

Your Simple Solutions Workbook.®

Let Transamerica Retirement Services **guide** you
on **your journey** with these **five simple steps**:



Step 1 **Learn** about your journey.

Pages 2–7



Step 2 **Discover** your risk tolerance.

Pages 8–9



Step 3 **Determine** how much you should save.

Pages 10–13



Step 4 **Select** an investment allocation
and **choose** your investments.

Pages 14–15



Step 5 **Begin** your journey—enroll now.

Page 16

Retirement. A journey made simple.®



Dream the future.

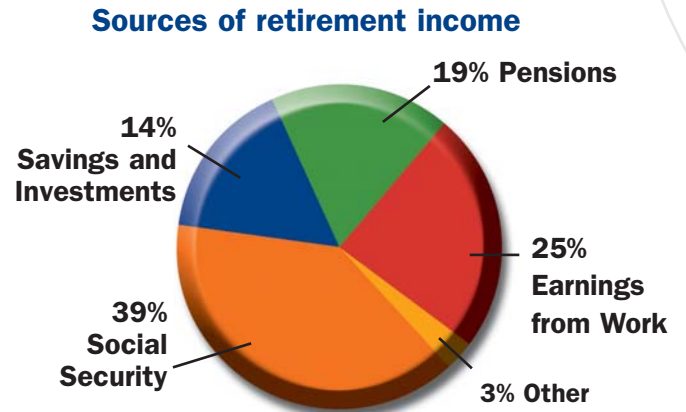
Step 1

Why **you** should **start today**.

Welcome to the first step on your journey to a brighter retirement! You may be wondering why you need to save for retirement at all. Let's take a look at some important reasons why saving today is vital for a happy tomorrow.

Most of your retirement income will come from you.

Many people are hoping that they will be "taken care of in retirement." The truth is, today Social Security covers only about 39% of the average retiree's income, an average of \$12,024 per year.¹ The other traditional slice of the retirement income pie, pensions, is offered by fewer and fewer employers. Thus the reality is that the majority of your retirement income will likely come from you...either from your own savings or from part-time employment after retirement. So, if you want to live comfortably and work less in retirement, you need to start saving today.



Older Americans 2004: Key Indicators of Well-Being.

You may need more retirement income than you think.

Based on today's average life expectancy, you may need retirement income for 20 years or more after your regular paychecks stop. As a result, you need to make sure that you have enough money to live comfortably in your retirement years.

So, just how much will you need?

Retirement planning experts estimate that retirees will need an average of 80% of their final annual salary for each year of their retirement.² Why 80% rather than 100%? Well, after retirement many people find that their expenses decrease. Maybe you'll have paid off your home, you won't need to commute to work and you'll no longer be making contributions to your 401(k) plan account. On the other hand, some budget items, like your health care and vacation travel expenses may increase.

Find out what you can expect to receive from Social Security when you retire. Go to www.ssa.gov or call 800.772.1213 to request an estimate.

¹Social Security Administration, Fact Sheet Social Security: 2006 Social Security Changes.
²2004 GSU/Aon RETIRE Project Report, Bruce A. Palmer, Georgia State University.



Make a commitment.

How your **retirement plan** can **help you** save.

On the previous page, you saw why it's important to save for retirement. Now let's look at a couple of reasons why your employer-sponsored retirement plan is a great way to save.

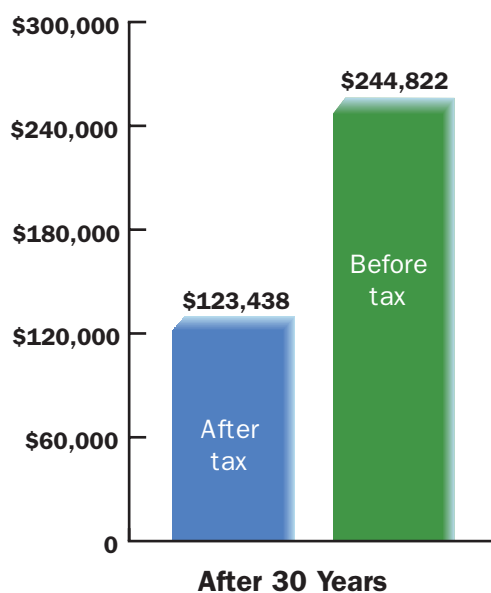
You pay less in taxes.

Every dollar you contribute to your traditional 401(k) plan account is deducted directly from your salary before taxes are taken out. Because your contributions reduce your taxable income, they can reduce the taxes you may owe.

Tax deferral accelerates your savings.

The money in your plan has the potential to grow tax-free until you withdraw it. The money you don't pay in taxes can continue earning interest through the years. Take a look at the chart below—it shows just how big a difference tax deferral can make over time.

The power of tax deferral
\$2,500 annual contribution



Assumes 7.2% annual return and 28% annual tax on all deposits and gains in the before-tax example. See general assumptions on inside back cover.



Big difference tomorrow. Hardly any today.

Saving for your future in a tax-deferred retirement plan impacts your take-home pay less than if you tried to save the same amount after taxes are taken out of your paycheck. Since your contributions reduce your taxable income, you'll pay less in taxes, and may actually keep more of the money you earn! Note the comparison of two employees—one who doesn't contribute and one who does.

	Employee 1 Not Contributing	Employee 2 Contributing
Annual Salary (Gross Income)	\$35,000	\$35,000
Employee 401(k) Plan Contribution Rate	0%	3%
Employee Retirement Savings	\$0	\$1,050
Gross Income Reported on W-2 (gross income minus total 401(k) plan contribution)	\$35,000	\$33,950
Federal Income Tax paid (\$4,220 plus 25% of amount over \$30,650 tax bracket) ¹	\$5,308	\$5,045
Summary:		
Total Retirement Savings	\$0	\$1,050
Total Reduction in Paid Income Tax	\$0	\$263
<p>The chart above shows that by choosing to participate in a company's 401(k) retirement plan, Employee 2 was able to save a total of \$1,050 towards her retirement savings and pay \$263 less in federal income taxes. ¹This is a hypothetical example based on the 2006 federal tax schedule, filing single status, and does not include any other payroll taxes or deductions. This is an illustration only; your circumstances will differ from this example.</p>		

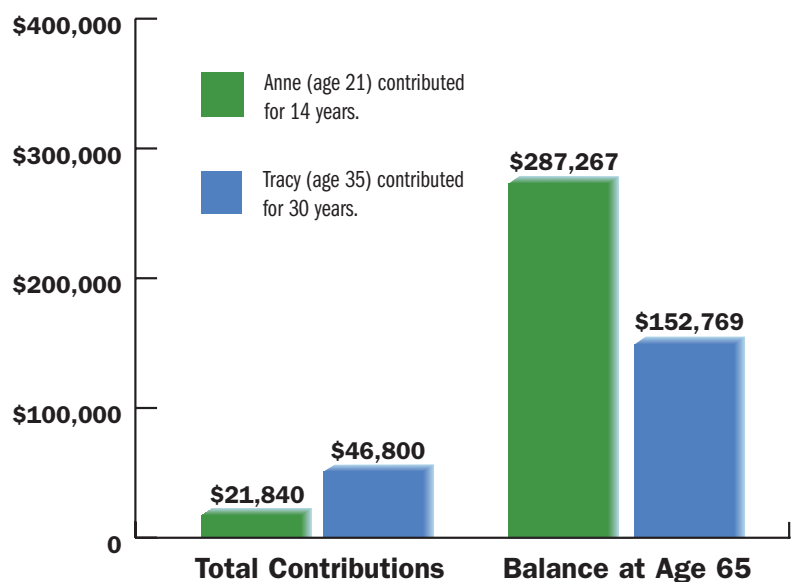
Why you need to enroll today.

For some people, retirement may seem a lifetime away. But don't be tempted to put off saving, because each year it becomes more and more difficult to make up for lost time. The key is to start as early as possible, as shown by the following example.

At age 21, Anne and Tracy were hired for similar jobs at the same time and salary. Anne immediately began investing \$30 per week. After 14 years, she stopped contributing but left the money in her plan to grow for the next 30 years. Tracy did not begin contributing until age 35, when she started saving \$30 per week like Anne had. Tracy contributed for 30 years, putting in over twice as much as Anne. Because Anne started early, she had nearly twice as much as Tracy at retirement.

The importance of starting early

\$30 contribution per week



Assumes 7.2% annual return. See general assumptions on inside back cover.



Planning works.

Plan your investment strategy.

Now that you understand the benefits of saving in your 401(k) plan, you probably have questions about how to invest your contributions. So let's begin by first learning about the three major asset classes. Understanding the asset classes will provide a foundation for helping you to develop an investment strategy that works for you.

Understanding Asset Classes

All of the investment options available to you through your retirement plan will fall into one, or a combination of three broad asset classes. Asset classes are categories of investments, grouped according to their objectives and what they invest in. In general, different types of investments react differently to the same market conditions.

Understanding how stocks, bonds and cash investments work, will help you form the basis for developing an investment strategy that meets your needs. As shown in the following chart, different types of investments have different rates of return over time. Here are the three main types of investments:

- **Stocks** are shares of ownership in a company. Over the past 25 years, stocks have returned an average annual return of about 12%.¹
- **Bonds** represent the loan of money to a company or government. Bonds have returned an average annual return of about 10% over the past 25 years.²
- **Cash** equivalents seek to maintain the value of your investments. Over the past 25 years, they've returned an average annual return of 6%.³

Historical asset class performance Growth of \$1,000⁴

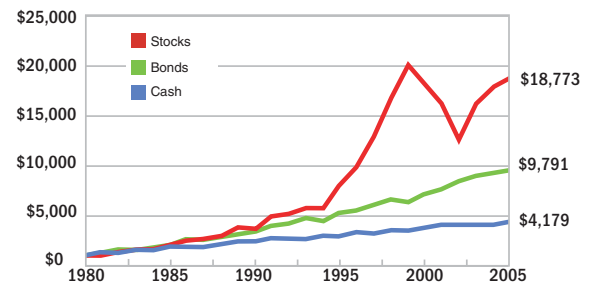


Chart assumes \$1,000 invested in December 1980 through December 2005.
Source: Calculated by Transamerica Retirement Services using data from Russell/Mellon Analytical Services (1980-2004) and Morningstar, Inc. (2005).

¹Based on average annual total returns of the S&P 500® Index over 25 years from December 1980 - December 2005. Source: Russell/Mellon Analytical Services (1980-2004) and Morningstar, Inc. (2005). ²Based on average annual total returns of the Lehman Brothers Aggregate Bond Index over 25 years from December 1980 - December 2005. Source: Russell/Mellon Analytical Services (1980-2004) and Morningstar, Inc. (2005). ³Based on average annual total returns of Citigroup 3-month U.S. Treasury Bill Index over 25 years from December 1980 - December 2005. Source: Russell/Mellon Analytical Services (1980-2004) and Morningstar, Inc. (2005). ⁴Stocks are represented by the S&P 500® Index, an unmanaged index generally considered representative of the stock market. Individuals cannot invest in an index. Bonds are represented by the Lehman Brothers Aggregate Bond Index. Cash is represented by Citigroup 3-month U.S. Treasury Bill Index. Past performance does not guarantee future results. The current performance may be lower or higher than the performance data quoted.



Learn about your journey.

Asset Allocation and Diversification

In addition to understanding the asset classes, understanding some basic investment strategies is also vital to creating the investment plan that suits your needs.

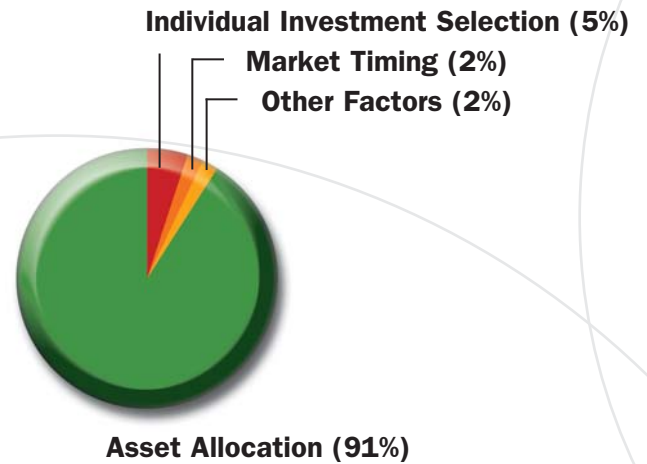
The first is asset allocation, or how you divide your money among the different types of investments. Experts have found that your asset allocation accounts for over 90% of your long-term returns. Additionally, having the proper asset allocation can help you manage market volatility, the ups and downs of the market.

