



## Fee and Investment Notice

**Contact Us**  
800-724-7526  
en español 877-905-2553  
workplace.schwab.com

Dear Plan Participant,

Saving for retirement is an important key to a secure future, whether you plan to retire soon or many years from now. By offering the TeamHealth 401(k) Plan (the "Plan"), AmeriTeam Services, LLC ("Plan Sponsor") is helping you build savings for your retirement. The term "Plan Sponsor" used in this notice refers to the Plan Administrator who has the fiduciary duty to provide these disclosures to you (the "Participant").

This notice is required to be provided to you by your Plan Sponsor and is intended to help you understand your retirement plan, including its fees and expenses, and the investments that are available to you so that you can make informed decisions about how to direct your individual plan account.

Your Plan Sponsor directed Schwab Retirement Plan Services, Inc. ("SRPS") to provide you this enclosed report on its behalf. The first section of the report outlines your investment options, related expenses, and comparisons to applicable benchmarks, the second offers information about managing your account, and the third explains the fees and expenses you may incur. This report is designed to be as simple and easy to understand as possible. You'll receive an updated version of this report at least once every year.

To make changes in your account, obtain more information about your investments or find out more about how you can save for retirement, visit [workplace.schwab.com](http://workplace.schwab.com) or call us at 800-724-7526 (en español 877-905-2553). We're here Monday - Friday from 7 a.m. to 11 p.m. Eastern Time and are happy to help you. If you prefer to contact us in writing, please mail your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286. The information at [workplace.schwab.com](http://workplace.schwab.com) is available free of charge as a paper copy at your request.

Sincerely,

A handwritten signature in black ink that reads "Catherine Golladay".

Catherine Golladay  
Vice President, Participant Services





# TeamHealth 401(k) Plan

September 2016 Fee and Investment Notice

INSIDE:

- Your Investment Options
- Managing Your Account
- Plan Fees and Expenses

# TeamHealth 401(k) Plan

## FEE AND INVESTMENT NOTICE

Whether you have adequate savings at retirement depends in large part on how much you choose to save and how you invest your savings. This report outlines the Designated Investment Alternatives (throughout this report referred to as investment options or just options) available to you in the Plan, provides some account management information, and explains the fees and expenses that may apply to your account.

**Learn more** Investing has a language all its own. If you run into a word you don't know, check out the glossary of financial terms at [workplace.schwab.com](http://workplace.schwab.com).

You can find more details about your Plan in the Summary Plan Description. For a copy, call 800-724-7526 (en español 877-905-2553) or send your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286.

## PART 1: Your investment options

As a Participant in the Plan, you may be able to create your own investment portfolio by choosing one or more of the Plan's investment options. The chart below shows each option's past performance at selected intervals and lists any fees, expenses, and restrictions specific to that product. Keep in mind that an option's past performance doesn't guarantee that it will grow or make money in the future. Most investment products are not insured the way bank accounts are, and they can lose money. Always research all your options carefully before investing.

### Performance Information

**Investments with Market Risk.** The following table focuses on the performance of investment options that do not have a fixed or stated rate of return and entail market risk. This shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Information about an option's principal risks is available at [workplace.schwab.com](http://workplace.schwab.com).

Investment products: are not insured by the FDIC; are not a deposit or other obligation of, or guaranteed by Charles Schwab Bank ("Schwab Bank"); and are subject to investment risks, including possible loss of the principal amount invested.

INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE				EXPENSES				Shareholder-type Fees† and Restrictions
	Average Annual Total Return as of 8/31/2016				Operating Expense*				
		1 yr	5 yr	10 yr/Life**	Gross		Net		
Name/(Inception Date) Benchmark				As a %	Per \$1000	As a %	Per \$1000		
<b>Large Blend</b>									
<b>Schwab US Large-Cap ETF</b> ** / (11/03/2009)	NAV	11.66%	14.44%	13.67%	0.03%	\$0.30	0.03%	\$0.30	
	Market	11.66%	14.44%	13.68%					
<i>Russell 1000 TR USD</i> **		11.69%	14.60%	13.80%					

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	Average Annual Total Return as of 8/31/2016				Operating Expense*				
					Gross		Net		
Name/(Inception Date) Benchmark		1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Large Growth</b>									
<b>Schwab US Large-Cap Growth ETF</b> ** / (12/11/2009)	NAV	7.56%	14.81%	13.54%	0.06%	\$0.60	0.06%	\$0.60	
	Market	7.52%	14.80%	13.54%					
<i>Russell 1000 Growth TR USD</i> **		10.54%	14.74%	13.65%					
<b>Large Value</b>									
<b>Schwab US Large-Cap Value ETF</b> ** / (12/11/2009)	NAV	15.70%	13.96%	12.19%	0.06%	\$0.60	0.06%	\$0.60	
	Market	15.59%	13.98%	12.19%					
<i>Russell 1000 Value TR USD</i> **		12.92%	14.39%	12.34%					
<b>Mid-Cap Blend</b>									
<b>Schwab US Mid-Cap ETF</b> ** / (01/13/2011)	NAV	8.94%	14.66%	11.85%	0.07%	\$0.70	0.07%	\$0.70	
	Market	8.84%	14.63%	11.87%					
<i>Russell Mid Cap TR USD</i> **		9.91%	14.29%	11.59%					
<b>Mid-Cap Growth</b>									
<b>Vanguard Mid-Cap Growth ETF</b> ** / (08/17/2006)	NAV	5.56%	12.59%	8.15%	0.08%	\$0.80	0.08%	\$0.80	
	Market	5.60%	12.57%	8.14%					
<i>Russell Mid Cap Growth TR USD</i>		7.00%	13.43%	8.76%					
<b>Mid-Cap Value</b>									
<b>Vanguard Mid-Cap Value ETF</b> ** / (08/17/2006)	NAV	10.42%	15.34%	8.25%	0.08%	\$0.80	0.08%	\$0.80	
	Market	10.34%	15.33%	8.24%					
<i>Russell Mid Cap Value TR USD</i>		12.88%	15.03%	7.98%					
<b>Small Blend</b>									
<b>Schwab US Small-Cap ETF</b> ** / (11/03/2009)	NAV	8.89%	13.85%	15.04%	0.07%	\$0.70	0.07%	\$0.70	
	Market	8.91%	13.84%	15.05%					
<i>Russell 2000 TR USD</i> **		8.59%	12.85%	13.58%					

