Radiology Partners, Inc. 401(k) Profit Sharing Plan

It’s your retirement – make it happen.

Own your tomorrow.

Dear Employee:

Radiology Partners Inc. encourages you to make your retirement work by participating in the Radiology Partners, Inc. 401(k) Profit Sharing Plan ("the Plan"). When you participate, you take an important step toward reaching your financial goals.

Schwab Retirement Plan Services, Inc., our retirement plan service provider, is available to help you make choices that fit you and your life. You can find helpful information, resources, and tools online at **workplace.schwab.com** to help you plan for retirement.

Please take time to explore the following sections of this guide:

- Start contributing
- What's in it for you?
- The fundamentals of saving
- Choose your strategy
- The Plan summary
- Managing your account
- Accessing your account

Sign up with the Plan today. Then take advantage of the guidance and resources available to help you at **workplace.schwab.com**.

Whether you're new to the Plan or a long-time participant, you can speak with an Advice Consultant for help.

Just call **1-800-724-7526**. Or log in to **workplace.schwab.com** to get answers to common questions.

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We can help.

Learn more about retirement planning, estimating how much you should save, or choosing investments. Call **1-800-724-7526** or visit **workplace.schwab.com**.

Start contributing.

Enroll now.

For help, call **1-800-724-7526**.

Saving for your goals.

Your Radiology Partners, Inc. 401(k) Profit Sharing Plan (“the Plan”) is a great tax-deferred tool to help you take charge of your savings and potentially be prepared for retirement.

How to start contributing to the Plan.

Register and enroll.

Enroll today at **workplace.schwab.com**:

- You must first establish your login credentials using the **Register Now** link at **workplace.schwab.com**.
- You may also set up your login credentials via the Schwab Workplace Retirement app. Download the app at **workplace.schwab.com/mobile**.

Once you have successfully created your login credentials, follow the prompts to enroll.

Decide how much to contribute.

Your decision should be based on factors such as your age, your compensation, and the amount of income you may need when you retire. The U.S. Department of Labor suggests that you may need at least 70% of your preretirement income to maintain your same standard of living once you stop working.[1]

Schwab Retirement Plan Services, Inc. provides you with helpful tools like the Retirement Calculator to help you determine the amount of income you may need when you retire. Log in to **workplace.schwab.com**; under the Learning Center tab, click on “Planning Tools.”

Decide how to invest.

Choose the investments that may help you move toward your goals. For information on choosing investments, review the section titled “Choose your strategy” in this guide.

Choose your beneficiary.

You can select one or more primary beneficiaries who will receive money from your account in the event of your death. You can also pick one or more contingent beneficiaries to receive the proceeds if no primary beneficiary survives. Go to **workplace.schwab.com** to enter the information.

How Schwab Retirement Plan Services, Inc. can help.

To learn more about retirement planning, or choosing investments, call **1-800-724-7526** or visit **workplace.schwab.com**.

[1]Source: U.S. Department of Labor publication: “Top 10 Ways to Prepare for Retirement,” August 2013.

What's in it for you?

Most of us will have three sources of income when we retire: our personal savings, our 401(k) retirement savings, and Social Security. Social Security benefits are an important addition to your total retirement income, but even the Social Security Administration recommends that you don't rely only on these benefits for your retirement income.[1]

And that makes the Radiology Partners, Inc. 401(k) Profit Sharing Plan a key factor to any financial independence you might want—now and later on. Here's why:

Contributing can help lower your current taxes.

You don't pay current federal income tax on the amount that you defer on a pre-tax basis into a 401(k) account.[2] So, if you earn $30,000 in a year and defer $1,800 into your 401(k) account, the IRS only recognizes $28,200 in income on that year's tax return.

Use the Paycheck Calculator on **workplace.schwab.com** to see how your savings contribution may affect your paycheck.

Save in the Plan, save on your current taxes.

This example shows how participating in the Radiology Partners, Inc. 401(k) Profit Sharing Plan can potentially lower your current taxes. In the comparison chart below, saving in a 401(k) at a 6% pre-tax deferral rate, instead of saving the same amount after taxes, increases after-tax income by $270.

	Savings account	401(k) plan
Annual salary	$30,000	$30,000
Plan contribution	$0	$1,800 (6% pretax)
Taxable income	$30,000	$28,200
Federal income tax	$4,500	$4,230
6% after-tax investment	$1,800	$0
Income remaining after current taxes and savings	$23,700	$23,970 ($270 higher)

This example is hypothetical and provided for illustrative purposes only. The amount of income tax you save depends on your federal tax withholding rate and the amount you save in the Plan. This example assumes a federal withholding rate of 15%. Exemptions, itemized deductions, and state taxes are not reflected in this example. Withdrawals from the Plan are taxable as ordinary income at the time of distribution.