For example, when stock prices are up, bond prices are often down—and vice versa. By spreading your money among the various asset classes, you reduce the risk that poor performance in any one asset class will affect your entire retirement portfolio.

It's also important to diversify, or divide your investments within the asset classes. If you have several funds but they all invest in the same types of stocks, all your money is exposed to the same kind of risk. It's better to spread your savings among funds that invest in different segments of the market.

The chart below shows how asset classes move in and out of favor from year to year. The danger of chasing returns is that the asset class that had the highest returns last year may have the lowest returns this year. For example, if you had decided to put all of your money into growth funds during 1999 because of their high returns in 1998, you would have experienced low returns in 2000.

Factors impacting investment performance



Source: "Determinants of Portfolio Performance II: An Update." Brinson, Hood, and Beebower, 1996.

The Importance of Diversification



Source: Russell/Mellon Analytical Services (1996-2004) and Morningstar, Inc. (2005).

Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.



Retire successfully.

I'm ready to **start**.
But **how** should I **invest**?

Keys to finding Your Investment Balance

It's important to consider the level of risk and rate of return that's right for you, and you'll need to take several important factors into account, including:

- **What is your risk tolerance?**

Here's a basic rule of thumb: the higher the rate of return you target, the more heavily you will need to invest in stocks. Why? Because historically, stocks have delivered higher long-term returns than any other investment type. They have also historically been the most volatile, which means that they fluctuate in value the most rapidly—annual returns have ranged as high as 38% and as low as -22% over the past 25 years.¹ Your ability to ride out the ups and downs of the stock market and benefit from its long-term growth is called your "risk tolerance," and in Step 2, we'll help you measure yours.

- **How many years do you have to invest?**

Before investing, determine the amount of time you have until you plan to retire. If you've determined that your investment time horizon is short, consider limiting your exposure to the volatility of the stock market. Investing in the stock market typically works better when you have a longer time horizon to recover from downturns in the stock market.

- **How much have you saved already?**

If you've started to save for retirement already, congratulations!
You're ahead of the game. In Step 3 we'll show you how to factor those existing savings into your plan for the future.

Want to earn more on your investments over the long term?
Then you need to be prepared for more market swings.

Want to take a more conservative route in your investments? Then consider deferring a higher percentage of your pay so that you can meet your retirement savings goal with a lower rate of return.

Congratulations! You've completed Step 1. Now, go to Step 2, "Discover your risk tolerance."

¹Based on average annual total returns of the S&P 500® Index over 25 years from December 1980 - December 2005. Source: Russell/Mellon Analytical Services (1980-2004) and Morningstar, Inc. (2005).

Step 2

Complete the Risk Tolerance Questionnaire.

Your tolerance or comfort level for risk refers to how comfortable you are with fluctuations in the market and the short- and long-term effects they may have on your investments. Read the following questions and circle the point(s) that correspond to your answer. After you've completed the questionnaire, total all your points.

- 1) Do you agree or disagree with the following statement? "I am a long-term investor who expects to do well over the next five to ten years or longer. The final result is more important to me than daily, monthly, or annual fluctuations in the value of my account."** (Circle one)
- A) Totally disagree 1 point
 - B) Willing to accept a small amount of fluctuation, but not much loss of principal 2 points
 - C) Can accept some moderate amount of annual volatility, but not loss of significant principal 3 points
 - D) Would accept an occasional annual loss if the final results were good 4 points
 - E) Totally agree 5 points
- 2) Assume you have \$10,000 in your retirement account, primarily invested in equity funds. Over the next 12 months your account drops to \$8,000. What would you do with the remaining assets?**
- A) Transfer all assets to a money market fund (low risk and lower returns) 0 points
 - B) Transfer the assets to bond funds (moderate risk and moderate returns) 1 point
 - C) Consider transferring a small portion of your assets to bond funds 3 points
 - D) Make no changes to your account 5 points
- 3) While inflation (the rise in the cost of goods and services) can reduce the buying power of money over time, equity investments have historically outpaced inflation as the result of taking higher amounts of risk. Which of the following describes your views?**
- A) I am comfortable if my investments only keep pace with inflation 0 points
 - B) I am comfortable taking a small amount of risk to outpace inflation 1 point
 - C) I am comfortable taking a moderate amount of risk to significantly outpace inflation 3 points
 - D) I want to fully capitalize on my investments despite the potential risk 5 points

4) How old are you?

- A) 60 years or older 1 point
- B) 50–59 years old 2 points
- C) 40–49 years old 3 points
- D) 30–39 years old 4 points
- E) Less than 30 years old 5 points

5) How many years until you plan on accessing your retirement savings?

- A) Less than 3 years 0 points
- B) 3–5 years 1 point
- C) 5–10 years 2 points
- D) 10–15 years 3 points
- E) More than 15 years 4 points

Total

Locate your Risk Profile in the table below.

Take your total points from the Risk Tolerance Questionnaire and check the Risk Profile that best describes you.

Total Points	Risk Profile
7 or less	<input type="checkbox"/> Conservative
8 to 11	<input type="checkbox"/> Moderate/Conservative
12 to 16	<input type="checkbox"/> Moderate
17 to 21	<input type="checkbox"/> Moderate/Aggressive
22 or more	<input type="checkbox"/> Aggressive

Now that you have a better understanding of your risk tolerance when it comes to investing, it's time to determine how much money you need to save for retirement.

Now, go to Step 3, “Determine how much you should save.”

Risk tolerance scores are general in nature and are not representative of all possible situations that would be preferable to any investor. Individual risk factors and investment experiences may vary more than illustrated in this representation. This risk tolerance questionnaire is a guideline only and should not be construed as investment advice.

Step 3

Determine how much you should save.

Use the Simple Solutions TablesSM to find out.

The following Simple Solution TablesSM will help you to estimate how much you need for retirement. Just follow the instructions below and record your results.

Table A: How much will I need when I retire?

Annual Salary	Your Age								
	20	25	30	35	40	45	50	55	60
15,000	255,000	220,000	190,000	164,000	141,000	122,000	91,000	76,000	65,000
20,000	428,000	369,000	318,000	275,000	237,000	204,000	160,000	135,000	116,000
25,000	600,000	518,000	446,000	385,000	332,000	287,000	228,000	193,000	167,000
30,000	773,000	667,000	575,000	496,000	428,000	369,000	297,000	252,000	218,000
35,000	946,000	816,000	704,000	607,000	524,000	452,000	366,000	311,000	269,000
40,000	1,118,000	965,000	832,000	718,000	619,000	534,000	435,000	370,000	319,000
50,000	1,489,000	1,285,000	1,108,000	956,000	824,000	711,000	583,000	498,000	429,000
60,000	1,933,000	1,668,000	1,438,000	1,241,000	1,070,000	923,000	764,000	653,000	563,000
75,000	2,600,000	2,242,000	1,934,000	1,669,000	1,439,000	1,242,000	1,035,000	886,000	769,000
100,000	3,759,000	3,243,000	2,797,000	2,416,000	2,089,000	1,807,000	1,524,000	1,314,000	1,145,000

1. Find your annual pay in the left hand column. If your exact salary is not listed, round up.
2. Find your age listed across the top. If your exact age isn't there, go to the next lower age.
3. The number found at the intersection of your age and salary is your **Total Retirement Savings Goal**.
4. Write that amount in the appropriate space below and on the following page.

Total Retirement Savings Goal: \$ _____

This table assumes annual retirement income will be 80% of current annual salary, adjusted for 3% annual inflation and will include estimated Social Security benefits. If Social Security benefits amounts were to decline, you would need to save more. The Total Retirement Savings Goal (TRSFG) is the amount needed at age 65 to provide this retirement income for 25 years of retirement, less Social Security benefits. This TRSFG amount is shown in future dollars (future value), is adjusted for 3% inflation and is rounded to the nearest \$1,000. The calculations also assume a constant 5.75% annual rate of return on unused account balances during retirement, and an exhausted account balance at the end of retirement. The TRSFG shown on Table A and the following Tables B, C, and D are hypothetical, do not reflect the actual return of any specific investment and are not intended to imply or guarantee future results. Retirement age is assumed to be age 65 and life expectancy age 90.

Have you already started saving towards retirement? Congratulations! The money you have already saved may continue to grow until you retire. Table B will help you determine how much your current savings may be worth when you retire.

If you don't have any retirement savings yet, skip table B. Your **Net Retirement Savings Goal** will be the same as the **Retirement Savings Goal** you found in Table A, so skip to table C.

Table B: How much will my current savings be worth at retirement?

Current Savings	Your Age								
	20	25	30	35	40	45	50	55	60
10,000	228,000	161,000	114,000	81,000	57,000	40,000	28,000	20,000	14,000
15,000	343,000	242,000	171,000	121,000	85,000	60,000	43,000	30,000	21,000
20,000	457,000	323,000	228,000	161,000	114,000	80,000	57,000	40,000	28,000
25,000	571,000	403,000	285,000	201,000	142,000	100,000	71,000	50,000	35,000
30,000	685,000	484,000	342,000	242,000	171,000	121,000	85,000	60,000	42,000
35,000	800,000	565,000	399,000	282,000	199,000	141,000	99,000	70,000	50,000
40,000	914,000	645,000	456,000	322,000	227,000	161,000	113,000	80,000	57,000
50,000	1,142,000	807,000	570,000	403,000	284,000	201,000	142,000	100,000	71,000
75,000	1,713,000	1,210,000	855,000	604,000	427,000	301,000	213,000	150,000	106,000
100,000	2,284,000	1,614,000	1,140,000	805,000	569,000	402,000	284,000	200,000	142,000

1. In the left hand column, find the amount closest to your current retirement savings. If the exact amount is not listed, round down.
2. Find your age across the top of Table B. If your exact age isn't listed, round up.
3. The number found at the intersection is the **Projected Value of your Current Savings** which represents how much your current savings may be worth when you retire. Write that number in the appropriate space below.
4. Subtract the Projected Value of your Current Savings from your Total Retirement Savings Goal to determine your **Net Retirement Savings Goal**, or how much you still have to save before retirement.

Total Retirement Savings Goal (result from Table A): \$ _____

Projected Value of Current Savings (result from Table B): -\$ _____

Net Retirement Savings Goal (result from Table A – result Table B): \$ _____

Table B assumes a moderately conservative average annual return of 7.2% before retirement age at 65. The Projected Value of Current Savings is shown in future dollars to reflect an average annual inflation of 3% and is rounded to the nearest \$1,000. The amounts shown on Table B are hypothetical and do not reflect the actual return of any specific investment and are not intended to imply or guarantee future results.

Determine how much you should save.

Now that you have established your Net Retirement Savings Goal, you will need to find out how much you need to save each year to reach that goal. Follow the instructions for Table C to find out your **Annual Contribution Amount**.

Table C: How much should I contribute?

Net Retirement Savings Goal	Your Age								
	20	25	30	35	40	45	50	55	60
\$100,000	\$220	\$326	\$489	\$747	\$1,169	\$1,900	\$3,283	\$6,361	\$16,378
\$150,000	\$330	\$489	\$734	\$1,120	\$1,753	\$2,850	\$4,924	\$9,541	\$24,568
\$200,000	\$441	\$652	\$979	\$1,494	\$2,338	\$3,799	\$6,565	\$12,721	\$32,757
\$250,000	\$551	\$816	\$1,223	\$1,867	\$2,922	\$4,749	\$8,207	\$15,902	\$40,946
\$300,000	\$661	\$979	\$1,468	\$2,241	\$3,507	\$5,699	\$9,848	\$19,082	\$49,135
\$400,000	\$881	\$1,305	\$1,957	\$2,987	\$4,676	\$7,599	\$13,131	\$25,442	\$65,514
\$500,000	\$1,102	\$1,631	\$2,446	\$3,734	\$5,845	\$9,499	\$16,413	\$31,803	\$81,892
\$600,000	\$1,322	\$1,957	\$2,936	\$4,481	\$7,014	\$11,398	\$19,696	\$38,164	\$98,271
\$700,000	\$1,542	\$2,284	\$3,425	\$5,228	\$8,182	\$13,298	\$22,979	\$44,524	\$114,649
\$1,000,000	\$2,203	\$3,262	\$4,893	\$7,468	\$11,689	\$18,997	\$32,827	\$63,606	\$163,784
\$1,500,000	\$3,305	\$4,894	\$7,339	\$11,203	\$17,534	\$28,496	\$49,240	\$95,409	\$245,677
\$2,000,000	\$4,407	\$6,525	\$9,786	\$14,937	\$23,379	\$37,995	\$65,654	\$127,212	\$327,569

Contribution amounts in green exceed the 2006 IRS limit on employee 401(k) plan contributions.

