Qualified Default Investment Alternative

942728-01 Chesapeake Medical Staffing 401(k) Plan
www.empower-retirement.com/participant

This Qualified Default Investment Alternative (QDIA) notice gives you important investment information related to your account under the Chesapeake Medical Staffing 401(k) Plan (the Plan). ***You should read this notice very carefully to understand how your Plan account assets will be invested if you do not make an investment election.*** Your assets will be invested in the investment fund(s) listed below because you have not elected to invest in other investment fund(s) available under the Plan.

The Plan lets you invest your account in a number of different investment funds.

Unless you choose investment fund(s), your Plan account will be invested in the following investment fund(s):

Investment Fund:	Birth Year
Great-West Lifetime 2015 Fund T1	1900 to 1955
Great-West Lifetime 2025 Fund T1	1956 to 1965
Great-West Lifetime 2035 Fund T1	1966 to 1975
Great-West Lifetime 2045 Fund T1	1976 to 1985
Great-West Lifetime 2055 Fund T1	1986 or later

Great-West Lifetime 2015 Fund T1	Investment Objective & Strategy
	The investment seeks income and secondarily, capital growth. The fund invests in a professionally selected mix of underlying funds that is tailored for investors planning to retire in, or close to, 2015 (which is assumed to be at age 65). It is designed for investors who plan to withdraw the value of their account in the fund gradually after retirement. The adviser currently expects to invest 35-55% of its net assets in underlying funds that invest primarily in equity securities and 45-65% of its net assets in underlying funds that invest primarily in fixed income securities. While the fund is non-diversified, it invests in diversified underlying holdings.
Fund Investment Expense as of 09/30/2016 **Gross:** 1.00% **Net:** 0.98%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns but also seeking income as a secondary objective. The investor may be in or approaching retirement or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select and manage their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Great-West Lifetime 2025 Fund T1	**Investment Objective & Strategy** The investment seeks capital appreciation and income consistent with its current asset allocation; after 2025, it seeks income and secondarily capital growth. The fund invests in a professionally selected mix of underlying funds that is tailored for investors planning to retire in (or otherwise begin using the invested funds on), or close to, 2025. The adviser currently expects to invest 50-70% of its net assets in underlying funds that invest primarily in equity securities and 30-50% of its net assets in underlying funds that invest in fixed income securities. While the fund is non-diversified, it invests in diversified underlying holdings.
Fund Investment Expense as of 09/30/2016 **Gross:** 1.02% **Net:** 1.01%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to take some risk to achieve higher potential returns. The investor may be approaching retirement, with a short investment horizon, or may prefer to take less risk than other investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/ stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
Great-West Lifetime 2035 Fund T1	**Investment Objective & Strategy** The investment seeks capital appreciation and income consistent with its current asset allocation; after 2035, it seeks income and secondarily capital growth. The fund invests in a professionally selected mix of underlying funds that is tailored for investors planning to retire in (or otherwise begin using the invested funds on), or close to, 2035. The adviser currently expects to invest 75-95% of its net assets in underlying funds that invest primarily in equity securities and 5-25% of its net assets in underlying funds that invest primarily in fixed income securities. While the fund is non-diversified, it invests in diversified underlying holdings.
Fund Investment Expense as of 09/30/2016 **Gross:** 1.04% **Net:** 1.03%	**Risk and Return Profile** This investment option may be most appropriate for someone willing to balance the risk of principal fluctuation with the potential for greater capital growth over time. The investor may have a medium investment horizon, or may prefer to take less risk than more aggressive investors. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

Great-West Lifetime 2045 Fund T1	**Investment Objective & Strategy** The investment seeks capital appreciation and income consistent with its current asset allocation; after 2045, it seeks income and secondarily capital growth. The fund invests in a professionally selected mix of underlying funds that is tailored for investors planning to retire in (or otherwise begin using the invested funds on), or close to, 2045. The adviser currently expects to invest 80-98% of its net assets in underlying funds that invest primarily in equity securities and 2-20% of its net assets in underlying funds that invest primarily in fixed income securities. While the fund is non-diversified, it invests in diversified underlying holdings.
Fund Investment Expense as of 09/30/2016 **Gross:** 1.06% **Net:** 1.05%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.
Great-West Lifetime 2055 Fund T1	**Investment Objective & Strategy** The investment seeks capital appreciation and income consistent with its current asset allocation; after 2055, it seeks income and secondarily capital growth. The fund invests in a professionally selected mix of underlying funds that is tailored for investors planning to retire in (or otherwise begin using the invested funds on), or close to, 2055. The adviser currently expects to invest 80-98% of its net assets in underlying funds that invest primarily in equity securities and 2-20% of its net assets in underlying funds that invest primarily in fixed income securities. While the fund is non-diversified, it invests in diversified underlying holdings.
Fund Investment Expense as of 09/30/2016 **Gross:** 1.08% **Net:** 1.07%	**Risk and Return Profile** This investment option may be most appropriate for someone with a high priority for capital growth and willing to accept a greater degree of risk. The investor is comfortable with the ups and downs of the market and has a long investment horizon. Investors choosing this option want to invest in a mixture of diverse investments suiting their needs but may not have the time, desire, or knowledge to select their own portfolios. The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, please refer to the fund prospectus and/or disclosure document.

You are being placed in a particular QDIA default investment fund based on factors as specified by your Plan. These factors may include but are not limited to: anticipated retirement date, age at the time of default and/or risk profile. Should you have further questions regarding the QDIA investment fund selection process, please contact your Plan Administrator.

More detailed information about the investment funds may be available in the prospectus, if applicable, which you can get by logging onto the Plan web site. In addition, you can find out more about the Plan in other documents, including the Plan's Summary Plan Description (SPD) and any Summary of Material Modifications (SMM).

You can change how your Plan account is invested, among the Plan's offered investment funds, by either:

- logging onto the web site www.empower-retirement.com/participant and following the online instructions, or
- by accessing your account using the automated phone system 1-800-338-4015.

To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested you can call 1-800-338-4015 or visit www.empower-retirement.com/participant. Also, you can contact your employer's Plan Administrator.

Access to the voice response system and/or any website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.

Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents.

Not a Deposit. Not FDIC Insured. Not Bank Guaranteed. Funds May Lose Value. Not Insured by Any Federal Government Agency.

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