



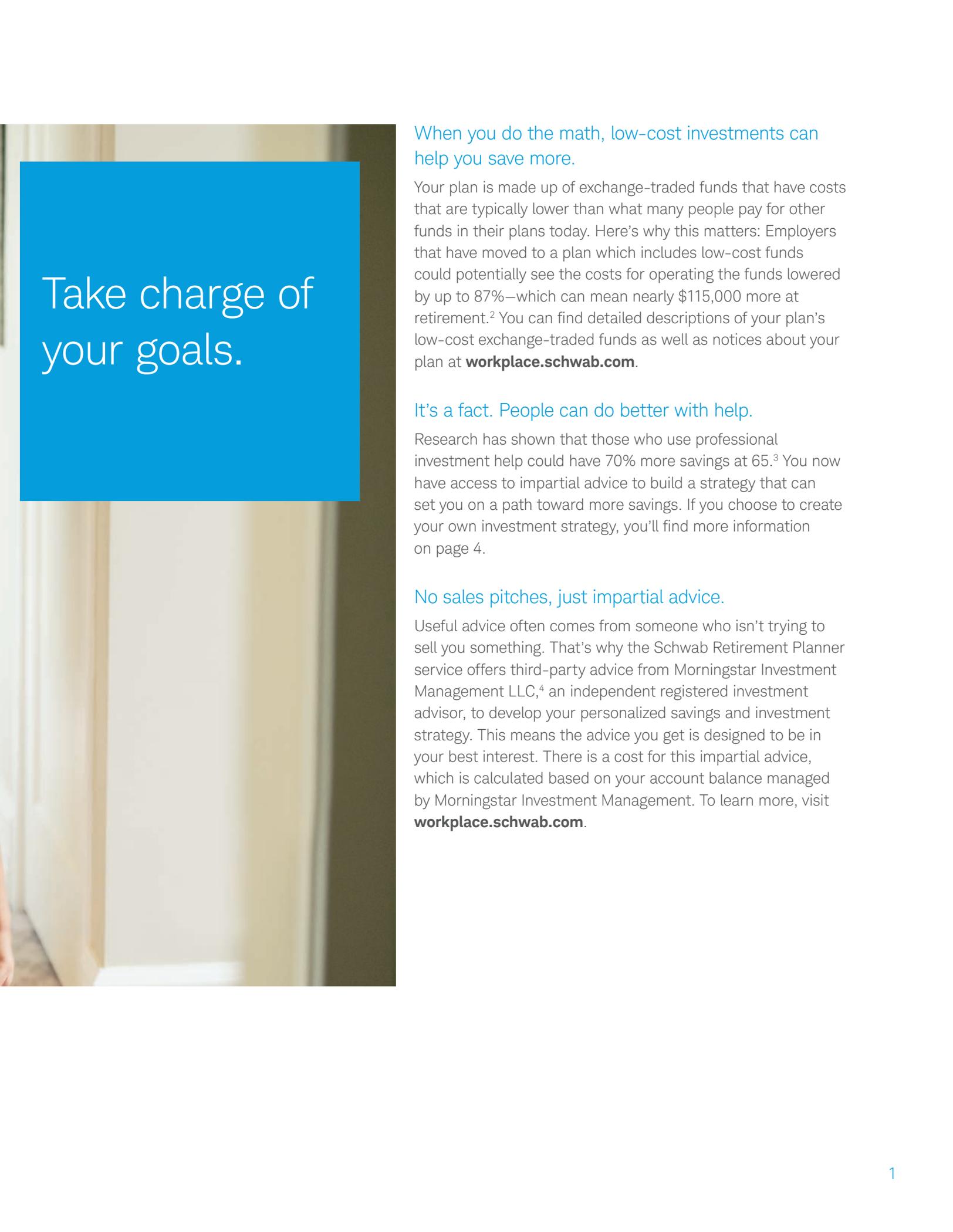
It's your life
and your plan.
Make it work
for you.

TEAMHealth. TeamHealth 401(k) Plan

Own your tomorrow.

Your TeamHealth 401(k) Plan can help you take charge of your retirement goals. It does this with an effective combination of low-cost investments¹ and a service called Schwab Retirement Planner[®] that creates a personalized savings and investment strategy.





Take charge of your goals.

When you do the math, low-cost investments can help you save more.