1. In the left hand column, find your Net Retirement Savings Goal. If the exact amount is not written, round up.
2. Find your age across the top of table C. If your exact age isn't there, round up.
3. The number found at the intersection is your **Annual Contribution Amount**, or how much you need to save each year until you retire.
4. Write your annual contribution amount in the space provided.

Annual Contribution Amount: \$ _____

Table C shows the Net Retirement Savings Goal in future dollars adjusted for 3% inflation. Contributions are assumed to be on a before-tax basis and allocated at the end of each year. Contribution dollars are shown for the first year, and are assumed to increase with wages at 3% per year to keep pace with inflation. Amounts in green exceed the maximum IRS contribution limit for 2006. If you are age 50 or older, you may qualify for additional Catch-up Contributions. Check your summary plan description for details. The Annual Contribution Amounts in current dollars are calculated using a moderately conservative average annual return of 7.2%. These are hypothetical examples, not reflecting the actual return of any specific investment and are not intended to imply or guarantee future results.

Now that you know how much you need to save each year to reach your goal, what percentage of your salary will you need to contribute to your retirement plan? Just follow Table D's instructions below to find out.

Table D: What percentage of my salary should I contribute?

Contribution Amount	Annual Salary											
	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$60,000	\$70,000	\$80,000	\$100,000
\$1,000	7%	5%	4%	4%	3%	3%	3%	2%	2%	2%	2%	1%
\$1,500	10%	8%	6%	5%	5%	4%	4%	3%	3%	3%	2%	2%
\$2,000	14%	10%	8%	7%	6%	5%	5%	4%	4%	3%	3%	2%
\$2,500	17%	13%	10%	9%	8%	7%	6%	5%	5%	4%	4%	3%
\$3,000	20%	15%	12%	10%	9%	8%	7%	6%	5%	5%	4%	3%
\$3,500	24%	18%	14%	12%	10%	9%	8%	7%	6%	5%	5%	4%
\$4,000	27%	20%	16%	14%	12%	10%	9%	8%	7%	6%	5%	4%
\$4,500	30%	23%	18%	15%	13%	12%	10%	9%	8%	7%	6%	5%
\$5,000	34%	25%	20%	17%	15%	13%	12%	10%	9%	8%	7%	5%
\$5,500	37%	28%	22%	19%	16%	14%	13%	11%	10%	8%	7%	6%
\$6,000	40%	30%	24%	20%	18%	15%	14%	12%	10%	9%	8%	6%
\$6,500	44%	33%	26%	22%	19%	17%	15%	13%	11%	10%	9%	7%
\$7,000	47%	35%	28%	24%	20%	18%	16%	14%	12%	10%	9%	7%
\$7,500	50%	38%	30%	25%	22%	19%	17%	15%	13%	11%	10%	8%
\$8,000	54%	40%	32%	27%	23%	20%	18%	16%	14%	12%	10%	8%
\$8,500	57%	43%	34%	29%	25%	22%	19%	17%	15%	13%	11%	9%
\$9,000	60%	45%	36%	30%	26%	23%	20%	18%	15%	13%	12%	9%
\$10,000	67%	50%	40%	34%	29%	25%	23%	20%	17%	15%	13%	10%
\$11,000	74%	55%	44%	37%	32%	28%	25%	22%	19%	16%	14%	11%
\$12,000	80%	60%	48%	40%	35%	30%	27%	24%	20%	18%	15%	12%
\$13,000	87%	65%	52%	44%	38%	33%	29%	26%	22%	19%	17%	13%
\$14,000	94%	70%	56%	47%	40%	35%	32%	28%	24%	20%	18%	14%
\$15,000	100%	75%	60%	50%	43%	38%	34%	30%	25%	22%	19%	15%

1. Find your annual contribution amount in the left hand column. If the exact amount is not listed, round up.
2. Find your annual salary listed across the top of the table. If your exact salary is not there, round down.
3. The percentage found at the intersection of your salary and annual contribution amount represents the suggested percentage of pay you should contribute to your plan in order to reach that goal.

Percentage of Salary Contributing: _____%

Congratulations you have completed Step 3! Now go to Step 4, "Select an investment allocation and choose your investments."

Table D assumes contributions are whole percentages of annual salary before income taxes. Use the contribution percentages on this table to help establish your retirement savings objective. Keep in mind that these are hypothetical examples, not reflecting the actual return of any specific investment and are not intended to imply or guarantee future results.

Step 4

Select an investment allocation and choose your investments.

Now that you have a better understanding of how much you need to save to reach your retirement goal and the amount of investment risk you're willing to take to get there—the next step in your journey is to determine how to select the investments that are best suited for you.

Match your Risk Profile to a Sample Investment Allocation.

Review the adjacent pie charts and find the chart that corresponds to your Risk Profile identified in Step 2. Each chart identifies the “mix” to consider – and the percentages you may want to allocate to each of the eight asset classes.¹ In addition to the average rate of return, each sample investment allocation shows the highest and lowest annual rate of return over the past 50 years.² As you can see, the more aggressive the investment mix is, the higher the average rate of return, however you can expect greater fluctuation or volatility as illustrated by the higher highs and the lower lows.

- It is also important to keep in mind that when you determined how much you should save in Step 3, the tables assumed that the investments would earn an average rate of return of 7.2%. If your investment's allocation produces a higher or lower rate of return, you may have to adjust the amount you need to save to reach your retirement goal.

Remember, risk and return go hand in hand.

As we discussed in Step 1, the higher your risk tolerance, the more you may want to weight your mix towards stocks because over the long term, stocks offer the most potential for growth. Just keep in mind that over the short term you may be in for more ups and downs.

- Select the investment mix that's right for you and check the box next to your suggested investment allocation.

Choose your investments.

Now that you know which mix is right for you, you need to choose the specific investments within each asset class that is identified in your asset mix. Don't worry...we've made this a simple process as well!

- Review your investment options on your Enrollment Form/Online Enrollment Instructions, located in the back pocket of this folder. After reviewing the information for each investment, select the investment option(s) you'd like to include in your portfolio.
- Assign a percentage of your contribution to each of your chosen investment option(s). Additional information about your investment options is available at www.TA-Retirement.com.

¹See inside back cover for important disclosures. Sample investment allocations do not include the following asset classes: Global Equity, Hybrid, and Specialty. Your plan may not offer all asset classes. ²The rates of return shown are annual rates based on historical rates of return over the past 50 years (1956-2005) and are adjusted for an assumed management fee of 1.25%. These risk and return expectations may not be realized over future time periods or future economic or business cycles; therefore, they are not intended to be predictions of risk or return. The historical and expected rates of return are based on historical performance and do not reflect the performance of any specific investment option. The rates of return are not guaranteed. Past performance is not necessarily representative of future results.

Sample Investment Allocations

Conservative

Avg. Return 6.2%

High: 25.3%

Low: -3.2%

Suggested Investment Period: 2 - 7 years



- 10% Large/Mid Value Equity
- 10% High Yield Bond
- 70% Bond
- 10% Cash

Moderate/Conservative

Avg. Return 7.2%

High: 25.3%

Low: -5.8%

Suggested Investment Period: 5 - 12 years



- 6% Small Company Equity
- 4% International Equity
- 6% Large/Mid Growth Equity
- 5% Large/Mid Blend Equity
- 9% Large/Mid Value Equity
- 15% High Yield Bond
- 55% Bond

Moderate

Avg. Return 8%

High: 25.8%

Low: -10.3%

Suggested Investment Period: 8 - 15 years



- 10% Small Company Equity
- 7% International Equity
- 10% Large/Mid Growth Equity
- 8% Large/Mid Blend Equity
- 15% Large/Mid Value Equity
- 10% High Yield Bond
- 40% Bond

Moderate/Aggressive

Avg. Return 8.8%

High: 33.8%

Low: -16.3%

Suggested Investment Period: 14 - 20 years



- 14% Small Company Equity
- 10% International Equity
- 14% Large/Mid Growth Equity
- 11% Large/Mid Blend Equity
- 21% Large/Mid Value Equity
- 8% High Yield Bond
- 22% Bond

Aggressive

Avg. Return 10%

High: 49.4%

Low: -25.2%

Suggested Investment Period: 20 plus years



- 20% Small Company Equity
- 15% International Equity
- 20% Large/Mid Growth Equity
- 15% Large/Mid Blend Equity
- 30% Large/Mid Value Equity

Now, go to Step 5.

Begin your journey—enroll now.

Step 5

Congratulations! By completing Steps 1 through 4 you've learned the importance of saving today and how your company retirement plan can help. You've also determined how much you should save and how to invest your savings to help you reach your retirement goal. The next step in your journey is the most important step you can take today...enrolling in your retirement plan!

- If you are not yet enrolled in your plan, join today! Refer to the Enrollment Form/Online Enrollment Instructions located in the back pocket of this folder.
- If you are already participating in your employer's retirement plan, then consider increasing your contributions, starting today.

That's all there is to it! Remember—it's never too early or too late to save for retirement. Transamerica Retirement Services is here to simplify your journey on the road to a secure retirement.

To learn more about your plan go to your Simple Solutions Guide.SM

TLC Health Care Services, Inc. 401(k) Savings Plan

Plan Highlights

YOUR CONTRIBUTIONS

- You can save from 1% to 100% of your eligible compensation *before* you pay taxes on that money. Highly compensated employees' before-tax contributions may be limited due to IRS regulations.
- Federal Tax Law limits the 2007 before-tax contributions to \$15,500.

Eligibility

You are immediately eligible to join the plan.

Entry Date(s)

The first day of the first payroll period coinciding with or next following the completion of an hour.

Catch-up Contributions

If you are 50 or older, you may qualify to make additional before-tax "Catch-up" Contributions. Federal Catch-up Contribution limit is \$5,000 for 2007.

Frequency of Contribution Changes

You may increase or decrease your contribution to the plan on any business day.

Rollovers

You may roll over your plan account balance from a prior qualified retirement plan at any time.

Vesting

Your contributions are automatically 100% vested.
Your rollover contributions are 100% vested.

COMPANY CONTRIBUTIONS

Matching Contributions

- The Company may make a discretionary Matching Contribution of 25% of the first 6% of compensation that you contribute to the plan. The Company Matching Contribution will not exceed 1.5% of your eligible compensation.
- To be eligible to receive Matching Contributions, you must be employed on the last day of the plan year.
- Catch-up contributions are accounted for when calculating Employer Matching Contributions.

Eligibility

You are immediately eligible to receive Company Matching Contributions.

Entry Date(s)

The first day of the first payroll period coinciding with or next following the completion of an hour.

Vesting

The Company's contributions are vested as follows:

Years of Service*	Percent Vested
Upon completion of 2 years	20%
Upon completion of 3 years	40%
Upon completion of 4 years	70%
Upon completion of 5 years	100%

Non-Matching Contributions

- The Company may make a discretionary Non-Matching Contribution to the plan on behalf of all eligible employees.
- To be eligible to receive Non-Matching Contributions, you must be employed on the last day of the plan year.

Eligibility

You are immediately eligible to receive Company Non-Matching Contributions.

Entry Date(s)

The first day of the first payroll period coinciding with or next following the completion of an hour.

Vesting

The Company's contributions are vested as follows:

Years of Service*	Percent Vested
Upon completion of 2 years	20%
Upon completion of 3 years	40%
Upon completion of 4 years	70%
Upon completion of 5 years	100%

**A year of service for vesting credit for Company contributions is based either on completion of 1,000 Hours of Service or elapsed time. If the plan uses elapsed time, credit is given regardless of the number of hours worked in a designated twelve-month-period.*

Your years of service with a predecessor of the Company will count toward your eligibility.

WITHDRAWALS

- You may make withdrawals under the following circumstances:
 - Retirement
 - Termination of Employment
 - Attainment of age 59½
 - Hardship
 - Death

For additional plan information, please contact your plan administrator or refer to your SPD.

INVESTMENT CHOICES

The plan offers 26 investment choices.

- Refer to "Investment Choices Made Simple" located in the back pocket of this kit for a description of your investment choices.
- To obtain a complete set of Investment Fact Sheets containing detailed, up-to-date information on each of the investment choices, contact your plan administrator or log on to www.TA-Retirement.com.

ONLINE ENROLLMENT INSTRUCTIONS

You can enroll online at www.TA-Retirement.com or via telephone at 1-877-234-9293.