Contributing may help with planning to have income to last the rest of your life.

People are living longer than ever before. Living longer means you'll need your savings to last longer as well. The Plan may help prevent outliving your retirement savings.

Contributing to the Plan can help with money for medical expenses in retirement.

Out-of-pocket health expenses can be the largest uncontrollable expense most people will face in retirement. Your retirement savings can help ensure you have money for good healthcare.

[1]Source: Social Security Administration Publication No. 05-10035, "Retirement Benefits."

[2]Contributions to Roth IRAs and Roth 401(k)s are made on an after-tax basis.

The fundamentals of saving.

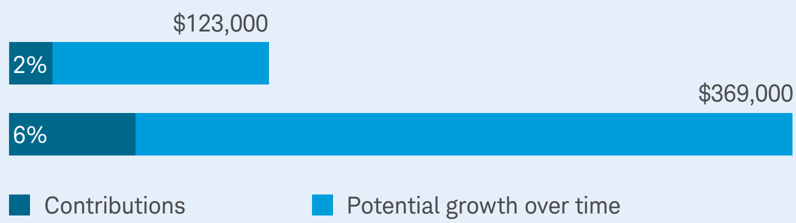
Pay yourself first.

In an ideal world, you'd have enough money to pay all your bills, save for retirement, save for emergencies, and save for other goals like college or buying a house. But in the real world, you may not have enough money to save for all of these at once. The key to saving is to determine what things need to be put first and make your retirement savings first on your list. Then you can work on more than one goal at a time and even change the order of your priorities as needed.

Contribute as much as you can.

Even if you save a small amount now, it can potentially make a big difference later on. Thanks to the effects of compound earnings, both your saving contributions and any earnings they generate can potentially grow together over time. The graph below shows an example of how compounding works.

Save a little extra today for more money tomorrow.[1]



[1] Hypothetical data are for illustrative purposes only and are not intended to represent past or future performance of any specific investment. The balances shown assume a bi-weekly pay period, an employee in his or her 30s with a $50,000 yearly salary and plans to retire at 62, and annually compounded earnings. This example assumes a hypothetical average rate of return of 8%, reinvestment of dividends and capital gains, and no current taxes paid on earnings in a retirement plan account. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

Become a long-term investor.

Saving is also about taking a long-term view. No matter what financial need arises, resist the temptation to stop contributing for your retirement. Swings in the economy can be discouraging, but history shows that things improved over the long term.

Tips for saving more.

- Save all or a portion of any compensation increase.
- Track your spending regularly to find ways you might cut back. If you live on less, you may be able to save more.
- Monitor your investments at **workplace.schwab.com**.

Additional help is available.

Visit **SchwabSavingsFundamentals.com**, available from Charles Schwab & Co., Inc., to find out how you can prioritize your savings.

Choose your strategy.

The Plan allows you to choose investments that fit your approach. Some people like help in selecting their investment choices. Others prefer a more hands-on approach, actively selecting and managing their own investments.

Schwab Retirement Planner®.‡

If you're like most people, you're counting on your Plan savings to support you during retirement—but you may not know how to create a portfolio or manage investments. In fact, in a recent study, more than 8 in 10 savers were interested in professional investment help.[1] That's why Radiology Partners Inc. offers Schwab Retirement Planner in the Plan.

With Schwab Retirement Planner, you have the benefit of ongoing professional management and the value of a personalized savings and investment strategy, all designed to help you work toward your goal of having the retirement savings you need when you need them most. Research suggests that participants using a managed account service could end up with nearly 40% more income in retirement.[§]

Your investment strategy will be built on factors such as your current retirement account balance, savings rate, expected retirement age, estimated Social Security benefits, and an estimate of the income you may need in retirement. In addition, you have the ability to further refine your strategy by providing additional details, such as information about assets outside of your employer-sponsored retirement plan or changes in your retirement goal.

Based on these factors, Morningstar Investment Management LLC, which, along with its affiliated registered investment advisers, has a rich history of investment experience, will provide a personalized savings and investment strategy for you. Morningstar Investment Management will then review and adjust your investment mix every three months, if needed. And, at least annually, you can expect to receive a new investment mix to account for any recent information you've shared, along with the fact that you're one year closer to retirement.