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	Average Annual Total Return as of 8/31/2016				Operating Expense*				
					Gross		Net		
Name/(Inception Date) Benchmark		1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Small Growth</b>									
<b>Vanguard Small-Cap Growth ETF / (01/26/2004)</b>	NAV	6.19%	12.76%	9.00%	0.08%	\$0.80	0.08%	\$0.80	
	Market	6.22%	12.77%	9.01%					
<i>Russell 2000 Growth TR USD</i>		3.55%	13.02%	8.20%					
<b>Small Value</b>									
<b>Vanguard Small-Cap Value ETF / (01/26/2004)</b>	NAV	12.06%	14.78%	7.69%	0.08%	\$0.80	0.08%	\$0.80	
	Market	12.08%	14.78%	7.69%					
<i>Russell 2000 Value TR USD</i>		13.80%	12.63%	5.80%					
<b>Diversified Emerging Mkts</b>									
<b>Schwab Emerging Markets Equity ETF ** / (01/14/2010)</b>	NAV	11.02%	-0.39%	0.50%	0.14%	\$1.40	0.14%	\$1.40	
	Market	10.74%	-0.45%	0.50%					
<i>MSCI EM NR USD **</i>		11.83%	-0.42%	0.58%					
<b>Foreign Large Blend</b>									
<b>Schwab International Equity ETF ** / (11/03/2009)</b>	NAV	1.47%	4.48%	4.34%	0.08%	\$0.80	0.08%	\$0.80	
	Market	1.46%	4.49%	4.36%					
<i>MSCI ACWI Ex USA NR USD **</i>		2.92%	3.31%	3.95%					
<b>Foreign Large Growth</b>									
<b>iShares MSCI EAFE Growth / (08/01/2005)</b>	NAV	3.25%	5.64%	2.72%	0.40%	\$4.00	0.40%	\$4.00	
	Market	3.81%	5.70%	2.67%					
<i>MSCI ACWI Ex USA Growth NR USD</i>		5.65%	4.31%	2.92%					
<b>Foreign Large Value</b>									
<b>iShares MSCI EAFE Value / (08/01/2005)</b>	NAV	-3.96%	3.78%	0.29%	0.40%	\$4.00	0.40%	\$4.00	
	Market	-3.72%	3.83%	0.23%					
<i>MSCI ACWI Ex USA Value NR USD</i>		0.14%	2.27%	1.11%					

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INVESTMENTS AVAILABLE TO YOU	PAST PERFORMANCE				EXPENSES				Shareholder-type Fees† and Restrictions
	Average Annual Total Return as of 8/31/2016				Operating Expense*				
					Gross		Net		
Name/(Inception Date) Benchmark		1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Foreign Small/Mid Blend</b>									
<b>iShares MSCI EAFE Small-Cap</b> ** / (12/10/2007)	NAV	5.74%	8.17%	2.66%	0.40%	\$4.00	0.40%	\$4.00	
	Market	5.95%	8.17%	2.55%					
<i>MSCI World Ex USA SMID NR USD</i> **		5.39%	6.08%	1.44%					
<b>Commodities Broad Basket</b>									
<b>United States Commodity Index</b> ** / (08/10/2010)	NAV	-2.54%	-8.92%	-2.95%	1.11%	\$11.10	1.11%	\$11.10	
	Market	-2.45%	-8.93%	-3.08%					
<i>Morningstar Lng-Only Cmdty TR USD</i> **		-11.84%	-12.31%	-5.68%					
<b>Commodities Precious Metals</b>									
<b>iShares Gold Trust</b> / (01/21/2005)	NAV	15.04%	-6.54%	7.33%	0.25%	\$2.50	0.25%	\$2.50	
	Market	14.75%	-6.70%	7.29%					
<i>Bloomberg Sub Precious Metals TR USD</i>		18.15%	-9.19%	6.03%					
<b>Global Real Estate</b>									
<b>SPDR Dow Jones International RelEst ETF</b> ** / (12/15/2006)	NAV	9.05%	6.81%	0.85%	0.59%	\$5.90	0.59%	\$5.90	
	Market	9.23%	6.62%	0.72%					
<i>S&amp;P Global REIT TR USD</i> **		22.05%	11.62%	4.22%					
<b>Real Estate</b>									
<b>Schwab US REIT ETF</b> ** / (01/13/2011)	NAV	24.03%	13.22%	12.98%	0.07%	\$0.70	0.07%	\$0.70	
	Market	23.97%	13.25%	12.97%					
<i>S&amp;P United States REIT TR USD</i> **		25.52%	13.53%	13.05%					