- You may be required to enter your Social Security Number (SSN), date of birth, and/or other pertinent information, so please be prepared. Online Enrollment instructions are included in the pocket of this kit.
- If you are unable to enroll online or via telephone, your plan administrator can assist you in obtaining a paper Enrollment Form.

That's all there is to it! Remember - it's never too early or too late to save for retirement. Transamerica Retirement Services is here to simplify your journey on the road to a secure retirement.

MANAGE YOUR ACCOUNT VIA WEB SITE

www.TA-Retirement.com

- In addition to providing access to your plan account information, the Web site is loaded with useful information, helpful tips and interactive tools, all designed to help you discover, build and manage your plan.
- Before you can access the secured area of the Web site, you will be required to create a Password. Until you establish a Password, you can access investment choice performance and many of the other valuable tools by entering your plan's contract number: 51327-000.

MANAGE YOUR ACCOUNT VIA TELEPHONE

1-877-234-9293

- The automated telephone system offers you direct access to your plan account information. You can access the system 24 hours a day — seven days a week.

INVESTMENT CHOICE INFORMATION VIA WEB SITE

To access your Performance Overview and Investment Fact Sheet follow the simple steps outlined below:

Step 1: Go to www.TA-Retirement.com

Step 2: Enter your Username and Password and click on the  button

Step 3: Click on "Transactions"

Step 4: Click on the "[Click here](#) to manage your account." link located in the body of the page

Step 5: Select "Account History"

Step 6: Select "Fund Performance" to view the Performance Overview

Step 7: Click on the fund name to view the Investment Fact Sheet

ADVICESOLUTIONSSM: THE INTERACTIVE INVESTMENT AND RETIREMENT PLANNING TOOL

Retirement. A Journey Made Simple[®]

Simple and easy to use, *AdviceSolutions*SM can help you plan your journey to a better future! With *AdviceSolutions* you get the investment advice you need to make confident financial decisions.

Simple Solutions for a Complex World

You don't have to be an expert to use *AdviceSolutions* – you can choose from three investment experience levels – Beginner, Intermediate, or Advanced.

ADVICESOLUTIONSSM: AFTER YOU'VE BEEN ENROLLED IN YOUR PLAN, YOU CAN ACCESS ADVICESOLUTIONS BY FOLLOWING THE STEPS OUTLINED BELOW

Step 1: Go to www.TA-Retirement.com

Step 2: Enter your Username and Password and click on the  button (If you access *AdviceSolutions*SM without entering this information you will be taken to a demo version of the tool.)

Step 3: Click on "Transactions"

Step 4: Click on the "[Click here](#) to manage your account." link located in the body of the page

Step 5: Click on "Retirement Planning"

Step 6: Click on the *AdviceSolutions* logo

AdviceSolutions is a retirement planning module, solely provided for educational purposes and neither Transamerica Retirement Services nor Advice Frameworks act as fiduciary in providing the recommendation.

STATEMENT OF ACCOUNT

- You will receive a personalized statement of your account on a regular basis.

1. ONLINE ENROLLMENT INSTRUCTIONS

PLEASE READ CAREFULLY

You must designate a beneficiary by completing section 3 and submitting it to your plan administrator.

Your company offers the option to enroll in your retirement savings plan online.

Welcome to your Signature Services Retirement Plan with Transamerica Retirement Services!

The enrollment process is as easy as one, two, three!

1. Review the enclosed enrollment kit, most importantly, the plan and investment information that is included.
2. Determine the amount you wish to contribute and how you want to invest your contributions. Follow the Investment Choices Worksheet on the next page.
3. To enroll online, go to www.TA-Retirement.com. Click on the **First time user? Register now** link located on the top left hand corner of your screen within the "Your Account: LOGIN" section.
4. Select "I am an employee" and click **Continue**.
5. Enter your Social Security Number and click **Continue**.
6. In order to create your password you will be asked to enter your Social Security Number, date of birth and other pertinent information. Once you have completed this form click **Submit**.



If you wish, you can choose to enroll by speaking with a Customer Service Representative. You can also speak with a Participant Advisory Counselor who can help you create a retirement savings strategy, and assist you in deciding how much to contribute. Either can be reached by calling toll-free 1-877-234-9293.

Once you are enrolled, Transamerica will mail an enrollment confirmation to your home, which is a recap of the information you provided.

That's all there is to it! We look forward to helping you save and invest wisely for retirement.

By completing the enrollment process online, you are authorizing payroll deduction of plan contributions. Authorization of plan contributions constitutes a "cash or deferred arrangement" under Section 401(k) of the Internal Revenue Code and such contributions are subject to the withdrawal restrictions of the plan. Contributions can be received in cash rather than contributing them to the plan. Contributions made to the plan are subject to certain limitations imposed by Federal law and these contributions may be refunded to comply with these laws. By submitting this authorization online, you understand that neither TLC Health Care Services, Inc., the plan trustee, their affiliates nor their investment choices are liable for any loss when acting upon your instructions believed to be genuine.

2.

INVESTMENT CHOICES WORKSHEET

This worksheet is designed to help you enter your investment selections during the enrollment process. You have three options: *Target Maturity Series*, *Strategic Allocation Series*, and *Create Your Own Investment Portfolio*. First, review your investment choices in "Investment Choices Made Simple" located in the back pocket of this kit and refer to the Investment Fact Sheets for more detailed information about any particular investment choice. Then return here, and complete the Worksheet and use it to help you enter your investment elections during the Enrollment Process as outlined on the previous pages. **Please DO NOT submit this Worksheet.**

You must designate a beneficiary by completing section 3 and submitting it to your plan administrator.

Option I: Target Maturity Series

The Target Maturity Series below are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment choices are diversified and structured to grow more conservative as the investment choice's target date approaches. *You may also choose to spread your contributions over more than one investment choice by creating your own investment portfolio under Option III.*

		(check one)			
VT05	Vanguard Target Retirement 2005 Fund	<input type="checkbox"/>	100%	VTWN	Vanguard Target Retirement 2020 Fund <input type="checkbox"/> 100%
VTEN	Vanguard Target Retirement 2010 Fund	<input type="checkbox"/>	100%	VT25	Vanguard Target Retirement 2025 Fund <input type="checkbox"/> 100%
VT15	Vanguard Target Retirement 2015 Fund	<input type="checkbox"/>	100%	VTHR	Vanguard Target Retirement 2030 Fund <input type="checkbox"/> 100%
				VT35	Vanguard Target Retirement 2035 Fund <input type="checkbox"/> 100%
				VFOR	Vanguard Target Retirement 2040 Fund <input type="checkbox"/> 100%
				VT45	Vanguard Target Retirement 2045 Fund <input type="checkbox"/> 100%
				VFIF	Vanguard Target Retirement 2050 Fund <input type="checkbox"/> 100%

If you selected Option I above, go to the Beneficiary Designation Form. Otherwise, proceed to Option II.

Option II: Strategic Allocation Series

The Strategic Allocation Series are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your investment risk profile. These investment choices offer an investment mix reflective of your selected time horizon, with shorter time horizon investment choices tending to be more conservative. *You may also choose to spread your contributions over more than one investment choice by creating your own investment portfolio under Option III.*

Please note: If you scored a 7 or below on your Risk Tolerance Questionnaire, the Strategic Allocation Series may not be conservative enough for you. By selecting Option III you can design a more conservative portfolio for your shorter time horizon (2-7 years).

		(check one)
N500	TA IDEX Asset Allocation - Conservative Portfolio (Short Intermediate Horizon 5 - 12 years)	<input type="checkbox"/> 100%
N600	TA IDEX Asset Allocation - Moderate Portfolio (Intermediate Horizon 8 - 15 years)	<input type="checkbox"/> 100%
N501	TA IDEX Asset Allocation - Moderate Growth Portfolio (Intermediate/Long Horizon 14 - 20 years)	<input type="checkbox"/> 100%
N599	TA IDEX Asset Allocation - Growth Portfolio (Long Horizon 20 or more years)	<input type="checkbox"/> 100%

If you selected Option II above, go to the Beneficiary Designation Form. Otherwise, proceed to Option III.

Option III: Create Your Own Investment Portfolio

If you prefer to create your own investment portfolio, your plan provides that choice - just select from the following available investment choices: *All elections must be in whole percentages and total 100%.*

TLC Health Care Services, Inc. 401(k) Savings Plan Investment Choices

		% of Contribution				% of Contribution				
Cash Equivalents				Target Maturity Series						
MF4B	Diversified Money Market Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VT05	Vanguard Target Retirement 2005 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Bond										
Intermediate Term										
N714	Loomis Sayles Investment Grade Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VTEN	Vanguard Target Retirement 2010 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
High Yield Bond										
M26B	Diversified High Yield Bond Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VT15	Vanguard Target Retirement 2015 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Hybrid										
Strategic Allocation Series										
N500	TA IDEX Asset Allocation - Conservative Portfolio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VTWN	Vanguard Target Retirement 2020 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
N600	TA IDEX Asset Allocation - Moderate Portfolio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VT25	Vanguard Target Retirement 2025 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
N501	TA IDEX Asset Allocation - Moderate Growth Portfolio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VTHR	Vanguard Target Retirement 2030 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
N599	TA IDEX Asset Allocation - Growth Portfolio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VT35	Vanguard Target Retirement 2035 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
					VFOR	Vanguard Target Retirement 2040 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
					VT45	Vanguard Target Retirement 2045 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
					VFIF	Vanguard Target Retirement 2050 Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%

CONTINUED ⇒

2.**INVESTMENT CHOICES WORKSHEET (CONTINUED)****TLC Health Care Services, Inc. 401(k) Savings Plan Investment Choices (continued)**

		% of Contribution			% of Contribution
Large/Mid Value Equity			Mid Cap		
Large Cap			N704	First American Mid Cap Growth Opportunities Fund	<input type="text"/> <input type="text"/> <input type="text"/> %
N720	Pioneer Cullen Value Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	Small Company Equity		
Mid Cap			Value		
N481	Columbia Mid Cap Value Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	N349	Wells Fargo Advantage Small Cap Value Fund	<input type="text"/> <input type="text"/> <input type="text"/> %
Large/Mid Blend Equity			Growth		
Large Cap			N707	First American Small Cap Select Fund	<input type="text"/> <input type="text"/> <input type="text"/> %
M0FC	Diversified Stock Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	Global Equity		
Large/Mid Growth Equity			N469	American Funds New Perspective Fund	<input type="text"/> <input type="text"/> <input type="text"/> %
Large Cap			International Equity		
N370	Transamerica Premier Equity Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	N701	AllianceBernstein International Value Fund	<input type="text"/> <input type="text"/> <input type="text"/> %
Total For All Investment Choices (Sum of elections must total 100%)					<input type="text"/> <input type="text"/> <input type="text"/> %

THIS SECTION MUST BE COMPLETED.											
NAME (PLEASE PRINT) <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/>	SOCIAL SECURITY NUMBER <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table>										

TLC Health Care Services, Inc. 401(k) Savings Plan 51327-000

Beneficiary Designation

You may name anyone you wish as your beneficiary. However, if you are married and you name someone other than your spouse as beneficiary for all or part of the benefits payable, your spouse must consent to the beneficiary designation and complete Section 4. If your spouse does not complete Section 4, your beneficiary will be your spouse. Remember that changes in marital status may affect your beneficiary designations, so be sure to keep your designation current.

3. Beneficiary Designation

I name the following individual(s) to receive my plan benefits in the event of my death in accordance with the terms of the plan. This beneficiary designation cancels and replaces all prior designations and settlement agreements which I have made under the plan. Benefits will be paid to my primary beneficiary(ies) if living. Benefits will be paid to my contingent beneficiary(ies) only if none of my primary beneficiaries are living.

Percentages below must equal 100% for Primary Beneficiary(ies).
-and-

Percentages below must also equal 100% for Contingent (Secondary) Beneficiary(ies) - if any.

Primary Plan Beneficiary(ies) - Will receive benefits in the event of your death.

Beneficiary Name(s) and Address(es)	Relationship	Date of Birth	Social Security Number	Share of Benefits (%)

Contingent Plan Beneficiary(ies) - Will receive benefits if no primary beneficiary is living at the time of your death.

Beneficiary Name(s) and Address(es)	Relationship	Date of Birth	Social Security Number	Share of Benefits (%)

NOTE: If you do not designate a percentage for your primary beneficiaries, the benefit will be equally divided among your primary beneficiaries who survive you. If no primary beneficiary survives you and you do not designate a percentage for your contingent beneficiaries, the benefit will be equally divided among your contingent beneficiaries who survive you. If no beneficiary survives you, benefits will be paid as provided under the plan.