We can help.

Visit the Retirement Plan Learning Center for tools and resources to help you know where you are and where you're going. Go to **workplace.schwab.com**.

[1] Employee Benefit Research Institute (EBRI), The 2014 Retirement Confidence Survey, March 2014.

Choose your strategy.

The managed account services feature is a significant benefit provided by Radiology Partners Inc. in the Plan. The cost for Schwab Retirement Planner is automatically deducted from your account balance, so you will never receive a bill, and the cost will be included on your quarterly statement. And once you're enrolled in the service, there are no additional costs or penalties for choosing to manage your account on your own instead.

To help you meet your objectives, you can get started with Schwab Retirement Planner® at any time by calling **1-800-724-7526**. You can also log in to **workplace.schwab.com** and click on the Advice tab to complete the enrollment process on your own.

Keep in mind that the more you tell us about yourself and your goals, the more personalized your savings and investment strategy can be. Give us a little of your time and attention, and Schwab Retirement Planner will help you put a plan in place to stay on track with your goals.

Choose your strategy.

It’s your choice.

If for any reason you choose not to take advantage of Schwab Retirement Planner, all you need to do is give us a call or go online and select your own investments. When you choose to manage your Plan account yourself, you will be responsible for creating your own savings and investment strategy, regularly monitoring your investments, and rebalancing and routinely adjusting your portfolio. You’ll find a complete list of available options online; click on “Statements and Reports” and view the last annual Fee and Investment Notice and any subsequent Change Notices.

In addition, you also have access to a point-in-time advice tool provided by Morningstar Investment Management that can provide and implement a one-time savings rate and asset allocation recommendation based on your current situation. You can also explore savings and investment scenarios that may be right for you. Log in to **workplace.schwab.com** to get started. By utilizing the advice tool, you are assuming responsibility for regularly monitoring your portfolio to adjust for changes in the market, your investments, and risk profile.

Get advice for your investment choices.
Call
1-800-724-7526.

Choose your strategy.

Which investment approach is right for you?

Get a diversified retirement strategy with Vanguard Target Retirement Funds.

Are you looking for an approach that manages your investment strategy by adjusting your portfolio to align with a specific target retirement date? Consider Vanguard Target Retirement Funds[1]—diversified managed funds that adjust over time.

The values of the target funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate incomes at or through retirement.

Vanguard Target Retirement Funds.

Vanguard Target Retirement Funds are professionally managed funds that invest in a variety of asset classes and automatically rebalance to become more conservative over time.

We can help.
Visit the Retirement Plan Learning Center for tools and resources to help you know where you are and where you're going. Go to **workplace.schwab.com**.

How does it work?

- When you enroll, select a fund that best matches your expected retirement date, as well as other factors important to you.
- The mix of investments shifts from more aggressive to more conservative over time.
- You should review your investment selection at least annually to ensure you remain on track with your goals.

The Funds are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, market valuations, liquidity, prepayments, and early redemption. The Funds are built for investors who expect to start gradual withdrawals of fund assets on the target date, to begin covering expenses in retirement. The principal value of the Funds is not guaranteed at any time.

Choose your strategy.

Which investment approach is right for you?

Invest on your own with Plan-selected funds.

Do you enjoy researching and choosing investments? Do you have the time to manage your account at least once a year? Then Plan-selected funds may be your choice.

Plan-selected funds.

Plan-selected funds are an array of investments chosen by your employer to give you a diverse range of choices.

How does it work?

- First, determine your risk tolerance. For help, you can use the Investor Profile Questionnaire in this guide. You will also find a variety of tools and resources to help you at **workplace.schwab.com**, including the Investor Profile Questionnaire.
- Conduct research as needed, using the many tools provided, to help you analyze and choose among the Plan's funds.
- Decide what percentage of your contribution should go to each fund.
- A prospectus is available for each mutual fund in the Plan. You will find them at **workplace.schwab.com** or by calling **1-800-724-7526**.

We can help.

Get answers to your investing questions. Call **1-800-724-7526** or go to **workplace.schwab.com**.

Choose your strategy.

Which investment approach is right for you?

Invest on your own with a wider array of options in a PCRA.

Are you a knowledgeable, experienced investor with the time and interest to conduct your own research and decide how to invest? Do you have time to review your decisions at least annually? If so, a Schwab Personal Choice Retirement Account® (PCRA)[1] may be the strategy for you.

The Schwab Personal Choice Retirement Account.