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	Average Annual Total Return as of 8/31/2016				Operating Expense*				
					Gross		Net		
Name/(Inception Date) Benchmark		1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Emerging Markets Bond</b>									
<b>PowerShares Emerging Markets Sov Dbt ETF</b> ** / (10/11/2007)	NAV	16.36%	7.05%	7.79%	0.50%	\$5.00	0.50%	\$5.00	
	Market	16.65%	7.03%	7.69%					
<i>Barclays US Agg Bond TR USD</i> **		5.97%	3.24%	5.14%					
<b>High Yield Bond</b>									
<b>SPDR Barclays High Yield Bond ETF</b> ** / (11/28/2007)	NAV	5.55%	5.71%	5.57%	0.40%	\$4.00	0.40%	\$4.00	
	Market	5.19%	5.39%	5.38%					
<i>BofAML US HY Master II TR USD</i> **		9.18%	7.32%	7.98%					
<b>Inflation-Protected Bond</b>									
<b>Schwab US TIPS ETF</b> ** / (08/05/2010)	NAV	5.29%	1.67%	3.33%	0.07%	\$0.70	0.07%	\$0.70	
	Market	5.43%	1.66%	3.33%					
<i>Barclays US Treasury US TIPS TR USD</i> **		5.37%	1.77%	3.40%					
<b>Intermediate Government</b>									
<b>Schwab Intermediate-Term US Trs ETF</b> ** / (08/05/2010)	NAV	4.38%	2.31%	3.14%	0.09%	\$0.90	0.09%	\$0.90	
	Market	4.38%	2.30%	3.13%					
<i>Barclays US Government TR USD</i> **		5.01%	2.50%	3.02%					
<b>Intermediate-Term Bond</b>									
<b>Schwab US Aggregate Bond ETF</b> ** / (07/14/2011)	NAV	5.90%	3.12%	3.43%	0.05%	\$0.50	0.05%	\$0.50	
	Market	5.92%	3.04%	3.44%					
<i>Barclays US Agg Bond TR USD</i> **		5.97%	3.24%	3.58%					



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	Average Annual Total Return as of 8/31/2016				Operating Expense*				
					Gross		Net		
Name/(Inception Date) Benchmark		1 yr	5 yr	10 yr/Life**	As a %	Per \$1000	As a %	Per \$1000	
<b>Short Government</b>									
<b>Vanguard Short-Term Government Bond ETF ** /</b> (11/19/2009)	NAV	0.98%	0.58%	0.88%	0.10%	\$1.00	0.10%	\$1.00	
	Market	0.91%	0.55%	0.88%					
<i>Barclays Government 1-5 Yr TR USD **</i>		1.86%	1.05%	1.60%					
<b>Short-Term Bond</b>									
<b>SPDR Barclays Short Term Corp Bd ETF ** /</b> (12/16/2009)	NAV	2.48%	1.79%	1.97%	0.12%	\$1.20	0.12%	\$1.20	
	Market	2.59%	1.76%	1.78%					
<i>Barclays US Govt/Credit 1-5 Yr TR USD **</i>		2.38%	1.50%	2.09%					
<b>World Bond</b>									
<b>iShares International Treasury Bond ** /</b> (01/21/2009)	NAV	9.96%	-0.44%	2.46%	0.35%	\$3.50	0.35%	\$3.50	
	Market	10.35%	-0.53%	2.42%					
<i>Citi WGBI NonUSD USD **</i>		12.24%	-0.63%	2.48%					

Exchange Process Fee will apply for sales made from Exchange Traded Funds (ETF). Please see the Notes and FAQs section regarding the Exchange Process Fee.

*Performance data quoted is past performance and is no guarantee of future results. Current performance may be lower or higher. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than original cost.*

Operating Expense and Shareholder-type fees and Restriction data for each fund are as of the most recently available prior month end.

Data provided by Morningstar, Inc. at [www.morningstar.com](http://www.morningstar.com) or by fund providers, your Plan Sponsor or their consultant.

\* Operating Expenses are actual expenses (as stated in the fund's prospectus) paid indirectly from your investment in this option each year. They are expressed as a percentage of the value of your investment in the option (expense ratio) and as a value for each \$1000 invested in the option. To estimate the annual total dollar impact on your account, multiply the Operating Expense per \$1000 by how many \$1000 increments you hold in the fund. The gross expense ratio is the actual fund expenses as stated in the fund prospectus. The net expense ratio is the net fund expenses after any expenses were waived and/or partially absorbed by fund management.

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\*\* **10yr/Life** - For funds whose Inception Date is less than 10 years ago, the performance shown may be past performance for the period beginning with the inception date of the fund through 8/31/2016 for the fund and its benchmark.

† Shareholder-type fees are fees paid directly from your investment in this option, which may not be reflected in the Operating Expense shown above (such as administrative fees, sales loads, sales charges, deferred sales charges, redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, surrender charges, contract maintenance fees, and mortality and expense charges).

**FDIC-Insured Money Market Deposit Account** - The following table describes Schwab Bank Savings ("SBS"), a capital preservation feature that is not subject to market risk and bears a stated interest rate that is set on a monthly basis. The annual percentage rate ("APR") and annual percentage yield ("APY") remain in effect at least until the last Business Day of the month. Schwab Bank may adjust the rate prospectively on the day following the last Business Day of the month. A "Business Day" is any Monday through Friday that is not a Federal Reserve Bank or New York Stock Exchange holiday.

Product Name	Rate as of 12/31/2015	Shareholder-type Fees† and Restrictions
<b>SCHWAB BANK SAVINGS</b>	The Schwab Bank Savings APR is 0.12% and APY is 0.12% as of the date indicated above. Current rate and yield information may be obtained at <a href="http://www.workplace.schwab.com">www.workplace.schwab.com</a> .	N/A

Fees and expenses are among the many factors to consider when you decide to invest. Investment fees and expenses may fluctuate each year and over time may substantially reduce the growth of your account. You can visit [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html) for an example of the long-term effects of the fees and expenses.

**UNDERSTANDING BENCHMARKS**

A benchmark is a tool used to compare performance. To help you evaluate the performance of your Plan's options, we've included one or more indices for you to use as benchmarks. An index measures the performance of a group of securities chosen to reflect a certain segment of the financial market. Many indices have been created to track many different segments of the market. Indices cannot be purchased directly. They are simply measures of market performance. Well-known market indices include the Dow Jones Industrial Average, the S&P 500, and the Nasdaq Composite.