Participant Signature _____ Signed at [City and State] _____ Date _____

Participant Name - Please Print _____

CONTINUED =>

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

			-			-				
--	--	--	---	--	--	---	--	--	--	--

4. Spousal Consent - This section must be completed if your spouse is not designated (100%) as Primary Beneficiary

I, spouse of _____, hereby consent to the designation of the beneficiary(ies) named on this form. I understand that my spouse has designated someone other than (or in addition to) myself as a beneficiary to receive benefits under this plan. I understand the financial impact of this designation. I also understand that my consent to this designation is irrevocable.

By signing below, I hereby waive all rights to the pre-retirement survivor benefit with respect to that portion of the plan benefits payable to a beneficiary other than myself.

Spouse Name Spouse Signature Date

Notary Public or Plan Representative Signature Required:

Subscribed and sworn to me before this _____ day of _____, _____

Signature State County

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

Grid for Social Security Number: [][][][] - [][][] - [][][][][]

TLC Health Care Services, Inc. 401(k) Savings Plan Rollover Form

51327-000

Four Simple Steps

1. Contact your plan administrator or refer to your Summary Plan Description to make sure you're eligible to roll over your plan account balance from a prior qualified retirement plan.
2. Contact your prior company and request a rollover distribution. If you have an IRA, contact your IRA investment manager and request a withdrawal. Be sure to have the distribution check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) and have it sent directly to you.
3. Complete the Rollover Form below.
4. Submit the Rollover Form along with the distribution check to your plan administrator.

You must designate a beneficiary by completing Section 3 and submitting it to your plan administrator.

1. Employee Information - Please Print

Mr.
 Mrs.
 Ms.

FIRST NAME _____ M.I. _____ LAST NAME _____

STREET ADDRESS _____ APT. NO. _____

CITY _____ STATE _____ ZIP _____

MARRIED
 NOT MARRIED

DATE OF BIRTH (MM/DD/YYYY) _____ DATE OF HIRE (MM/DD/YYYY) _____ AFFILIATE CODE _____ DIVISION CODE _____

2. Previous Plan/IRA Information

NAME OF PRIOR PLAN _____

MARK ONE:*
 401(K)
 401(a)
 403(a)
 403(b)
 Profit Sharing
 Money Purchase
 Government 457
 Conduit IRA
 Traditional IRA
 Roth 401(k) - Direct
 Roth 401(k) - Indirect

For Roth 401(k) rollovers, please complete the information below. This information should have been provided by your rollover institution.

Year of First of Roth 401(k) Contribution _____

Roth Contribution Basis _____ (This is the non-taxable portion of your distribution)

*Your plan may not accept rollovers from all plan types listed above. Contact your plan administrator to make sure your rollover qualifies.

PERSON TO CONTACT:

FIRST NAME _____ M.I. _____ LAST NAME _____

STREET ADDRESS _____ APT. NO. _____

CITY _____ STATE _____ ZIP _____

(_____) _____
 PHONE NUMBER

3. Tax Information

- All of this distribution amount would be taxable to me if I did not roll it over.
- \$ [][][] , [][][] . [][] is the amount of after-tax contributions included in this rollover. The remainder will be taxable income to me if I did not roll it over.
- No part of this rollover is a minimum required distribution.
- No part of this rollover is a hardship withdrawal.

CONTINUED =>

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

			-			-				
--	--	--	---	--	--	---	--	--	--	--

4. Employee Authorization

\$

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 ,

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 .

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is the single sum rollover contribution amount I wish to contribute. This amount represents a distribution from another qualified retirement plan. A check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) is attached. I understand the withdrawal restrictions that apply to these contributions.

EMPLOYEE SIGNATURE

DATE

5. Plan Administrator Authorization

I authorize these rollover funds to be deposited into the participant's account.

PLAN ADMINISTRATOR SIGNATURE

DATE

6. Investment Mix

\$

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 ,

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is the amount of rollover contributions that I would like invested, as indicated below, in whole percentage increments.

TLC Health Care Services, Inc. 401(k) Savings Plan Investment Choices

	% of Contribution		% of Contribution						
Cash Equivalents									
MF4B Diversified Money Market Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				VT45 Vanguard Target Retirement 2045 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
Bond									
<i>Intermediate Term</i>									
N714 Loomis Sayles Investment Grade Bond Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				VFIF Vanguard Target Retirement 2050 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
High Yield Bond									
M26B Diversified High Yield Bond Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Large/Mid Value Equity				
Hybrid									
<i>Strategic Allocation Series</i>									
N500 TA IDEX Asset Allocation - Conservative Portfolio	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Large Cap				
N600 TA IDEX Asset Allocation - Moderate Portfolio	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				N720 Pioneer Cullen Value Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
N501 TA IDEX Asset Allocation - Moderate Growth Portfolio	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Mid Cap				
N599 TA IDEX Asset Allocation - Growth Portfolio	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				N481 Columbia Mid Cap Value Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
Target Maturity Series									
VT05 Vanguard Target Retirement 2005 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Large/Mid Blend Equity				
VTEN Vanguard Target Retirement 2010 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Large Cap				
VT15 Vanguard Target Retirement 2015 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				M0FC Diversified Stock Index Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
VTWN Vanguard Target Retirement 2020 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Large/Mid Growth Equity				
VT25 Vanguard Target Retirement 2025 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Large Cap				
VTHR Vanguard Target Retirement 2030 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				N370 Transamerica Premier Equity Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
VT35 Vanguard Target Retirement 2035 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				Mid Cap				
VFOR Vanguard Target Retirement 2040 Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %				N704 First American Mid Cap Growth Opportunities Fund	<table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %			
Small Company Equity									
Value									
N349 Wells Fargo Advantage Small Cap Value Fund <table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %									
Growth									
N707 First American Small Cap Select Fund <table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %									
Global Equity									
N469 American Funds New Perspective Fund <table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %									
International Equity									
N701 AllianceBernstein International Value Fund <table border="1"><tr><td> </td><td> </td><td> </td></tr></table> %									
Total For All Investment Choices (Sum of elections must total 100%)			<table border="1"><tr><td>1</td><td>0</td><td>0</td></tr></table> %	1	0	0			
1	0	0							



TLC Health Care Services, Inc. 401(k) Savings Plan 51327-000

Investment Choices Made Simple: Performance Overview and Summaries

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value will fluctuate. Upon redemption, shares may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. Go to www.TA-Retirement.com to obtain performance current to the most recent month-end. The Transamerica Advisor Series I & II plan administration services are provided by Diversified Investment Advisors and funds are distributed by Diversified Investors Securities Corporation. Investors should consider the investment objectives, risks, and charges and expenses of the fund carefully before investing. The prospectus for each fund contains this and other information about that fund. For copies of any prospectuses please call 877.234.9293. Read each prospectus carefully before investing.

Performance shown in percentages as of June 30, 2007

	Year to Date	Last Quarter	1 Year	Average Annual Total		
				3 Years	5 Years	10 Years
Cash Equivalents						
Diversified Money Market Fund (7-Day SEC Yield: 4.56%)	2.30	1.14	4.64	3.20	2.17	3.29
Bond						
Intermediate Term						
Loomis Sayles Investment Grade Bond Fund	2.99	1.36	9.49	7.97	9.65	8.24
High Yield Bond						
Diversified High Yield Bond Fund	3.27	0.67	10.33	8.68	11.44	6.26
Hybrid						
Strategic Allocation Series						
TA IDEX Asset Allocation - Conservative Portfolio (*Performance Inception: 03/01/2002)	3.28	1.76	9.75	8.03	8.91	7.44*
TA IDEX Asset Allocation - Moderate Portfolio (*Performance Inception: 03/01/2002)	4.46	2.71	12.64	9.91	9.92	7.99*
TA IDEX Asset Allocation - Moderate Growth Portfolio (*Performance Inception: 03/01/2002)	6.07	4.12	15.30	11.61	10.83	8.57*
TA IDEX Asset Allocation - Growth Portfolio (*Performance Inception: 03/01/2002)	8.04	5.97	18.88	13.62	12.02	9.24*
Target Maturity Series						
Vanguard Target Retirement 2005 Fund (*Performance Inception: 10/27/2003)	4.36	2.48	12.84	7.35	7.57*	N/A
Vanguard Target Retirement 2010 Fund (*Performance Inception: 06/07/2006)	4.99	3.15	14.68	14.61*	N/A	N/A
Vanguard Target Retirement 2015 Fund (*Performance Inception: 10/27/2003)	5.70	3.86	16.25	9.65	9.88*	N/A
Vanguard Target Retirement 2020 Fund (*Performance Inception: 06/07/2006)	6.21	4.38	17.31	17.75*	N/A	N/A
Vanguard Target Retirement 2025 Fund (*Performance Inception: 10/27/2003)	6.83	4.89	18.75	11.05	11.36*	N/A
Vanguard Target Retirement 2030 Fund (*Performance Inception: 06/07/2006)	7.36	5.45	19.80	20.60*	N/A	N/A
Vanguard Target Retirement 2035 Fund (*Performance Inception: 10/27/2003)	7.64	5.66	20.42	12.61	13.24*	N/A

Performance shown in percentages as of June 30, 2007

	Year to Date	Last Quarter	1 Year	Average Annual Total		
				3 Years	5 Years	10 Years
Vanguard Target Retirement 2040 Fund (*Performance Inception: 06/07/2006)	7.57	5.64	20.20	20.37*	N/A	N/A
Vanguard Target Retirement 2045 Fund (*Performance Inception: 10/27/2003)	7.68	5.69	20.39	13.28	14.14*	N/A
Vanguard Target Retirement 2050 Fund (*Performance Inception: 06/07/2006)	7.63	5.66	20.37	21.03*	N/A	N/A
Large/Mid Value Equity						
Large Cap						
Pioneer Cullen Value Fund (*Performance Inception: 07/01/2000)	6.05	5.10	17.12	16.90	13.51	12.37*
Mid Cap						
Columbia Mid Cap Value Fund (*Performance Inception: 11/20/2001)	12.61	6.29	23.99	19.61	16.62	15.92*
Large/Mid Blend Equity						
Large Cap						
Diversified Stock Index Fund (*Performance Inception: 03/09/1999)	6.55	6.12	19.84	10.97	10.02	2.91*
Large/Mid Growth Equity						
Large Cap						
Transamerica Premier Equity Fund	6.75	5.76	12.71	13.56	12.97	8.09
Mid Cap						
First American Mid Cap Growth Opportunities	13.14	7.91	19.64	15.79	15.11	9.63
Small Company Equity						
Value						
Wells Fargo Advantage Small Cap Value Fund (*Performance Inception: 12/31/1997)	13.94	10.22	19.83	18.70	18.02	19.60*
Growth						
First American Small Cap Select Fund	3.91	3.36	11.99	12.89	15.43	10.80
Global Equity						
American Funds New Perspective Fund	10.17	8.37	24.19	17.38	15.28	11.08
International Equity						
AllianceBernstein International Value Fund (*Performance Inception: 03/29/2001)	10.27	8.67	30.17	27.41	22.24	19.09*

* Performance shown since inception is from the performance inception date shown next to the fund on the Investment Choices Made Simple Performance Overview.

Cash Equivalents - Investment choices whose objectives are to maximize current income, consistent with liquidity and preservation of principal.

Investment Risk - *An investment in a cash equivalent investment choice is not insured or guaranteed by the FDIC or any other government agency. Although the investment seeks to preserve the value of your investment, it is possible to lose money by investing in the investment choice.*

Diversified Money Market Fund

As of 06/30/2007

Inception Date: 11/30/1978

Investment Strategy: --

Expense Ratio: 0.80% of fund assets

Management Company: --

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: --

Bond - Investment choices that pursue their objectives primarily through the investment in investment grade bonds, issued by domestic companies and government agencies. Investment choices may also invest a portion of their assets in below investment grade securities.

Investment Risk - *The values of bonds change in response to changes in economic conditions, interest rates and the creditworthiness of individual issuers. Investment choices that invest in bonds can lose their value as interest rates rise and an investor can lose principal.*

Intermediate Term

Loomis Sayles Investment Grade Bond Fund

As of 06/30/2007

Inception Date: 01/31/2002

Investment Strategy: The investment seeks high total investment return through a combination of current income and capital appreciation. The fund normally invests at least 80% of net assets (plus any borrowings made for investment purposes) in investment-grade fixed-income securities (those rated BBB or higher by Standard & Poor's Ratings Group ("S&P") or Fitch Investor Services, Inc. ("Fitch"), Baa or higher by Moody's Investors Service, Inc. ("Moody's") or, if unrated, of comparable quality as determined by Loomis Sayles).