Your plan is made up of exchange-traded funds that have costs that are typically lower than what many people pay for other funds in their plans today. Here's why this matters: Employers that have moved to a plan which includes low-cost funds could potentially see the costs for operating the funds lowered by up to 87%—which can mean nearly \$115,000 more at retirement.² You can find detailed descriptions of your plan's low-cost exchange-traded funds as well as notices about your plan at workplace.schwab.com.

It's a fact. People can do better with help.

Research has shown that those who use professional investment help could have 70% more savings at 65.³ You now have access to impartial advice to build a strategy that can set you on a path toward more savings. If you choose to create your own investment strategy, you'll find more information on page 4.

No sales pitches, just impartial advice.

Useful advice often comes from someone who isn't trying to sell you something. That's why the Schwab Retirement Planner service offers third-party advice from Morningstar Investment Management LLC,⁴ an independent registered investment advisor, to develop your personalized savings and investment strategy. This means the advice you get is designed to be in your best interest. There is a cost for this impartial advice, which is calculated based on your account balance managed by Morningstar Investment Management. To learn more, visit workplace.schwab.com.

An investment strategy built for you.

Your investment strategy is already built on factors such as your current retirement account balance, savings rate, expected retirement age, estimated Social Security benefits, and an estimate of the income you may need in retirement. However, you have the ability to provide additional details to make the investment strategy even more your own.

A plan that works harder for you.

To help you stay on track, your investment mix is rebalanced every three months, if needed, and your strategy is reviewed at least annually. You can also count on FDIC protection of up to \$250,000⁵ for the cash preservation portion of your portfolio through Schwab Bank Savings.⁶

You're in charge, but not alone.

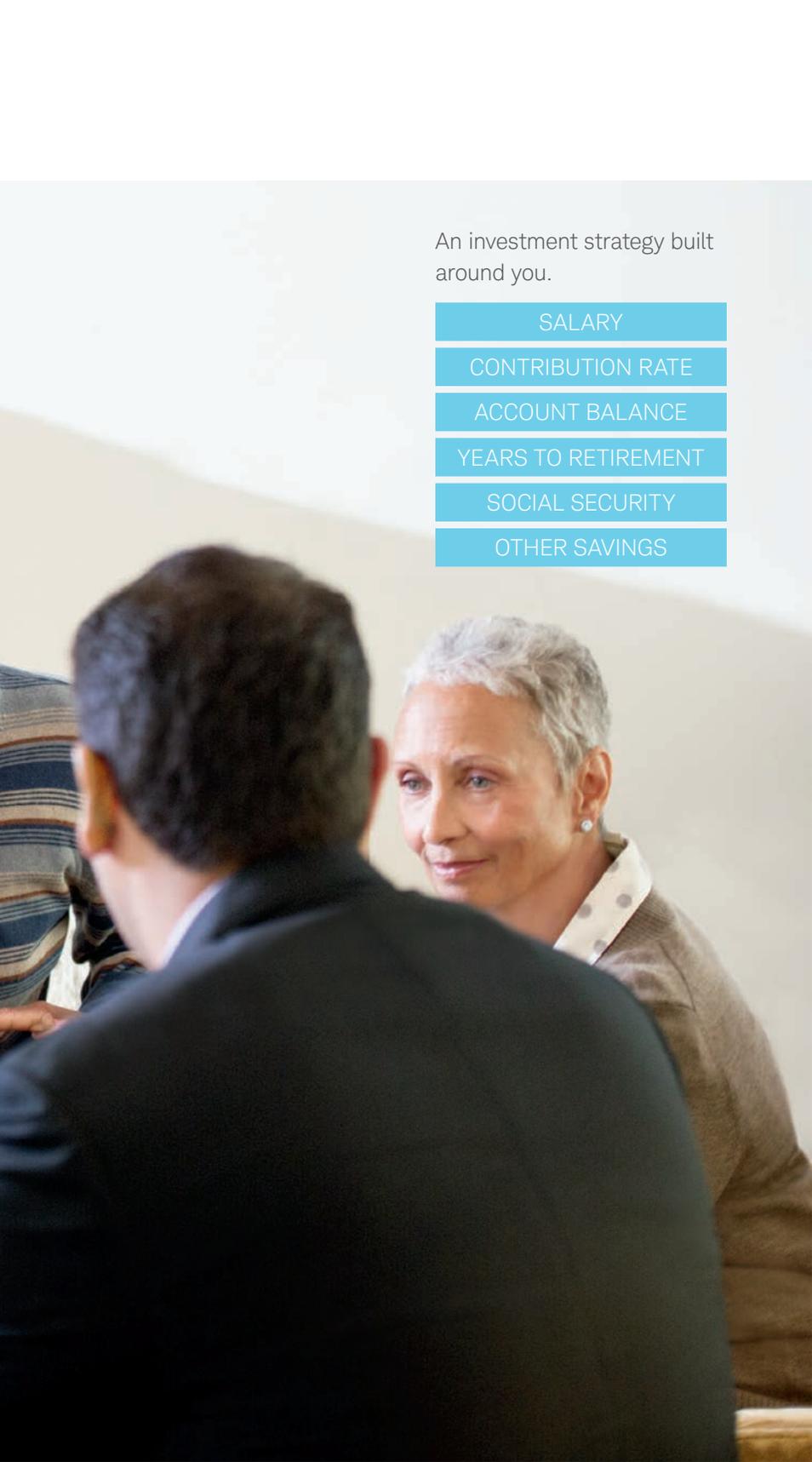
The Schwab Retirement Planner[®] service also means you can talk with a Schwab Advice Consultant, a dedicated advice professional, who can help you access the third-party advice to put a plan in place and help you get on track. You can speak with an advice professional when it's convenient for you,⁷ and as many times as you want. Give us your attention, and we'll help you recognize what's possible, and make changes along the way that may make a difference in your life.