PCRA is a brokerage account you manage yourself that provides access to more investment choices than are otherwise available in the Plan. To choose this investment strategy, you must first enroll in the Plan and then complete a PCRA Application at **workplace.schwab.com** under the Manage Account tab.

How does it work?

- Once your PCRA is approved and opened, you may transfer any portion of your funds from existing Plan investments into your PCRA.
- Take advantage of Schwab Retirement Plan Services, Inc.'s many online tools to help you search and analyze investment opportunities.
- You can place trade orders in your PCRA online through **Schwab.com** or by calling a Schwab PCRA Representative at **1-888-393-7272**.

Please note: Schwab Retirement Plan Services, Inc. is restricted from providing access to advice on a PCRA. Some PCRA investments may have initial and subsequent investment minimums. There may be other fees associated with trading.

For more information on charges and minimums, contact a Schwab PCRA Registered Representative at **1-888-393-7272**.

For PCRA questions, contact a PCRA representative at **1-888-393-7272.**

[1] Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer, as part of the Plan, with Plan recordkeeping services provided by Schwab Retirement Plan Services, Inc.

Track your progress and see the impact of small changes.

The first step in getting to where you want to go is knowing where you are.

Preparing for retirement is all about taking a long-term view. But in the midst of day-to-day concerns, it can be hard to keep an eye on your big picture.

Now you can keep tabs on whether you're on track to meet your retirement saving goals based on your current strategy, and explore how small changes could affect how much you might have. The Plan offers My Retirement Progress™††, an interactive tool that can help you:

- View your estimated monthly income in retirement based on your current retirement savings and investment strategy.
- Refine your personalized progress snapshot by providing additional information.
- Model how changing the variables—contributions, age, desired retirement income—could affect your estimated readiness.

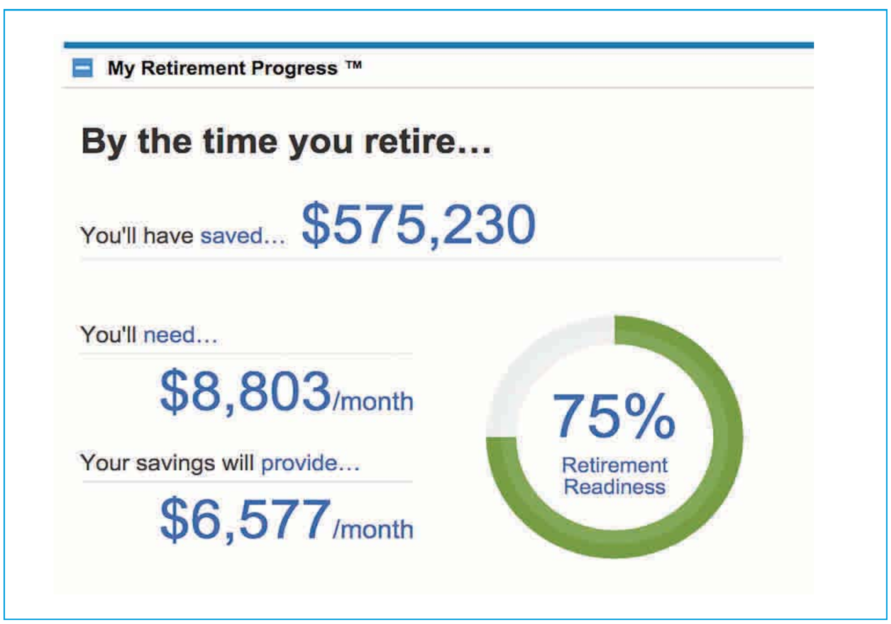
Learn more.

To learn more about the data used to formulate My Retirement Progress or to provide additional information, visit **workplace.schwab.com**.

We encourage you to take charge of your retirement and use My Retirement Progress to explore your retirement readiness. It's available to you anytime[1] at **workplace.schwab.com**.

Here's an example of what you'll see with My Retirement Progress.

(For illustrative purposes only.)



[1] Access to electronic services may be limited or unavailable during periods of peak demand, market volatility, systems upgrades or maintenance, or for other reasons.

The Plan summary.

Eligibility.

You are eligible to begin saving in the Plan if you are at least 21 years of age.

If you are a part-time employee, you must be 21 years of age and be credited with one year of service with a minimum of 1,000 hours worked in the Plan year.

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

Plan entry date.

Once you meet the Plan's eligibility requirements, you can enroll on the first day of any month.

Your contributions.