Expense Ratio: 0.92% of fund assets

Management Company: Loomis Sayles & Company, LP

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: --

High Yield Bond - Investment choices that invest primarily in bonds which are considered riskier and have a higher yield. Investing in high yield, lower quality securities generally offer higher yield but also involve heightened risk.

Investment Risk - *The investor should note that investment choices that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.*

Diversified High Yield Bond Fund

As of 06/30/2007

Inception Date: 08/31/1995

Investment Strategy: The investment seeks to provide a high level of current income. The fund invests primarily in high-yielding, income producing debt securities and preferred stocks. Under normal circumstances it invests at least 80% of net assets in high-yield bonds and related investments. High-yield securities usually are lower-rated debt securities, commonly referred to as "junk bonds." Investing in junk bonds is an aggressive approach to income investing.

Expense Ratio: 1.10% of fund assets

Management Company: Diversified Investment Adv, Inc.

Redemption Fee/Term: --

Subadvisor: Eaton Vance Management

Trading Restrictions: --

Hybrid - Investment choices that invest in a combination of domestic stocks, bonds, treasuries and money market securities.

Investment Risk - The values of stocks change in response to general market and economic conditions and the circumstances of individual issuers. The values of bonds change in response to changes in economic conditions, interest rates and the creditworthiness of individual issuers.

Strategic Allocation Series

TA IDEX Asset Allocation - Conservative Portfolio

As of 06/30/2007

Inception Date: 03/01/2002

Investment Strategy: The investment seeks current income and preservation of capital. The fund invests its assets in a combination of underlying IDEX funds. It normally invests 35% of assets in equity securities, 55% of assets in bonds and 10% of assets in money market instruments. The fund may also invest directly in government securities and short term commercial paper.

Expense Ratio: 1.44% of fund assets

Management Company: Transamerica Fund Advisors, Inc.

Redemption Fee/Term: --

Subadvisor: Morningstar Associates, LLC

Trading Restrictions: --

TA IDEX Asset Allocation - Moderate Portfolio

As of 06/30/2007

Inception Date: 03/01/2002

Investment Strategy: The investment seeks capital appreciation and current income. The fund invests its assets in a combination of underlying IDEX funds. It normally invests 50% of assets in equity securities, 45% of assets in bonds and 5% in money market instruments. The fund may also invest directly in government securities and short-term commercial paper.

Expense Ratio: 1.46% of fund assets

Management Company: Transamerica Fund Advisors, Inc.

Redemption Fee/Term: --

Subadvisor: Morningstar Associates, LLC

Trading Restrictions: --

TA IDEX Asset Allocation - Moderate Growth Portfolio

As of 06/30/2007

Inception Date: 03/01/2002

Investment Strategy: The investment seeks capital appreciation and current income. The fund invests its assets in a combination of underlying IDEX funds. It normally invests 70% of assets in equity securities, 25% of assets in bonds and 5% in money market instruments. The fund may also invest directly in government securities and short-term commercial paper.

Expense Ratio: 1.51% of fund assets

Management Company: Transamerica Fund Advisors, Inc.

Redemption Fee/Term: --

Subadvisor: Morningstar Associates, LLC

Trading Restrictions: --

TA IDEX Asset Allocation - Growth Portfolio

As of 06/30/2007

Inception Date: 03/01/2002

Investment Strategy: The investment seeks long-term capital appreciation. The fund primarily invests in a combination of underlying IDEX funds that invest in equity securities. It may invest 25% of assets in the securities of issuers primarily engaged in the same industry. The fund may also invest in ADRs, GDRs and EDRs.

Expense Ratio: 1.59% of fund assets

Management Company: Transamerica Fund Advisors, Inc.

Redemption Fee/Term: --

Subadvisor: Morningstar Associates, LLC

Trading Restrictions: --

Target Maturity Series

Vanguard Target Retirement 2005 Fund

As of 06/30/2007

Inception Date: 10/27/2003

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund primarily invests in other Vanguard mutual funds according to an asset allocation designed for investors planning to retire within a few years of 2005. It typically allocates 52% of assets to bonds and 48% to stocks.

Expense Ratio: 0.21% of fund assets

Management Company: Vanguard Advisers, Inc.

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: Type B (See Disclosure Page)

Vanguard Target Retirement 2010 Fund**As of 06/30/2007****Inception Date:** 06/07/2006

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2010. The fund invests approximately 57% of assets in stocks and 43% in bonds.

Expense Ratio: 0.20% of fund assets**Management Company:** Vanguard Advisers, Inc.**Redemption Fee/Term:** --**Subadvisor:** --**Trading Restrictions:** Type B (See Disclosure Page)**Vanguard Target Retirement 2015 Fund****As of 06/30/2007****Inception Date:** 10/27/2003

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund primarily invests in other Vanguard mutual funds according to an asset allocation designed for investors planning to retire within a few years of 2015. It typically allocates 65% of assets to stocks and 35% to bonds.

Expense Ratio: 0.21% of fund assets**Management Company:** Vanguard Advisers, Inc.**Redemption Fee/Term:** --**Subadvisor:** --**Trading Restrictions:** Type B (See Disclosure Page)**Vanguard Target Retirement 2020 Fund****As of 06/30/2007****Inception Date:** 06/07/2006

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2020. It typically allocates 73% of assets to stocks and 27% to bonds.

Expense Ratio: 0.20% of fund assets**Management Company:** Vanguard Advisers, Inc.**Redemption Fee/Term:** --**Subadvisor:** --**Trading Restrictions:** Type B (See Disclosure Page)**Vanguard Target Retirement 2025 Fund****As of 06/30/2007****Inception Date:** 10/27/2003

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund primarily invests in other Vanguard mutual funds according to an asset allocation. It typically allocates 81% to stocks and 19% of assets to bonds.

Expense Ratio: 0.21% of fund assets**Management Company:** Vanguard Advisers, Inc.**Redemption Fee/Term:** --**Subadvisor:** --**Trading Restrictions:** Type B (See Disclosure Page)**Vanguard Target Retirement 2030 Fund****As of 06/30/2007****Inception Date:** 06/07/2006

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2030. It typically allocates 88% of its assets to stocks and 12% to bonds.

Expense Ratio: 0.21% of fund assets**Management Company:** Vanguard Advisers, Inc.**Redemption Fee/Term:** --**Subadvisor:** --**Trading Restrictions:** Type B (See Disclosure Page)**Vanguard Target Retirement 2035 Fund****As of 06/30/2007****Inception Date:** 10/27/2003

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund primarily invests in other Vanguard mutual funds according to an asset allocation. It typically allocates 90% of its assets to stocks and 10% to bonds.

Expense Ratio: 0.21% of fund assets**Management Company:** Vanguard Advisers, Inc.**Redemption Fee/Term:** --**Subadvisor:** --**Trading Restrictions:** Type B (See Disclosure Page)

Vanguard Target Retirement 2040 Fund

As of 06/30/2007

Inception Date: 06/07/2006

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2040. It typically allocates 91% of assets to stocks and 9% to bonds.

Expense Ratio: 0.21% of fund assets

Management Company: Vanguard Advisers, Inc.

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: Type B (See Disclosure Page)

Vanguard Target Retirement 2045 Fund

As of 06/30/2007

Inception Date: 10/27/2003

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund primarily invests in other Vanguard mutual funds according to an asset allocation. It typically allocates 90% of assets to stocks and 10% to bonds.

Expense Ratio: 0.21% of fund assets

Management Company: Vanguard Advisers, Inc.

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: Type B (See Disclosure Page)

Vanguard Target Retirement 2050 Fund

As of 06/30/2007

Inception Date: 06/07/2006

Investment Strategy: The investment seeks to provide growth of capital and current income. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire in or within a few years of 2050. It typically allocates 90% of assets to stocks and 10% to bonds.

Expense Ratio: 0.21% of fund assets

Management Company: Vanguard Advisers, Inc.

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: Type B (See Disclosure Page)

Large/Mid Value Equity - Investment choices that invest primarily in stocks issued by larger companies that are considered to be undervalued or have low P/E ratios.

Investment Risk - Historically, stocks have provided greater long-term returns and have entailed greater short-term risks than other investments. The securities issued by mid-cap companies may be more susceptible to market downturns, and their prices could be more volatile than those of larger companies. Value stocks may be subject to special risks that have caused the stocks to be out of favor and undervalued in the management company's opinion.

Large Cap**Pioneer Cullen Value Fund**

As of 06/30/2007

Inception Date: 07/03/2000

Investment Strategy: The investment seeks capital appreciation; current income is a secondary objective. The fund invests primarily in equity securities. It may invest a significant portion of assets in equity securities of medium- and large-capitalization companies. The fund may invest up to 30% of total assets in securities of non-U.S. issuers and 10% of the total assets may be in securities of emerging market issuers.

Expense Ratio: 1.15% of fund assets

Management Company: Pioneer Investment Management Inc

Redemption Fee/Term: --

Subadvisor: Cullen Capital Management, LLC

Trading Restrictions: --

Mid Cap**Columbia Mid Cap Value Fund**

As of 06/30/2007

Inception Date: 01/01/1949

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in equity securities of U.S. companies whose market capitalizations are within the range of the companies within the Russell MidCap Value Index and that are believed to have the potential for long-term growth of capital.

Expense Ratio: 1.14% of fund assets
Redemption Fee/Term: --
Trading Restrictions: Type A (See Disclosure Page)

Management Company: Columbia Management Advisors LLC
Subadvisor: --

Large/Mid Blend Equity - Investment choices that pursue their objectives primarily through the investment in both growth and value common stocks of large- to medium-sized domestic issuers.

Investment Risk - Historically, common stocks have provided greater long-term returns and have entailed greater short-term risks than other investment choices. Smaller or newer issuers carry more risk than larger, more established issuers.

Large Cap

Diversified Stock Index Fund

As of 06/30/2007

Inception Date: 08/31/1993

Investment Strategy: The investment seeks to match the performance of the Standard & Poor's 500 index. The fund normally invests at least 90% of assets in stock comprising S&P 500 index. In attempting to match the return of the S&P 500 index, it invests approximately the same percentage of assets in each stock as the stock represent in the index. The fund invests in securities through an underlying mutual fund.

Expense Ratio: 0.65% of fund assets

Management Company: Diversified Investment Adv, Inc.

Redemption Fee/Term: --

Subadvisor: Barclays Global Fund Advisers

Trading Restrictions: --

Large/Mid Growth Equity - Investment choices that invest primarily in stocks issued by larger companies that are expected to grow faster than the overall economy.

Investment Risk - Historically, common stocks have provided greater long-term returns and have entailed greater short-term risks than other investment choices. Smaller or newer issuers carry more risk than larger, more established issuers.

Large Cap

Transamerica Premier Equity Fund

As of 06/30/2007

Inception Date: 10/02/1995

Investment Strategy: The investment seeks long-term growth. The fund invests at least 80% of assets in a diversified portfolio of domestic equity securities of growth companies of any size.

Expense Ratio: 1.15% of fund assets

Management Company: Transamerica Investment Mgmt, LLC

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: --

Mid Cap

First American Mid Cap Growth Opportunities Fund

As of 06/30/2007

Inception Date: 12/11/2000

Investment Strategy: The investment seeks capital appreciation. The fund invests at least 80% of net assets, plus the amount of any borrowings for investment purposes, in common stocks of mid-capitalization companies, defined as companies that have market capitalizations at the time of purchase within the range of market capitalizations of companies constituting the Russell Midcap index. The fund may invest up to 25% of assets in foreign securities.

Expense Ratio: 1.47% of fund assets

Management Company: FAF Advisors, Inc.

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: --

Small Company Equity - Investment choices that invest primarily in stocks issued by smaller companies. Investing in small company stock involves heightened risk and may be more volatile than larger company stock.

Investment Risk - The investor should note that investment choices that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Value

Wells Fargo Advantage Small Cap Value Fund

As of 06/30/2007

Inception Date: 11/30/2000

Investment Strategy: The investment seeks long term capital appreciation. The fund normally invests at least 80% of net assets in small capitalization companies that the fund's management believe are undervalued relative to the market based on earnings, cash flow, or asset value. The small-capitalization companies are defined as those with market capitalizations equal to or lower than the company with the largest market capitalizations in the Russell 2500TM index. It invests up to 30% of total assets in foreign securities.