You can also learn more about Schwab Retirement Planner in a recorded webcast at workplace.schwab.com.

Want to talk?

If you'd like to chat,
call **1-800-724-7526**
or visit **workplace**
.schwab.com.





An investment strategy built around you.

SALARY

CONTRIBUTION RATE

ACCOUNT BALANCE

YEARS TO RETIREMENT

SOCIAL SECURITY

OTHER SAVINGS

Want to track your progress?
We love that attitude.

My Retirement Progress™⁸ is a personalized snapshot that shows your progress towards your estimated monthly income needed in retirement. It's available to you anytime⁹ at **workplace.schwab.com** or via the Schwab Workplace Retirement app for iPhone®, Android™, or Kindle Fire. You can also check your progress on your statements.

System availability and response times are subject to market conditions and mobile connection limitations.

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Android is a trademark of Google Inc. Use of this trademark is subject to Google Permissions.

Kindle, Kindle Fire, and Amazon are trademarks of Amazon.com, Inc. or its affiliates.

It's your choice.

Take advantage of your personalized strategy.

If you are a full-time employee and your annual salary is less than \$100,000, you will be enrolled in Schwab Retirement Planner® at a savings level of 2% following 60 days of eligibility. Once you are enrolled, your contributions will be invested according to your personalized investment strategy through Schwab Retirement Planner. That means you can count on impartial third-party advice provided by Morningstar Investment Management, a dedicated advice professional, and FDIC-insured Schwab Bank Savings. It's a good idea to save at the level that may get you to your retirement goal, and a Schwab Advice Consultant can help you put that plan in place.

Act as your own investment advisor.