**SELF-DIRECTED BROKERAGE ACCOUNT (Schwab Personal Choice Retirement Account®)**

In your Plan, you also have the option of opening a self-directed brokerage account. This kind of feature makes it possible for you to invest some or all of your contributions in investments available through Charles Schwab & Co., Inc. ("CS&Co.") brokerage services. These investments may include individual stocks, bonds, and mutual funds according to your Plan Sponsor's election. Even though a Schwab Personal Choice Retirement Account® ("PCRA") allows for a broader array of investments than you may have available to choose from in your Plan's core fund line-up, not all types of investments are available. PCRA can not include trading on collectibles, currencies, precious metals, real estate, futures, commodities, private placements, options, margin accounts or short sales. There is no minimum balance requirement, however some investments may require a minimum initial purchase amount. For additional details on PCRA investment and trading restrictions, please see below. If you choose to invest a portion of your account in the self-directed brokerage option, you are responsible for monitoring and reviewing the investment choices you've made. You can manage a PCRA account and provide investment instructions at [www.Schwab.com](http://www.Schwab.com) or by calling the number shown below. Applicable trading fees and restrictions will apply, along with other individual fees. You'll find a list of brokerage fees in the CS&Co. Pricing Guide for Retirement Plan Accounts

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you receive when you open an account and at [workplace.schwab.com](http://workplace.schwab.com). Prior to placing a trade, you can ask a PCRA representative about any fees, including fees not described in this disclosure, associated with the purchase or sale of a particular security by calling the number below. Actual amounts charged to your brokerage account will be listed on your transaction confirmations and periodic brokerage statements you will receive for your PCRA. If you have questions or concerns about your self-directed brokerage account, please call 888-393-7272.

The table below outlines additional restrictions that may apply to PCRA in your plan:

ACTION	CATEGORY	LIMITATION
Transaction Restrictions	Specific Investments	You may not transact in the following: TMH TEAM HEALTH HOLDINGS

## PART 2: Managing your account

To make changes in your account, obtain more information about your investment options, or find out more about how you can save for retirement, visit [workplace.schwab.com](http://workplace.schwab.com) or call us at 800-724-7526 (en español 877-905-2553). Participant service representatives are available Monday - Friday from 7 a.m. to 11 p.m. Eastern Time and are happy to help you. If you prefer to contact SRPS in writing, please mail your request to Schwab Retirement Plan Services, Inc., P.O. Box 5050, Richfield, OH, 44286. The information available at [workplace.schwab.com](http://workplace.schwab.com) is available free of charge as a paper copy at your request.

### SCHWAB RETIREMENT PLANNER®

Your Plan offers Schwab Retirement Planner® a major component of which is a discretionary managed account service provided by Morningstar Investment Management LLC, an independent registered investment adviser and designated investment manager for the Plan. A designated investment manager or "DIM" is a fiduciary that is designated by your Plan Sponsor or other Plan fiduciary and made available to participants and beneficiaries to manage all or a portion of their Plan account. When you select the discretionary management service, Morningstar Investment Management becomes responsible for managing the portion of your account in the service. Schwab Retirement Planner is available via the Plan website or with a Schwab Advice Consultant. You can access Schwab Retirement Planner any time. If a life event occurs this may be a good time to re-evaluate your financial situation by accessing Schwab Retirement Planner.

*For more detailed information about the investment objectives, risks, expenses, fees or other restrictions on the underlying investment options that comprise your Schwab Retirement Planner account, please see the investment information available at [workplace.schwab.com](http://workplace.schwab.com) or refer to the fund information in the chart in the above section.*

### RESTRICTIONS

You can change your investment elections for future contributions at any time. You also can request a transfer from one option to another as permitted by the Plan and subject to prospectus requirements.

### Voting Rights

You will not have the right to exercise voting, tender, and similar rights with respect to the investment options in the Plan.

### Risk Reduction

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To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. Diversification strategies do not assure a profit and do not protect against losses in declining markets.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

### **PART 3: Plan fees and expenses**

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To support making the Plan available to you, your account may be charged (your balance may be reduced by) administrative fees for recordkeeping, accounting, legal, and other plan services. Some fees may be shared proportionately among all participants in the Plan. Individual Fees are your responsibility and typically occur when you make certain transactions. Plan Administrative Fees may fluctuate each year and over time may substantially reduce the growth of your account.

Your quarterly benefit statement details any fees except PCRA fees deducted from your account for the preceding quarter. You also can review any charges to your account by looking at your transaction history in the Activity section of [workplace.schwab.com](http://workplace.schwab.com) and information you receive for your PCRA account.

#### **Plan Administrative Fees**

Plan administrative fees may include those expenses related to the administration of the plan such as recordkeeping, legal, accounting, trustee, and other expenses.

Fees paid by the Plan for trust, custody, and recordkeeping services are deducted from your account in the Plan proportionately based on the amount of assets held by each participant (i.e., pro-rata). In addition, a fee of \$25 per year (paid on a quarterly basis) may be charged to your account in the Plan for trust, custody, and recordkeeping services.

The Plan Administrative Fees deducted from your account, described above, may be reduced or eliminated due to revenue sharing arrangements between Plan service providers and Plan investment providers.

#### **Individual Fees**

Individual Fees based on transactions you make are charged at the time of the transaction. Outlined below are the individual Fees you may be charged for transactions you request from the Plan:

<b>INDIVIDUAL FEES AND EXPENSES</b>	
Loan Administration Fee	\$40 per year
Loan Establishment Fee	\$50

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<b>INDIVIDUAL FEES AND EXPENSES</b>	
Qualified Domestic Relations Order Determination Fee*	\$750

\* A Qualified Domestic Relations Order (QDRO) is a judgment, decree or order made pursuant to a state's domestic relations or community property law and relating to the provision of child support, alimony or marital property rights to a spouse, former spouse, child or other dependent of a plan participant.

Annual fees may be divided and charged in each quarter. For example, a \$40 yearly fee may be posted to your account as \$10 per quarter. In addition to the above, if you open a PCRA account, applicable trading fees and restrictions will apply, along with other individual fees. You'll find a list of brokerage fees in the CS&Co. Pricing Guide for Retirement Plan Accounts you receive when you open an account and at [workplace.schwab.com](http://workplace.schwab.com).