Expense Ratio: 1.44% of fund assets

Management Company: Wells Fargo Funds Management LLC

Redemption Fee/Term: --

Subadvisor: Wells Capital Management

Trading Restrictions: --

Growth

First American Small Cap Select Fund

As of 06/30/2007

Inception Date: 12/31/1993

Investment Strategy: The investment seeks capital appreciation. The fund invests at least 80% of net assets, plus the amount of any borrowings for investment purposes, in common stocks of small-capitalization companies, defined as companies that have market capitalizations at the time of purchase within the range of market capitalizations of companies constituting the Russell 2000 index. The fund may also invest 25% of assets in securities of foreign issuers that are either listed on a US stock exchange or represented by ADRs.

Expense Ratio: 1.48% of fund assets

Management Company: FAF Advisors, Inc.

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: --

Global Equity - Investment choices that pursue their objectives primarily through the investment in common stock of foreign and domestic issuers. Foreign investing involves special risks including political unrest, economic instability and currency fluctuation.

Investment Risk - The investor should note that investment choices that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

American Funds New Perspective Fund

As of 06/30/2007

Inception Date: 03/13/1973

Investment Strategy: The investment seeks long-term growth of capital; income is a secondary consideration. The fund primarily invests in common stocks of foreign and U.S. companies. The advisor looks for worldwide changes in international-trade patterns and economic and political relationships. It then searches for companies that may benefit from the new opportunities created by such changes. The advisor closely follows securities, industries, governments, and currency-exchange markets worldwide.

Expense Ratio: 1.06% of fund assets

Management Company: Capital Research & Mgmt Company

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: Type C (See Disclosure Page)

International Equity - Investment choices that invest primarily in stocks issued by foreign companies, or that invest globally. Foreign investing involves special risks including political unrest, economic instability and currency fluctuation.

Investment Risk - The investor should note that investment choices that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Inception Date: 03/30/2001

Investment Strategy: The investment seeks long-term growth of capital. The fund invests primarily in a diversified portfolio of equity securities of established companies selected from more than 40 industries and more than 40 developed and emerging market countries. It normally invests in companies in at least three countries other than United States. These countries currently include the developed nations in Europe and the Far East, Canada, Australia and emerging market countries worldwide.

Expense Ratio: 1.19% of fund assets

Management Company: Alliance Capital Management L.P.

Redemption Fee/Term: --

Subadvisor: --

Trading Restrictions: --

Disclosure

The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than the original investment. Fund portfolio statistics change over time. The fund is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution.

Performance

Total return reflects performance without adjusting for sales charges or the effects of taxation, but is adjusted to reflect all actual ongoing fund expenses and assumes reinvestment of dividends and capital gains. If adjusted, sales charges would reduce the performance quoted.

Deposits made by plan participants are not subject to any front-end loads/sales fees of the mutual fund.

Performance shown since inception is from the performance inception date shown next to the fund on the Investment Choices Made Simple Performance Overview.

Past performance is not a guarantee of future performance. An investment in these funds is subject to market risk and an investor may experience loss of principal.

Asset Classes

The investment choices have been assigned to various asset classes based solely on Transamerica Retirement Services' assessment of their investment policies; additionally, they may not be representative of that particular asset class in the future.

Variable Asset Charges:

The applicable quarterly variable asset charges range from 0.0000% to 0.0250% depending upon the total dollar amount in the Select II investment choices. An additional quarterly variable asset charge of up to 0.1875% will be charged based on the total amount in the Vanguard Strategic Allocation investment choices. For more information, please contact your plan administrator.

Trading Restrictions

The ability to exchange shares of the mutual fund may be restricted in the event that a sponsor or participant engages in trading patterns which are detrimental to the mutual fund.

Mutual funds with trading restrictions may be subject to certain transfer restrictions. Participant-directed transfers into this mutual fund may be limited. Additionally, plan-level restrictions may apply. Automatic scheduled transactions such as payroll contributions, loan repayment, etc. may not be subject to these restrictions. However, you may transfer funds out of this mutual fund at any time. These restrictions may be changed at any time to comply with any restrictions on trading imposed by the mutual fund.

Type A: Transfers into this fund will be limited for a rolling 28-day period once a round trip transfer (in and out) has been made.

Type B: Participants who exchange shares out of a fund will not be permitted to exchange shares into the same fund for 60 calendar days. The policy will not prevent regular employer or participant contributions into a fund, nor will it prevent a participant from exchanging out of a fund at any time. Reallocation and rebalancing transactions completed systematically or directly by participants will not be exempt from the frequent-trading policy.

Type C: Transfers into this fund will be limited for a rolling 30-day period once a transfer out has been made.

Additional Notes

- The information contained in the investment choice performance overview and the attached investment profiles is date-sensitive and only valid for the current quarter. This information is updated quarterly. You should obtain updated information from your plan administrator to ensure you have the most current information.
- Diversified Money Market Fund- The Diversified Money Market Fund investment returns shown, which are net of the charges and deductions of the Fund, are hypothetical and are based on historical data from the Core Fund.
- Diversified High Yield Bond Fund- The Diversified High Yield Bond Fund is a mutual fund within The Diversified Investors Funds Group and, under a Core Fund and Feeder structure, invests its assets in a "Core Fund" with a similar investment objective. The Core Fund is a registered management investment company established on 08-31-95.
- TA IDEX Asset Allocation - Conservative Portfolio- Morningstar Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. serves as portfolio construction manager to the Asset Allocation Portfolios.
- TA IDEX Asset Allocation - Moderate Portfolio- Morningstar Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. serves as portfolio construction manager to the Asset Allocation Portfolios.
- TA IDEX Asset Allocation - Moderate Growth Portfolio- Morningstar Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. serves as portfolio construction manager to the Asset Allocation Portfolios.
- TA IDEX Asset Allocation - Growth Portfolio- Morningstar Associates, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc. serves as portfolio construction manager to the Asset Allocation Portfolios.
- Vanguard Target Retirement 2005 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2010 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2015 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2020 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2025 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2030 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2035 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2040 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2045 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Vanguard Target Retirement 2050 Fund- An additional Variable Asset Charge (VAC) of up to 0.75% may be assessed to all assets allocated to this fund.
- Columbia Mid Cap Value Fund- Effective 09-23-05, the Columbia Mid Cap Value Fund merged with and into the Nations Midcap Value Fund. On that date, the Nations Midcap Value Fund changed its name to the Columbia Mid Cap Value Fund.
- Diversified Stock Index Fund- The Diversified Stock Index Fund investment returns shown, which are net of the charges and deductions of the Fund, are hypothetical and are based on the historical data from the Core Fund since its inception. The Fund invests all of its assets in the S&P 500 Index Master Portfolio of Master Investment Portfolio, a management investment company established on 08-31-93 (the "Core Fund").
- Wells Fargo Advantage Small Cap Value Fund- Effective 04-11-05, the Strong Advisor Small Cap Value Fund changed its name to the Wells Fargo Advantage Small Cap Value Fund. The Wells Fargo Advantage Small Cap Value Fund's average annual total returns for Class A shares are based on the performance of the Fund's Z Class shares (formerly Retail Class shares) prior to 11-30-00, restated to reflect the load and different expenses of the Class A shares.
- American Funds New Perspective Fund- For the American Funds New Perspective Fund, the Class R-3 shares were not offered prior to 05-15-02. All Class R-3 share results for the periods prior to that date, or to the date of the first sale, are hypothetical based on Class A share results and are calculated without a sales charge. The typical expenses of R-3 shares are estimated to be from 0.32% to 0.49% more than those of the A shares.

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

Grid for Social Security Number: [][][][]-[][][]-[][][][][]

TLC Health Care Services, Inc. 401(k) Savings Plan 51327-000

Enrollment/Change Form

To transfer existing plan account balances use the toll free number, if applicable, or contact your plan administrator. You must designate a beneficiary by completing section 7 and submitting it to your plan administrator.

1. Employee Information - Please Print

Form fields for Employee Information: Mr./Mrs./Ms., FIRST NAME, M.I., LAST NAME, STREET ADDRESS, APT. NO., CITY, STATE, ZIP, MARRIED/NOT MARRIED, DATE OF BIRTH, DATE OF HIRE, AFFILIATE CODE, DIVISION CODE.

2. Reason for Form - Check One

- Reasons for form: I am eligible and am enrolling in the plan, I am changing my current contribution levels, I am changing my future investment mix, I am stopping my Catch-up Contributions, I am stopping all of my contributions, I am changing my beneficiary designation, I elect not to make contributions to the plan at this time.

*If you elect to join the plan and fail to make an investment election, or your elections do not equal 100%, your contribution will be invested in the plan's default investment choice. Please contact your plan administrator for specifics regarding your plan's default investment choice.

3. Contribution Amount

Your total before-tax contribution cannot exceed the maximum contribution permitted by the plan.

I wish to contribute the following percentage of my eligible pay: on a before-tax basis _____%

Note: The IRS limits may affect the amount you can contribute to the plan each year.

4. Catch-up Contribution

Complete only if: 1) you will be at least 50 by the end of the year and 2) you are contributing the maximum contribution permitted by the plan or will reach the federal maximum contribution limit by the end of the year (\$15,500 in 2007).

The maximum Catch-up Contribution is \$5,000 in 2007.

- Catch-up options: I elect to contribute \$ _____, _____ .00 per pay period as a Catch-up Contribution, I elect a one-time deduction of \$ _____, _____ .00 as a Catch-up Contribution, I elect to stop making Catch-up Contributions (except as noted below).

Important Notes

- Important Notes: If you exceed legal/plan limits on regular 401(k) contributions, the excess will be automatically recharacterized as Catch-up Contributions, up to the limit for Catch-up Contributions for the year. Your Catch-up Contribution election will carry over from year to year, except for one-time contributions. You may change your Catch-up Contribution election at any time by completing an Enrollment/Change Form. The investment mix of Catch-up Contributions will be the same as your regular before-tax contributions. The federal limits may affect the amount you can contribute to the plan each year. If you are making Catch-up Contributions but do not satisfy both the age and contribution requirements listed as #1 and #2 above, your Catch-up Contributions will be re-categorized as regular before-tax contributions, rather than Catch-up Contributions, at the end of the year. Please be aware that one-time deductions do not carry over to other periods. Your contributions' effective date is determined by your plan sponsor's requirements. Catch-up Contributions will be taken into account when calculating employer Matching Contributions.

CONTINUED =>

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

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5. Authorization and Signature

I hereby authorize payroll deduction of plan contributions in accordance with the level(s) I have indicated in Sections 3 and 4. I understand this constitutes a "cash or deferred arrangement" under section 401(k) of the Internal Revenue Code and that my contributions are subject to the withdrawal restrictions of the plan. By authorizing a payroll deduction, I understand I am electing to defer a portion of my salary to the TLC Health Care Services, Inc. 401(k) Savings Plan. I understand that certain limitations are imposed on my contributions by Federal law and that my contributions may be refunded to comply with these laws. I further agree that neither TLC Health Care Services, Inc., the plan trustee, nor their affiliates will be liable for any loss when acting upon my instructions believed to be genuine.

EMPLOYEE SIGNATURE

DATE

PLAN ADMINISTRATOR SIGNATURE

DATE

6. Investment Mix

Please invest my *future* plan contributions in the TLC Health Care Services, Inc. 401(k) Savings Plan as indicated below. Now that you know the importance of asset allocation and have identified a model portfolio that you are comfortable with, it is time to select your investments. You have three options: *Target Maturity Series*, *Strategic Allocation Series*, and *Create Your Own Investment Portfolio*. First, review your investment choices in "Investment Choices Made Simple" located in the back pocket of this kit and refer to the Investment Fact Sheets for more detailed information about any particular investment choice. Then return here, and make your investment selection(s).

You must designate a beneficiary by completing section 7 and submitting it to your plan administrator.

Option I: Target Maturity Series

The Target Maturity Series below are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your projected retirement date. These investment choices are diversified and structured to grow more conservative as the investment choice's target date approaches. *You may also choose to spread your contributions over more than one investment choice by creating your own investment portfolio under Option III.*

	(check one)		
VT05 Vanguard Target Retirement 2005 Fund	<input type="checkbox"/> 100%	VTWN Vanguard Target Retirement 2020 Fund	<input type="checkbox"/> 100%
VTEN Vanguard Target Retirement 2010 Fund	<input type="checkbox"/> 100%	VT25 Vanguard Target Retirement 2025 Fund	<input type="checkbox"/> 100%
VT15 Vanguard Target Retirement 2015 Fund	<input type="checkbox"/> 100%	VTHR Vanguard Target Retirement 2030 Fund	<input type="checkbox"/> 100%
		VT35 Vanguard Target Retirement 2035 Fund	<input type="checkbox"/> 100%
		VFOR Vanguard Target Retirement 2040 Fund	<input type="checkbox"/> 100%
		VT45 Vanguard Target Retirement 2045 Fund	<input type="checkbox"/> 100%
		VFIF Vanguard Target Retirement 2050 Fund	<input type="checkbox"/> 100%

If you selected Option I above, go to the Beneficiary Designation Form. Otherwise, proceed to Option II.

