	*Individual statements will be furnished quarterly to each participant detailing the status of accounts.*

This is a Plan Highlights Sheet. If there are discrepancies between the Plan Highlights Sheet and the Plan Docment, the Plan Document will be considered accurate.