Your Plan also offers Schwab Retirement Planner® as described in part 2 of this notice. The direct cost to you for Schwab Retirement Planner based on the average daily balance of eligible assets (excluding PCRA, and loan balances). SRPS charges an asset based fee for this service every three months, which is outlined below. SRPS pays Morningstar Investment Management LLC for its provision of investment management services.

<b>Asset Balance</b>	<b>Fee Rate as % of Assets</b>	<b>Maximum Estimated Fee Amount per Asset Tier</b>
First \$150000	0.35%	\$525.00
Next \$100000	0.30%	\$300.00
Over \$250000	0.25%	no maximum

## Notes and FAQs

<b>NOTES ABOUT FUNDS AND ACCOUNTS</b>	
<b>Plan Administrator</b>	The term "Plan Sponsor" used in this notice refers to the Plan Administrator who has the fiduciary duty to provide these disclosures to you (the "Participant").
<b>Schwab ETFs</b>	Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF. Shares are bought and sold at market price, which may be higher or lower than the net asset value (NAV). All ETFs are subject to management fees and expenses. Schwab ETFs are distributed by SEI Investments Distributions Co. (SIDCO). SIDCO is not affiliated with The Charles Schwab Corporation or any of its affiliates.
<b>ETF Trading</b>	Exchange-Traded Funds transactions in Schwab Index Advantage ETF settle on the third business day following trade date (T + 3). However, unlike standard practice in brokerage accounts, participants in Schwab Index Advantage ETF can only trade on their settled positions to prevent any freeriding violations. Additionally, there are no margin accounts in Schwab Index Advantage.  Exchange-Traded Funds only trade in whole shares on national securities exchanges. Exchange-Traded Fund fractional share interests are held by the Plan or Charles Schwab & Co., Inc. in order to allow balances in Plan Participant accounts to be fully invested when

**TeamHealth 401(k) Plan  
FEE AND INVESTMENT NOTICE**

<b>NOTES ABOUT FUNDS AND ACCOUNTS</b>	
	<p>account assets are not sufficient to invest in or sell a whole share. Exchange-Traded Fund fractional share interests are not eligible for in-kind distribution but will be converted to cash when processing a distribution request. For more details regarding the fractional share facilitation within your retirement plan, please see the Learn more about Trading Exchange-Traded Funds available on <a href="http://workplace.schwab.com">workplace.schwab.com</a>.</p> <p>If facilitation of fractional Exchange-Traded Fund shares transactions is discontinued, Participants will only be able to trade whole shares or participate in transactions in which the aggregate orders of all Plan Participants that are trading in the same direction (i.e., buying or selling) equals a whole share. In such event, trading in fractional Exchange-Traded Fund shares may be delayed.</p> <p>One or more commodity Exchange-Trade Funds are available for use as an authorized investment in your core fund line-up, therefore your plan sponsor may have electronically filed for an exclusion from the definition of a commodity pool operator with the National Futures Association under the Commodity Future Trading Commission Rule 4.5.</p>
<b>Exchange Process Fee</b>	<p>This is a fee CS&amp;Co. charges to offset fees imposed on us by national securities and self-regulatory organizations.</p> <p>The Securities and Exchange Commission (SEC) assesses transaction fees on national securities exchanges and self-regulatory organizations based on the aggregate dollar amount of sales of certain securities. The SEC recalculates the amount of this fee periodically—at least once per year but sometimes more often. National securities exchanges and self-regulatory organizations offset the transaction fees by charging their member broker-dealers such as CS&amp;Co., and we, in turn, offset this fee by charging you an Exchange Process Fee for covered sell transactions.</p> <p>CS&amp;Co.'s Exchange Process Fee will rise or fall periodically depending upon the rates set by the SEC. More information on SEC fees can be found at <a href="http://www.sec.gov/answers/sec31.htm">www.sec.gov/answers/sec31.htm</a>.</p>
<b>PCRA Accounts Fees</b>	<p>Schwab Personal Choice Retirement Account® ("PCRA") is offered through Charles Schwab &amp; Co., Inc. ("CS&amp;Co.") (Member SIPC), a registered broker dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc..</p>
<b>Morningstar Investment Management LLC Services</b>	<p>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 <a href="http://workplace.schwab.com">workplace.schwab.com</a>, click on History and 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 &amp; Co., Inc. (CS&amp;Co.), a federally registered investment advisor; or their affiliates. Neither CS&amp;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</p>

**TeamHealth 401(k) Plan  
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<b>NOTES ABOUT FUNDS AND ACCOUNTS</b>	
	<p>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. <b>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.</b> 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.</p>
<b>Schwab Bank Savings</b>	<p><b>FDIC COVERAGE SCHWAB BANK SAVINGS</b> Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") established by your Plan at Charles Schwab Bank ("Schwab Bank"). An MMDA is a type of savings deposit.</p> <p>Generally, for self-directed defined contribution, Keogh or Section 457 plans, the portion of your Plan account allocated to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000 subject to the FDIC rules concerning aggregation of deposit accounts you hold in the same capacity with Schwab Bank. You are responsible for monitoring the total amount of deposits you maintain directly with Schwab Bank in an individual retirement account or self-directed retirement account. Different FDIC insurance coverage rules apply to SBS deposits in other types of employee benefit plans or corporate accounts, whether or not you direct the investments in these arrangements. Because the deposit insurance rules are complex, you may want to contact the FDIC or use the FDIC's online tool, Electronic Deposit Estimator (<a href="http://www.fdic.gov/edie">www.fdic.gov/edie</a>), to estimate your total coverage.</p>
<b>Morningstar Investment Data</b>	<p>©2016 Morningstar, Inc. All rights reserved. Except as noted, data provided by Morningstar, Inc. The information contained herein is the proprietary information of Morningstar, Inc., and may not be copied or redistributed for any purpose and may only be used for non-commercial, personal purposes. The information contained herein is not represented or warranted to be accurate, correct, complete or timely. Morningstar, Inc. shall not be responsible for investment decisions, damages or other losses resulting from use of this information. Past performance is no guarantee of future performance. Morningstar, Inc. has not granted consent for it to be considered or deemed an "expert" under the Securities Act of 1933.</p>