Option II: Strategic Allocation Series

The Strategic Allocation Series are designed for you to allocate 100% of your contribution to the one investment choice that most closely matches your investment risk profile. These investment choices offer an investment mix reflective of your selected time horizon, with shorter time horizon investment choices tending to be more conservative. *You may also choose to spread your contributions over more than one investment choice by creating your own investment portfolio under Option III.*

Please note: If you scored a 7 or below on your Risk Tolerance Questionnaire, the Strategic Allocation Series may not be conservative enough for you. By selecting Option III you can design a more conservative portfolio for your shorter time horizon (2-7 years).

		(check one)
N500 TA IDEX Asset Allocation - Conservative Portfolio (Short Intermediate Horizon 5 - 12 years)	<input type="checkbox"/> 100%	
N600 TA IDEX Asset Allocation - Moderate Portfolio (Intermediate Horizon 8 - 15 years)	<input type="checkbox"/> 100%	
N501 TA IDEX Asset Allocation - Moderate Growth Portfolio (Intermediate/Long Horizon 14 - 20 years)	<input type="checkbox"/> 100%	
N599 TA IDEX Asset Allocation - Growth Portfolio (Long Horizon 20 or more years)	<input type="checkbox"/> 100%	

If you selected Option II above, go to the Beneficiary Designation Form. Otherwise, proceed to Option III.

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

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6. Investment Mix (continued)

Option III: Create Your Own Investment Portfolio

If you prefer to create your own investment portfolio, your plan provides that choice - just select from the following available investment choices:
All elections must be in whole percentages and total 100%.

TLC Health Care Services, Inc. 401(k) Savings Plan Investment Choices

	% of Contribution			% of Contribution
Cash Equivalents				
MF4B Diversified Money Market Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	VT45 Vanguard Target Retirement 2045 Fund		<input type="text"/> <input type="text"/> <input type="text"/> %
Bond				
<i>Intermediate Term</i>				
N714 Loomis Sayles Investment Grade Bond Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	VFIF Vanguard Target Retirement 2050 Fund		<input type="text"/> <input type="text"/> <input type="text"/> %
High Yield Bond				
M26B Diversified High Yield Bond Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	Large/Mid Value Equity		
Hybrid				
<i>Strategic Allocation Series</i>				
N500 TA IDEX Asset Allocation - Conservative Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %	<i>Large Cap</i>		
N600 TA IDEX Asset Allocation - Moderate Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %	N720 Pioneer Cullen Value Fund		<input type="text"/> <input type="text"/> <input type="text"/> %
N501 TA IDEX Asset Allocation - Moderate Growth Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %	<i>Mid Cap</i>		
N599 TA IDEX Asset Allocation - Growth Portfolio	<input type="text"/> <input type="text"/> <input type="text"/> %	N481 Columbia Mid Cap Value Fund		<input type="text"/> <input type="text"/> <input type="text"/> %
Target Maturity Series				
VT05 Vanguard Target Retirement 2005 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	Large/Mid Blend Equity		
VTEN Vanguard Target Retirement 2010 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	<i>Large Cap</i>		
VT15 Vanguard Target Retirement 2015 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	M0FC Diversified Stock Index Fund		<input type="text"/> <input type="text"/> <input type="text"/> %
VTWN Vanguard Target Retirement 2020 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	Large/Mid Growth Equity		
VT25 Vanguard Target Retirement 2025 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	<i>Large Cap</i>		
VTHR Vanguard Target Retirement 2030 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	N370 Transamerica Premier Equity Fund		<input type="text"/> <input type="text"/> <input type="text"/> %
VT35 Vanguard Target Retirement 2035 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	<i>Mid Cap</i>		
VFOR Vanguard Target Retirement 2040 Fund	<input type="text"/> <input type="text"/> <input type="text"/> %	N704 First American Mid Cap Growth Opportunities Fund		<input type="text"/> <input type="text"/> <input type="text"/> %
Total For All Investment Choices (Sum of elections must total 100%)				
				<input type="text"/> <input type="text"/> <input type="text"/> %

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

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TLC Health Care Services, Inc. 401(k) Savings Plan 51327-000
Beneficiary Designation

You may name anyone you wish as your beneficiary. However, if you are married and you name someone other than your spouse as beneficiary for all or part of the benefits payable, your spouse must consent to the beneficiary designation and complete Section 8. If your spouse does not complete Section 8, your beneficiary will be your spouse. Remember that changes in marital status may affect your beneficiary designations, so be sure to keep your designation current.

7. Beneficiary Designation

I name the following individual(s) to receive my plan benefits in the event of my death in accordance with the terms of the plan. This beneficiary designation cancels and replaces all prior designations and settlement agreements which I have made under the plan. Benefits will be paid to my primary beneficiary(ies) if living. Benefits will be paid to my contingent beneficiary(ies) only if none of my primary beneficiaries are living.

Percentages below must equal 100% for Primary Beneficiary(ies).

-and-

Percentages below must also equal 100% for Contingent (Secondary) Beneficiary(ies) - if any.

Primary Plan Beneficiary(ies) - Will receive benefits in the event of your death.

Beneficiary Name(s) and Address(es)	Relationship	Date of Birth	Social Security Number	Share of Benefits (%)

Contingent Plan Beneficiary(ies) - Will receive benefits if no primary beneficiary is living at the time of your death.

Beneficiary Name(s) and Address(es)	Relationship	Date of Birth	Social Security Number	Share of Benefits (%)

NOTE: If you do not designate a percentage for your primary beneficiaries, the benefit will be equally divided among your primary beneficiaries who survive you. If no primary beneficiary survives you and you do not designate a percentage for your contingent beneficiaries, the benefit will be equally divided among your contingent beneficiaries who survive you. If no beneficiary survives you, benefits will be paid as provided under the plan.

Participant Signature _____ Signed at [City and State] _____ Date _____

Participant Name - Please Print _____

CONTINUED =>

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

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8. Spousal Consent - This section must be completed if your spouse is not designated (100%) as Primary Beneficiary

I, spouse of _____, hereby consent to the designation of the beneficiary(ies) named on this form. I understand that my spouse has designated someone other than (or in addition to) myself as a beneficiary to receive benefits under this plan. I understand the financial impact of this designation. I also understand that my consent to this designation is irrevocable.

By signing below, I hereby waive all rights to the pre-retirement survivor benefit with respect to that portion of the plan benefits payable to a beneficiary other than myself.

Spouse Name

Spouse Signature

Date

Notary Public or Plan Representative Signature Required:

Subscribed and sworn to me before this _____ day of _____, _____

Signature

State

County

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

Grid for Social Security Number: [][][][] - [][][] - [][][][][]

TLC Health Care Services, Inc. 401(k) Savings Plan Rollover Form

51327-000

Four Simple Steps

1. Contact your plan administrator or refer to your Summary Plan Description to make sure you're eligible to roll over your plan account balance from a prior qualified retirement plan.
2. Contact your prior company and request a rollover distribution. If you have an IRA, contact your IRA investment manager and request a withdrawal. Be sure to have the distribution check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) and have it sent directly to you.
3. Complete the Rollover Form below.
4. Submit the Rollover Form along with the distribution check to your plan administrator.

You must designate a beneficiary by completing Section 7 and submitting it to your plan administrator.

1. Employee Information - Please Print

Mr.
 Mrs.
 Ms.

FIRST NAME _____ M.I. _____ LAST NAME _____

STREET ADDRESS _____ APT. NO. _____

CITY _____ STATE _____ ZIP _____

MARRIED
 NOT MARRIED

DATE OF BIRTH (MM/DD/YYYY) _____ DATE OF HIRE (MM/DD/YYYY) _____ AFFILIATE CODE _____ DIVISION CODE _____

2. Previous Plan/IRA Information

NAME OF PRIOR PLAN _____

MARK ONE:*
 401(K)
 401(a)
 403(a)
 403(b)
 Profit Sharing
 Money Purchase
 Government 457
 Conduit IRA
 Traditional IRA
 Roth 401(k) - Direct
 Roth 401(k) - Indirect

For Roth 401(k) rollovers, please complete the information below. This information should have been provided by your rollover institution.

Year of First of Roth 401(k) Contribution _____

Roth Contribution Basis _____ (This is the non-taxable portion of your distribution)

*Your plan may not accept rollovers from all plan types listed above. Contact your plan administrator to make sure your rollover qualifies.

PERSON TO CONTACT:

FIRST NAME _____ M.I. _____ LAST NAME _____

STREET ADDRESS _____ APT. NO. _____

CITY _____ STATE _____ ZIP _____

(_____) _____
 PHONE NUMBER

3. Tax Information

- All of this distribution amount would be taxable to me if I did not roll it over.
- \$ [][][] , [][][] . [][] is the amount of after-tax contributions included in this rollover. The remainder will be taxable income to me if I did not roll it over.
- No part of this rollover is a minimum required distribution.
- No part of this rollover is a hardship withdrawal.

CONTINUED =>

THIS SECTION MUST BE COMPLETED.

NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

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4. Employee Authorization

\$

			,				.		
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is the single sum rollover contribution amount I wish to contribute. This amount represents a distribution from another qualified retirement plan. A check made payable to Transamerica, FBO "Reference Your Name" (e.g., Transamerica, FBO Jane Doe) is attached. I understand the withdrawal restrictions that apply to these contributions.

EMPLOYEE SIGNATURE

DATE

5. Plan Administrator Authorization

I authorize these rollover funds to be deposited into the participant's account.

PLAN ADMINISTRATOR SIGNATURE

DATE

6. Investment Mix

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is the amount of rollover contributions that I would like invested, as indicated below, in whole percentage increments.

TLC Health Care Services, Inc. 401(k) Savings Plan Investment Choices

	% of Contribution		% of Contribution
Cash Equivalents			
MF4B Diversified Money Market Fund	□ □ □ %	VT45 Vanguard Target Retirement 2045 Fund	□ □ □ %
Bond			
<i>Intermediate Term</i>			
N714 Loomis Sayles Investment Grade Bond Fund	□ □ □ %	VFIF Vanguard Target Retirement 2050 Fund	□ □ □ %
High Yield Bond			
M26B Diversified High Yield Bond Fund	□ □ □ %	Large/Mid Value Equity	
Hybrid			
<i>Strategic Allocation Series</i>			
N500 TA IDEX Asset Allocation - Conservative Portfolio	□ □ □ %	<i>Large Cap</i>	
N600 TA IDEX Asset Allocation - Moderate Portfolio	□ □ □ %	N720 Pioneer Cullen Value Fund	□ □ □ %
N501 TA IDEX Asset Allocation - Moderate Growth Portfolio	□ □ □ %	<i>Mid Cap</i>	
N599 TA IDEX Asset Allocation - Growth Portfolio	□ □ □ %	N481 Columbia Mid Cap Value Fund	□ □ □ %
<i>Target Maturity Series</i>			
VT05 Vanguard Target Retirement 2005 Fund	□ □ □ %	Large/Mid Blend Equity	
VTEN Vanguard Target Retirement 2010 Fund	□ □ □ %	<i>Large Cap</i>	
VT15 Vanguard Target Retirement 2015 Fund	□ □ □ %	M0FC Diversified Stock Index Fund	□ □ □ %
VTWN Vanguard Target Retirement 2020 Fund	□ □ □ %	Large/Mid Growth Equity	
VT25 Vanguard Target Retirement 2025 Fund	□ □ □ %	<i>Large Cap</i>	
VTHR Vanguard Target Retirement 2030 Fund	□ □ □ %	N370 Transamerica Premier Equity Fund	□ □ □ %
VT35 Vanguard Target Retirement 2035 Fund	□ □ □ %	<i>Mid Cap</i>	
VFOR Vanguard Target Retirement 2040 Fund	□ □ □ %	N704 First American Mid Cap Growth Opportunities Fund	□ □ □ %
Small Company Equity			
<i>Value</i>			
N349 Wells Fargo Advantage Small Cap Value Fund □ □ □ %			
<i>Growth</i>			
N707 First American Small Cap Select Fund □ □ □ %			
Global Equity			
N469 American Funds New Perspective Fund □ □ □ %			
International Equity			
N701 AllianceBernstein International Value Fund □ □ □ %			
Total For All Investment Choices (Sum of elections must total 100%)			1 0 0 %