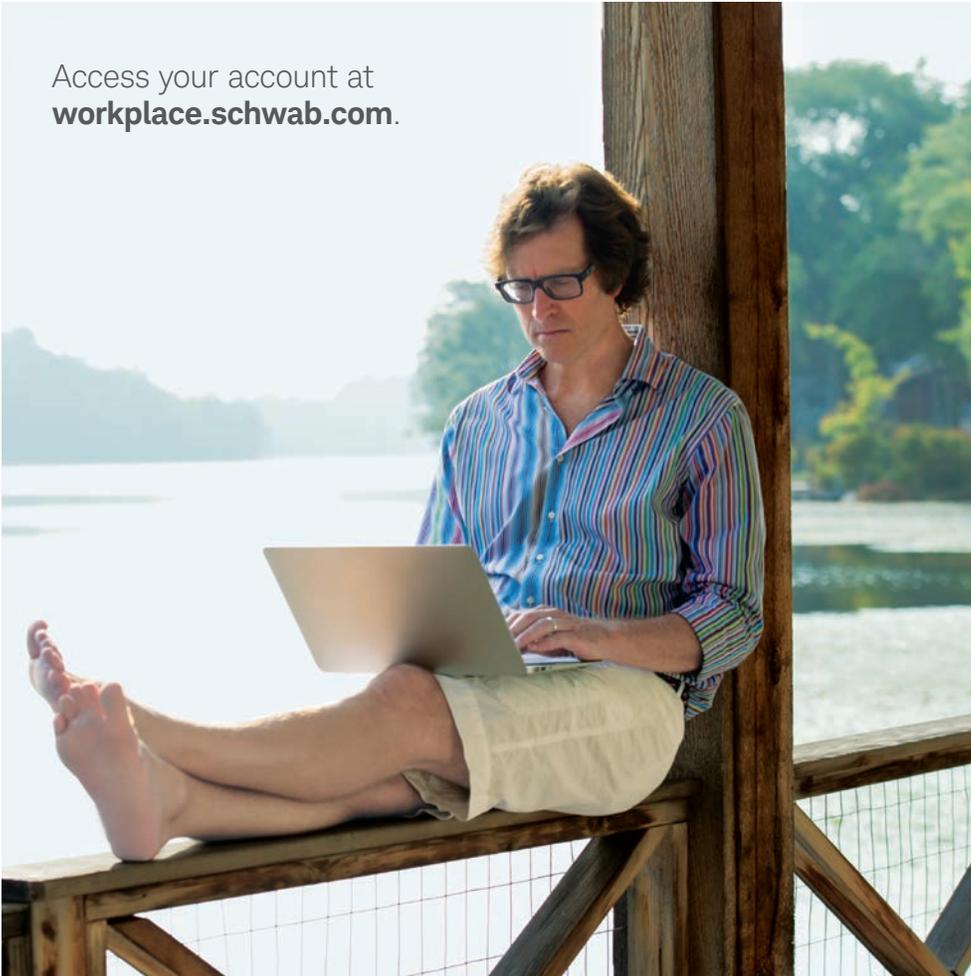
You can choose not to take advantage of Schwab Retirement Planner and manage your plan account yourself. You can still benefit from low-cost investments selected by your employer for your plan. However, you will be responsible for creating your own savings and investment strategy, regularly monitoring your investments, rebalancing, and routinely adjusting your portfolio. You'll find a complete list of available options at workplace.schwab.com. Click on "History & Statements" and then "Statements and Reports," and view the last annual Fee and Investment Notice and any subsequent Change Notices. Our website, workplace.schwab.com, also provides useful tools and resources to help you manage on your own.

You may select a Schwab Personal Choice Retirement Account® (PCRA).¹⁰ PCRA is a self-directed brokerage account within the plan offering a broad range of investments.

Get the most out of your plan.

- Save up to 90% of your total pay or up to the IRS limit, which is \$18,000 annually.
- Make an additional catch-up contribution of up to \$6,000, for a total of \$24,000, if you're 50 or over.
- Non-physician employees are eligible for an annual discretionary company match. The match will be based on half of your contribution, not to exceed 3% of your eligible compensation.

Access your account at
workplace.schwab.com.



How to log in.

All you need to do is create a login ID and password, which you can do at **workplace.schwab.com**. Use the **Register Now** link to establish your login ID and password. Once you have successfully created your login credentials, you will be able to log in and follow the prompts to enroll or manage your account.

Want to talk?

If you'd like to chat,
call **1-800-724-7526**
or visit **workplace**
.schwab.com.

