charles SCHWAB

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TeamHealth 401(k) Plan Investment Options

The following funds and investment options are available to you in the TeamHealth 401(k) Plan (the "Plan"). Please log in to workplace.schwab.com to review their performance and expense ratio information. You may change your investment elections at any time[1], subject to prospectus requirements.

Fund	Asset Class
American Funds Washington Mutual R5 (RWMFX)	Large Value
Schwab S&P 500 Index Fund (SWPPX)[2]	Large Blend
T. Rowe Price Growth Stock Adv (TRSAX)	Large Growth
Goldman Sachs Mid-Cap Value Instl (GSMCX)	Mid-Cap Value
Morgan Stanley Inst Mid-Cap Growth A (MACGX)	Mid-Cap Growth
Loomis Sayles Small-Cap Value Retail (LSCRX)	Small Blend
American Funds EuroPacific Growth R4 (REREX)	Foreign Large Blend
First Eagle Overseas A (SGOVX)	Foreign Large Blend
Invesco Equity and Income R6 (IEIFX)	Aggressive Allocation
Schwab Managed Retirement Trust 2010 III (N/A)[3,4]	Target-Date Fund
Schwab Managed Retirement Trust 2020 III (N/A) [3,4]	Target-Date Fund
Schwab Managed Retirement Trust 2030 III (N/A) [3,4]	Target-Date Fund
Schwab Managed Retirement Trust 2040 III (N/A) [3,4]	Target-Date Fund
Schwab Managed Retirement Trust 2050 III (N/A) [3,4]	Target-Date Fund
Schwab Managed Retirement Trust Income III (N/A) [3,4]	Target-Date Fund
Columbia Intermediate Bond Z (SRBFX)	Intermediate-Term Bond
Schwab Value Advantage Money Fund – Instl Prime (SNAXX)	Money Market
Schwab Personal Choice Retirement Account® (N/A)[5]	Self-Directed Brokerage Account

The values of the target funds will fluctuate up to and after the target date. There is no guarantee the funds will provide adequate income at or through retirement.

TEAMHealth.

[1] Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.

[2] Standard & Poor's®, "S&P®," "S&P 500®," "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by the Schwab S&P 500 Fund. The fund is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of investing in the fund.

[3] Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. The Funds are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, interest rates, market valuations, liquidity, prepayments, and early redemption. The funds are built for investors who expect to start gradual withdrawals of fund assets on the target date, to begin covering expenses in retirement. The principal value of the funds is not guaranteed at any time, and will continue to fluctuate up to and after the target date.

[4] The Schwab Managed Retirement Trust Funds™ and Schwab Institutional Trust Funds® are collective trust funds maintained by Charles Schwab Bank ("Schwab Bank"), as trustee of the Funds. They are available for investment only by eligible retirement plans and entities. Schwab Bank Collective Trust Funds ("Funds") are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by Schwab Bank or any of its affiliates; and involve investment risks, including possible loss of principal invested. The Funds are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 ("1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in the Funds should be carefully considered. The Funds' unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. The Funds are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in newspapers.

[5] Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC, www.sipc.org), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan. Trust, custody, and deposit products and services are available through Charles Schwab Bank.

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