

**Introducing Important Investment Option Changes for  
FIRST CHOICE COMMUNITY HEALTHCARE 403(B) PLAN**

**Important New Investment Option Changes**

The FIRST CHOICE COMMUNITY HEALTHCARE 403(B) PLAN (the Plan) is a great way to save for retirement. Our goal is to continue helping you build a more secure financial future by providing a wide array of investment options. Recently, we restructured the investment option line-up. Read on for more details on the upcoming addition to your investment options and the effective date. The new option is a bond fund.

**Summary of Changes**

A complete summary of the investment option changes and remaining investment options are listed below.

**New Investment Option(s) – Effective 12/01/2009**

Investment Advisor	Investment Options
PIMCO	Core Plus Bond I R3 Fund

**Complete List of the Plan’s Available Investment Options – Effective 12/01/2009**

Investment Advisor	Investment Options
Principal Global Investors	LargeCap Value R3 Fund
UBS / TS&W	LargeCap Value I R3 Fund
Principal Global Investors	LargeCap S&P 500 Index R3 Fund
Columbus Circle Investors	LargeCap Growth R3 Fund
T. Rowe Price/Brown Advisory	LargeCap Growth I R3 Fund
Goldman Sachs/LA Capital Mgmt	MidCap Value I R3 Fund
Principal Global Investors	MidCap S&P 400 Index R3 Fund
Turner/Mellon/Jacobs Levy	MidCap Growth III R3 Fund
Principal Global Investors	SmallCap Value R3 Fund
Principal Global Investors	SmallCap S&P 600 Index R3 Fund
AllianceBernstein/CCI	SmallCap Growth I R3 Fund
Principal Real Estate Inv	Real Estate Securities R3 Fund
Principal Global Investors	International Emerging Markets R3 Fund
Fidelity (Pyramis Global Adv)	International I R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime Strategic Income R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2010 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2015 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2020 R3 Fund

Investment Advisor	Investment Options
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2025 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2030 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2035 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2040 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2045 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2050 R3 Fund
Prin Mgmt Corp/Prin Global Inv	Principal LifeTime 2055 R3 Fund
	Fixed Income Guaranteed Option <sup>#</sup>
PIMCO	Core Plus Bond I R3 Fund
Principal Global Investors	Bond & Mortgage Securities R3 Fund

### How the Changes Impact You

If you currently contribute, but have not elected an investment direction, contributions will be directed to a Principal LifeTime portfolio based on your current age and the Normal Retirement age as stated in the Plan, unless you direct otherwise.

### How To Get More Information

Prior to the effective date(s) outlined in this document, you may find it useful to review your investment allocation to determine if these investment changes impact you. To do so, please:

- Log into [www.principal.com](http://www.principal.com) to view your account information, **OR**
- Call TeleTouch<sup>®</sup>, a toll-free, interactive voice response system at 1-800-547-7754.

Either of the above options will allow you to view and/or change how your current balances or future contributions are being invested. Take a few moments to review the Plan's investment option information today.

As allowed by their prospectuses, several mutual fund companies have decided to impose redemption fees and/or transfer restrictions on certain plan and/or participant transactions. One or more of the investment options in your employer's retirement plan may be impacted. For more information, visit us at [www.principal.com](http://www.principal.com).

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*Before investing in mutual funds, investors should carefully consider the investment objectives, risks, charges and expenses of the funds. This and other information is contained in the free prospectus, which can be obtained from your local representative, by visiting [www.principal.com](http://www.principal.com), or by contacting us at 1-800-547-7754. Please read the prospectus carefully before investing.*

*The value of the investment options will fluctuate so that when redeemed, shares or units may be worth more or less than the original cost.*

# Principal® Fixed Income Guaranteed Option is the Group Annuity Contract - Custodial Guaranteed Interest Contract available through Principal Life Insurance Company, a member of the Principal Financial Group®, Des Moines, Iowa, 50392.

Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise. Neither the principal of bond investment options nor their yields are guaranteed by the U.S. government.

High-yield investment options are subject to greater credit risk associated with high yield bonds.

Small-cap and mid-cap investment options are subject to more fluctuation in value and may have additional risks than other investment options with stocks of larger, more stable companies.

International and global investment options are subject to additional risk due to fluctuating exchange rates, foreign accounting and financial policies, and other economic and political environments.

Specialty investment options may experience greater volatility than funds with a broader investment strategy due to sector focus. These investment options are not intended to serve as a complete investment program by itself.

Real estate investment options are subject to some risks inherent in real estate and Real Estate Investment Trusts, such as risks associated with general and local economic conditions.

Each index-based investment option is invested in the stocks or bonds of the index it tracks. Performance of indexes reflects the unmanaged result for the market segment the selected stocks or bonds represent. There is no assurance an index-based investment option will match the performance of the index tracked.

Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. Fixed-income investment options are subject to interest rate risk, and their value will decline as interest rates rise.

Asset allocation does not guarantee a profit or protect against a loss. Investing in real estate, small-cap, international, and high-yield investment options involves additional risk.

Fixed-income and asset allocation investment options that invest in mortgage securities are subject to increased risk due to real estate exposure.

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