Investment Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

- ¹ Fund operating expenses represent the total of all a fund's annual fund operating expenses. Management fees are one component of the fund operating expenses. Index funds generally have low management fees because they don't have to pay investment managers to actively manage underlying investments.
- ² Hypothetical assumptions are for illustrative purposes only, supporting an additional ~\$115,000 to a 401(k) participant's retirement savings: annual market growth, 7.5%; initial contribution rate (year 1), 5%; increase in contribution rate (years 2–6), 1%; ongoing contribution rate (post-year 6), 10%; industry standard employer match, \$0.50 per \$1 for the first 6% of income contributed; beginning salary, \$50,000; yearly salary increase, 3%; starting age, 25; age at first year of distributions, 55; percentage of last salary distributed annually, 50%. Approximate difference of \$115,000 represents the additional account balance resulting from an investment allocation comprised of index mutual funds with a weighted OER of 20 basis points versus an investment allocation comprised of actively managed mutual funds with a higher weighted OER of 86 basis points. The 86-basis-point assumption is based on Cerulli analysis of midsize 401(k) plans. Assumptions do not factor in the potential impact of professional, independent advice services nor any fees that may be associated with these services or other fees that may be charged to a participant account.
- ³ Financial Engines/Aon Hewitt Study: "Help in Defined Contribution Plans: 2006 Through 2010," September 2011. According to the study, participants in 401(k)s that received professional "Help," on average, experienced returns nearly 3% (292 basis points) per year higher than participants that did not receive such "Help." For example, suppose that two participants, one using "Help" and one not using "Help," each invest \$10,000 at age 45. Using the return difference of 292 basis points, the "Help" Participant could have 70% more wealth at age 65 (\$71,400) than the "Non-Help" Participant (\$42,100). For purposes of the study, "Help" is defined as professional investment help, under the study meaning target date funds, managed accounts and online advice, including fee-based and non-fee-based advice. All returns reported in this study are net of fees, including fund-specific management and expense fees, and managed account fees where applicable. Results not guaranteed.
- ⁴ Schwab Retirement Planner[®] provides participants with a retirement savings and investment strategy, a major component of which is a discretionary investment management service furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management creates discretionary managed portfolios based on human capital methodology using investment alternatives available in the plan. These investment alternatives have been selected by an appropriate plan fiduciary specifically for use in the managed account. Other investment options may be available in the core lineup that are not included in the managed account. For a complete list of the investments which are available under your plan, visit workplace.schwab.com, click on "History & Statements" and view the last annual Fee and Investment Notice and any subsequent Change Notices. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither CS&Co., SRPS, nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the services provided to participants by Morningstar Investment Management. Schwab Advice Consultants, who are not employees of Morningstar Investment Management, facilitate participant access to the Morningstar Investment Management services, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services or generally as part of Schwab Retirement Planner. Use of the term "personalized" in the context of the Schwab Retirement Planner service ("service") refers to the savings and investment recommendations made by Morningstar Investment Management and personal data that may be provided by the participant which will form the basis for Morningstar Investment Management's allocation of the participant's account assets in one of the discretionary managed portfolios and will result in a savings recommendation within the plan and outside of the plan. For plans that do not include a salary deferral feature, this fee-based service does not include a savings recommendation within the plan; references to savings strategy, savings recommendation, and annual savings adjustments are not applicable to these plans. My Retirement Progress[™] services are also not provided for plans that do not include a salary deferral feature. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a participant's savings and investment strategy will provide adequate income at or through their retirement. Fees are charged for Schwab Retirement Planner, including its discretionary investment management service, based on the participant's account balance.** Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.
- ⁵ FDIC Coverage: Funds deposited at Charles Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 when aggregated with all other deposits held by you in the same capacity at Schwab Bank. You are responsible for monitoring the total amount of deposits you hold with Schwab Bank, including any deposits held at Schwab Bank in an individual retirement account or in a self-directed employee benefit plan account. Because the deposit insurance rules are complex, you may want to contact the FDIC or use the FDIC's online tool, Electronic Deposit Insurance Estimator (www.fdic.gov/edie), to estimate your total coverage.
- ⁶ Schwab Bank Savings is a money market bank deposit account (MMDA) at Charles Schwab Bank ("Schwab Bank"). An MMDA is a type of savings deposit. Schwab Bank Savings is only available in select retirement plans serviced by Schwab Retirement Plan Services, Inc.
- ⁷ Call 1-800-724-7526 to speak with one of our Schwab Participant Services Representatives, retirement plan professionals who can help you schedule an advice conversation between 7:00 a.m. and 11:00 p.m. ET, Monday through Friday. Advice conversations are typically scheduled within 14 days.
- ⁸ The My Retirement Progress[™] percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS) based on and using the data formulated by Morningstar Investment Management, LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management formulates and provides estimated monthly income projections in retirement using savings and investment data and assumptions which include, but are not limited to, current retirement plan balance and savings rate, projected date of and estimated years in retirement, and 100% post-tax replacement income. SRPS cannot alter or influence any of the calculations that Morningstar Investment Management provides. SRPS then uses the projections formulated by Morningstar Investment Management to express the potential gap in retirement savings as a percentage that is made available as part of the retirement plan recordkeeping and related services provided by SRPS. Morningstar Investment Management is not affiliated with or an agent of SRPS; Charles Schwab & Co., Inc., a federally registered investment advisor; or their affiliates. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. To obtain more information about how the percentage is calculated or to provide additional information that can impact My Retirement Progress calculations, visit workplace.schwab.com or call 1-800-724-7526. The Morningstar name and logo are registered marks of Morningstar, Inc.
- ⁹ Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance, or for other reasons.
- ¹⁰ Schwab Personal Choice Retirement Account[®] (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

Trust, custody, and deposit products and services are available through Charles Schwab Bank. 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.