<b>Index Provider Information</b>
<p>Please note, the following attributions are required by the benchmark index providers that may be identified in Part 1 of this document. Some or all of the benchmark index providers listed below may not be identified in Part 1 of this document.</p>

## TeamHealth 401(k) Plan FEE AND INVESTMENT NOTICE

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**TeamHealth 401(k) Plan  
FEE AND INVESTMENT NOTICE**

**FAQs**

Need help? Here's where to find what you need.

	<b>BY COMPUTER</b>	<b>BY PHONE</b>	<b>BY MAIL</b>
<b>How can I ask a question about my retirement plan?</b>	workplace.schwab.com	Participant Services 800-724-7526 en español 877-905-2553 Monday - Friday from 7 a.m. to 11 p.m. Eastern Time	Schwab Retirement Plan Services, Inc. P.O. Box 5050, Richfield, OH, 44286
<b>How can I get a prospectus?</b>			
<b>How can I ask about making a change to my retirement account?</b>			
<b>How can I get more information about the effects of fees and expenses on my retirement account?</b>	U.S. Department of Labor <a href="http://www.dol.gov/ebsa">www.dol.gov/ebsa</a>		
<b>Where can I find definitions of terms used in my financial report?</b>	workplace.schwab.com		

None of the information above constitutes a recommendation or a solicitation of an offer to buy or sell any securities by SRPS or your Plan Sponsor. The information is not intended to provide tax, legal, or investment advice. SRPS does not guarantee the suitability or potential value of any particular investment or information source. Schwab does not guarantee the accuracy, timeliness, completeness or correct sequencing of the information, or warrant any results from use of the information. You are responsible for determining an investment strategy to meet the needs of your retirement.

Charles Schwab is not registered as a broker-dealer in Canada and is relying upon an exemption from the broker-dealer registration requirement to act as a broker-dealer. Therefore, Charles Schwab and its agents are not subject to the full regulatory requirements otherwise applicable under Canadian securities legislation.

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.



TeamHealth 401(k) Plan  
Schwab Bank Savings Notice

September 23, 2016

**Contact Us**  
800-724-7526  
en español 877-905-2553  
workplace.schwab.com

Dear Participant,

We all know it's important to save — especially for a goal like retirement. AmeriTeam Services, LLC wants everyone to look forward to an active and healthy future. To help you work toward your retirement goals, your company's qualified retirement plan offers a number of options, including Schwab Bank Savings. The enclosed information has been provided to help you understand Schwab Bank Savings before making your asset allocation decision.

If you have any questions about your retirement account, investment choices or want to know more about saving and how we can help, please call us at 800-724-7526 (en español 877-905-2553). We're here Monday - Friday from 7 a.m. to 11 p.m. Eastern Time. You can access your account, obtain information on plan related investment alternatives, check performance or use the planning tools at any time on [workplace.schwab.com](http://workplace.schwab.com).

Sincerely,



Catherine Golladay  
Vice President, Participant Services

**FDIC COVERAGE SCHWAB BANK SAVINGS**

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA") established by your Plan at Charles Schwab Bank ("Schwab Bank"). An MMDA is a type of savings deposit.

Generally, for self-directed defined contribution, Keogh or Section 457 plans, the portion of your Plan account allocated to SBS is eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000 subject to the FDIC rules concerning aggregation of deposit accounts you hold in the same capacity with Schwab Bank. You are responsible for monitoring the total amount of deposits you maintain directly with Schwab Bank in an individual retirement account or self-directed retirement account. Different FDIC insurance coverage rules apply to SBS deposits in other types of employee benefit plans or corporate accounts, whether or not you direct the investments in these arrangements. Because the deposit insurance rules are complex, you may want to contact the FDIC or use the FDIC's online tool, Electronic Deposit Estimator ([www.fdic.gov/edie](http://www.fdic.gov/edie)), to estimate your total coverage.

Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

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.



## Schwab Bank Savings Disclosure For Participants

### Introduction

The Schwab Bank Savings feature ("SBS") is only available to retirement plans for which Charles Schwab Bank, a federal savings bank ("Schwab Bank"), serves as directed trustee or custodian. Schwab Bank's directed trustee and custody services are provided through Schwab Bank's Business Trust Division (the "Business Trust Division"). SBS provides participants in employer-sponsored retirement plans ("Participant" or "Participants" and "Plan" or "Plans") with the ability to deposit all or a portion of the funds in their Plan account into a money market deposit account ("MMDA"), a type of savings deposit, at Charles Schwab Bank, a federal savings bank ("Schwab Bank"). The MMDA is established in the name of the Plan ("Plan MMDA") at Schwab Bank by Schwab Bank's Business Trust Division in its capacity as directed trustee or custodian for the Plan ("Business Trust Division"). When a Participant elects the SBS feature, the Participant's beneficial interest in the Plan MMDA will be tracked and maintained by the Plan's recordkeeper, Schwab Retirement Plan Services, Inc. ("SRPS"), as directed by the Participant's employer, Plan sponsor, Plan Administrator or other authorized Plan fiduciary (referred to as "Plan sponsor").

A Participant's Plan account funds that are deposited in the Plan MMDA at Schwab Bank are eligible for Federal Deposit Insurance Corporation ("FDIC") insurance up to \$250,000, subject to FDIC rules concerning aggregation of a Participant's other deposit accounts with Schwab Bank. For purposes of the FDIC's \$250,000 coverage limit, a Participant's funds, if any, in deposit accounts (including certificates of deposit) at Schwab Bank held through certain other self-directed retirement plan accounts and individual retirement accounts ("IRAs") will be aggregated with funds from a Participant's Plan account deposited in the Plan MMDA at Schwab Bank. Please read with care the section headed "FDIC Insurance." Each Plan Participant is responsible for monitoring all deposits held with Schwab Bank in order to determine the extent of FDIC coverage available for their accounts.

SBS is a capital preservation feature. Funds in SBS will not lose value unless (i) Schwab Bank fails and (ii) funds maintained by a Participant in the Plan MMDA at Schwab Bank and other deposits a Participant maintains at Schwab Bank in the same capacity, when aggregated, exceed the FDIC coverage limit.

While the other investment options available for a Participant's Plan account may not offer capital preservation, they may provide the Participant with the opportunity to earn a greater return than the return earned on the Plan MMDA at Schwab Bank. Participants should consider all investment options available for their Plan account. The Plan sponsor, and not SRPS or Schwab Bank, selects the investment options, including the SBS deposit feature, available for Participant investment elections.

The Plan MMDA is a direct obligation of Schwab Bank and is not an obligation of SRPS, the Plan, or Plan sponsor and they do not guarantee in any way the financial condition of Schwab Bank or the accuracy of any publicly available financial information concerning Schwab Bank. Publicly available financial information about Schwab Bank is available upon request.

A "Business Day" means any day on which both Schwab Bank and the New York Stock Exchange are open for business.

### How the Schwab Bank Savings Feature Works

On any Business Day, a Participant may request a deposit of funds from his or her Plan account into the Plan MMDA at Schwab Bank or a withdrawal of funds from the Plan MMDA by providing SRPS with deposit or withdrawal instructions, as applicable, in the manner described below. For information about the Plan's cut off time for processing participant deposit or withdrawal instructions, Participants should contact their Plan sponsor. A duly authorized investment advisor or manager acting on a Participant's behalf, or on behalf of the Plan under the Plan's investment provisions, may also provide SRPS with deposit or withdrawal instructions.

If deposit instructions are communicated by a Participant to SRPS prior to the Plan's established cut off time and SRPS provides the Participant's deposit instructions to Schwab Bank prior to 4 PM ET, the Participant's deposit will be made on the same Business Day. If SRPS provides a Participant's deposit instructions to Schwab Bank after 4 PM ET, the Participant's deposit will be made on the next Business Day following receipt of the instructions. Participants with questions concerning the Plan's cut off times for deposit instructions should contact their Plan sponsor. Deposits will be made by the Business Trust Division, who will act as the Plan sponsor's agent with respect to SBS.

Similarly, a Participant may request a withdrawal from the Plan MMDA on any Business Day by providing SRPS with withdrawal instructions prior to the Plan's established cut off times. If SRPS provides the Participant's withdrawal instructions to Schwab Bank prior to 4 PM ET, the Participant's withdrawal will be made on the same Business Day. If SRPS provides the Participant's withdrawal instructions to Schwab Bank after 4 PM ET, the Participant's withdrawal will be made on the next Business Day following receipt of the instructions. Withdrawals will be made by the Business Trust Division, who will act as the Plan sponsor's agent with respect to SBS.

Federal banking regulations require Schwab Bank to reserve the right to require seven business days' prior written notice before funding a withdrawal. Although Schwab Bank has indicated that it has no current intention of exercising that right, it may choose to do so in the future.

## Schwab Bank Savings Disclosure For Participants

### Interest

Schwab Bank will establish the interest rate for the Plan MMDA prior to the last Business Day of each calendar month. The interest rate will be effective from the day following the last Business Day of the month until the last Business Day of the following calendar month. Current interest rates are posted on [workplace.schwab.com](http://workplace.schwab.com). On the last Business Day of the month, the interest rate for the following period will be posted on [workplace.schwab.com](http://workplace.schwab.com) as soon as administratively practicable following the determination of the new rate.

Upon prior notice to the Plan sponsor, Schwab Bank may change any or all of the following: (i) the day on which it establishes the current interest rate, (ii) the time at which it makes the rate available, and (iii) the time period during which the interest rate is fixed. The Plan sponsor assumes the responsibility to inform its Plan Participants of any of the foregoing changes that are communicated to the Plan sponsor by Schwab Bank. However, SRPS has agreed to make current rates, as communicated to SRPS by Schwab Bank, available to Participants through its website ([workplace.schwab.com](http://workplace.schwab.com)) or by calling 1-800-724-7526.

Interest on funds deposited in the Plan MMDA will accrue from the day funds are deposited in the MMDA, up to, but not including, the day funds are withdrawn. Interest will accrue and compound daily, and be credited to a Participant's balance in SBS monthly on the last Business Day of each month. If a Participant instructs the withdrawal in full of his or her balance in the Plan MMDA at any point in the month before accrued interest has been credited and the Participant's Plan account is still open, the payment of all accrued interest up to, but not including, the day of withdrawal, will be deposited in the Participant's Plan account on the interest payment date. If a Participant no longer has a Plan account, accrued interest will be paid to the Participant at the time the Participant instructs the full withdrawal of his or her Plan account.

The interest rate on the Plan MMDA may be higher or lower than the interest rates or yields available to other investments available to Plan Participants through the Plan.

### Statements

A Participant's Plan account statement will reflect the Participant's balance in the Plan MMDA at Schwab Bank. Schwab Bank is not responsible for preparing or transmitting Participant Plan account statements. At any time, a Participant may obtain his or her Plan account balance information, including the MMDA balance and current interest rate, by logging on to [workplace.schwab.com](http://workplace.schwab.com) or contacting SRPS at 1-800-724-7526.

### Relationship with Schwab Bank

Schwab Bank is the depository institution at which the Plan MMDA is established. The Business Trust Division, as directed trustee or custodian for the Plan, acts as Plan Sponsor's agent in establishing the Plan MMDA at Schwab Bank, and depositing funds into, and withdrawing funds from, the Plan MMDA.

A Participant's ownership of the funds deposited in the Plan MMDA will be evidenced by a book entry on records maintained by SRPS for Participants in the Plan electing SBS. No evidence of ownership, such as a passbook or certificate, will be issued. Plan account statements will evidence a Participant's SBS balance, and should be retained by the Participant for his or her records. A Participant's deposits in the Plan MMDA will be eligible for FDIC insurance based upon the dollar amount of a Participant's beneficial interest in the Plan MMDA, as reflected in the Participant's Plan account records maintained by SRPS, and subject to FDIC limitations as described in other sections of this disclosure.

All transactions in the Plan MMDA will be directed by the Plan sponsor pursuant to instructions provided by Plan Participants or other authorized parties. All information concerning a Participant's SBS balance can be obtained only from the Plan sponsor or SRPS acting at the Plan sponsor's direction. Schwab Bank has no obligation to accept instructions directly from any Plan Participant with respect to SBS or the Plan MMDA, or to provide Plan Participants with information concerning the Plan MMDA.

Schwab Bank may, in its sole discretion, change the conditions of, or terminate, SBS at any time upon notice to the Plan sponsor. The Plan sponsor, or SRPS acting on its behalf, will provide Participants with notice of any such changes or termination. If SBS is terminated, a Participant's balance in the Plan MMDA will be withdrawn and re-invested as directed under the Plan's investment or default provisions.

Schwab Bank and its affiliates will receive certain benefits in connection with SBS as further described below.

## Schwab Bank Savings Disclosure For Participants

### Potential Benefits to Schwab Bank and Conflicts of Interest

Schwab Bank intends to use the cash balances in the MMDA to fund current and new lending activities and investments. The profitability on such loans and investments is generally measured by the difference, or "spread," between the interest rate paid on the MMDA and other costs of maintaining the MMDA, and the interest rate and other income earned by Schwab Bank on the loans and investments made with the funds in the MMDA. The income that Schwab Bank will have the opportunity to earn through its lending and investing activities is expected to be greater than the fees earned by Schwab Bank and its affiliates from managing and distributing money market funds, collective trust funds, or other stable value investment options.

Although Schwab Bank, in its corporate capacity and not as directed trustee or custodian of the Participant's Plan's assets, has the discretion to determine the interest rate for the MMDA, the Plan sponsor has the fiduciary obligation to determine that the interest rate on the MMDA is reasonable and that the use of SBS is both prudent and proper in light of other options available.

Schwab Bank, as directed trustee or custodian of the Participant's Plan's assets, and SRPS, an affiliate of Schwab Bank, as the Plan's recordkeeper, Schwab Bank, in its corporate capacity, Charles Schwab & Co., Inc., a broker-dealer affiliate of Schwab Bank, and other affiliates of these entities may receive direct and indirect remuneration in connection with services provided to the Plan.

### FDIC Insurance

*General Information.* A Participant's SBS deposits in the Plan MMDA at Schwab Bank (including principal and accrued interest) are insured by the FDIC, an independent agency of the U.S. Government, up to \$250,000 when aggregated with all other deposits a Participant holds in the same insurable capacity at Schwab Bank. A Participant's funds become eligible for deposit insurance immediately upon placement into the Plan MMDA at Schwab Bank. Generally, any accounts or deposits that a Participant may maintain directly with Schwab Bank, or through any other intermediary, in the same insurable capacity as the Participant's Plan MMDA deposits would be aggregated with the Participant's Plan MMDA deposits for purposes of applying the \$250,000 federal deposit insurance limit. Under FDIC regulations, an individual's interest in the deposits held at a bank through the following types of retirement plans and accounts will be aggregated for purposes of applying the \$250,000 deposit insurance limit:

- All types of IRAs;
- All Section 457 deferred compensation plan accounts (such as eligible deferred compensation plans provided by state and local governments regardless of whether they are self-directed);
- Self-directed defined contribution plan accounts (such as self-directed 401(k) plans, self-directed SIMPLE plans held in the form of 401(k) plans, self-directed defined contribution money purchase plans and self-directed defined contribution profit-sharing plans); and
- Self-directed Keogh plan accounts designed for self-employed individuals.

Plan Participants are responsible for monitoring the total amount of deposits that they hold with Schwab Bank in order to determine the extent of deposit insurance coverage available on a Participant's deposits, including their SBS deposits. Neither the Plan sponsor, SRPS nor Schwab Bank is responsible for monitoring a Participant's SBS deposits nor any other deposits held at Schwab Bank for this purpose.

In the event Schwab Bank fails, a Participant's deposits in the Plan MMDA at Schwab Bank are insured, up to \$250,000 for principal and interest accrued to the day Schwab Bank is closed, based upon records maintained by the Plan sponsor and SRPS, subject to the aggregation rules described above.

In the event that federal deposit insurance payments become necessary, payments of principal plus unpaid and accrued interest will be made to the Plan and such payments will be reflected in a Participant's Plan account maintained by SRPS. There is no specific time period during which the FDIC must make insurance payments available, and the Plan is under no obligation to credit a Participant's Plan account with funds in advance of payments received from the FDIC. Furthermore, a Participant may be required to provide certain documentation to the FDIC before insurance payments are made.

*Questions About FDIC Deposit Insurance Coverage.* If you have questions about basic FDIC insurance coverage, you may wish to seek advice from your own attorney concerning the FDIC insurance coverage of your deposits. You may also obtain information by contacting the FDIC, Deposit Insurance Outreach, Division of Supervision and Consumer Affairs, by letter (550 17th Street, N.W., Washington, D.C. 20429), by phone (877-275-3342 or 800-925-4618 (TDD)), by visiting the FDIC website at <http://www.fdic.gov/deposit/index.html>, or by e-mail using the FDIC's On-line Customer Assistance Form available on its website.