Pre-tax.

You may contribute up to 100% of your eligible compensation before taxes each pay period. Federal law limits the amount you can contribute in a given year. The limit is set annually. The 2018 limit is $18,500.

Roth 401(k).

The Plan includes a Roth 401(k) option. If you decide to make Roth 401(k) contributions, they will be deducted from your paycheck after taxes. You will not pay taxes on any earnings when they are withdrawn—provided that any distribution from your account occurs at least five years following the year you make your first Roth 401(k) contribution to the Plan and you have reached age 59½ or have become disabled. In the event of your death, your beneficiary will not owe taxes on the account balance. Your combined pre-tax and Roth 401(k) contributions cannot exceed the annual federal limit.

Catch-up contributions.

If you will be age 50 or older before December 31, you may be able to contribute an additional amount to the Plan. The federal government sets the catch-up contribution limit every year. For 2018 the limit is $6,000. Catch-up contributions are available for both pre-tax catch-up contributions and Roth 401(k) catch-up contributions to the Plan.

Changes.

You may make changes to your contributions anytime. Please note the changes you make will be effective as soon as administratively feasible.

The Plan summary.

Rollover.

If you have assets in a qualified retirement plan with a previous employer, there may be several options available to help you manage your retirement accounts. For more information about your options, call Participant Services at **1-800-724-7526** from 7 a.m. to 11 p.m. ET, Monday through Friday, or go to **workplace.schwab.com**.

Company contributions.

Safe harbor contribution.

If you are eligible under the terms of the Plan, Radiology Partners Inc. will make a safe harbor contribution to your Plan account equal to 3% of your eligible compensation.

Profit sharing contribution.

If you are eligible under the terms of the Plan, Radiology Partners Inc. may make a discretionary profit sharing contribution to your account.

Employer contributions are paid on a pre-tax basis and may be taxable at withdrawal.

Vesting.

Introduction.

Vesting refers to ownership of your account. If you are entitled to 100% of your account, you are considered fully vested.

Your contributions.

You are always 100% vested in your own contributions, including any rollovers you make to your account.

Company contributions.

You are immediately fully vested in Radiology Partners Inc.'s contributions and any earnings from those contributions.

Choosing your funds.

You can choose from the Plan-selected funds. The Plan offers the following choices:

Fidelity® Contrafund® Fund (FCNTX)
Invesco Diversified Dividend Fund Class R6 (LCEFX)
Vanguard 500 Index Fund Admiral Shares (VFIAX)
DFA U.S. Targeted Value Portfolio Institutional Class (DFFVX)

The Plan summary.

Janus Henderson Triton Fund Class I (JSMGX)
MassMutual Select Mid Cap Growth Fund Class I (MEFZX)
Prudential QMA Mid-Cap Value Fund Class Z (SPVZX)
Vanguard Mid-Cap Index Fund Admiral Shares (VIMAX)
Vanguard Small-Cap Index Fund Admiral Shares (VSMAX)
American Funds EuroPacific Growth Fund® Class R-6 (RERGX)
DFA Emerging Markets Core Equity Portfolio Institutional Class (DFCEX)
Vanguard Total International Stock Index Fund Admiral Shares (VTIAX)
Vanguard REIT Index Fund Admiral Shares (VGSLX)
PIMCO All Asset Fund Institutional Class (PAAIX)
Vanguard Target Retirement 2015 Fund Investor Shares (VTXVX)
Vanguard Target Retirement 2020 Fund Investor Shares (VTWNX)
Vanguard Target Retirement 2025 Fund Investor Shares (VTTVX)
Vanguard Target Retirement 2030 Fund Investor Shares (VTHRX)
Vanguard Target Retirement 2035 Fund Investor Shares (VTTHX)
Vanguard Target Retirement 2040 Fund Investor Shares (VFORX)
Vanguard Target Retirement 2045 Fund Investor Shares (VTIVX)
Vanguard Target Retirement 2050 Fund Investor Shares (VFIFX)
Vanguard Target Retirement 2055 Fund Investor Shares (VFFVX)
Vanguard Target Retirement 2060 Fund Investor Shares (VTTSX)
Vanguard Target Retirement Income Fund Investor Shares (VTINX)
BlackRock High Yield Bond Portfolio Class K (BRHYX)
JPMorgan Core Bond Fund Class R6 (JCBUX)
Vanguard Total Bond Market Index Fund Admiral Shares (VBTLX)
Western Asset Core Plus Bond Fund Class I (WACPX)
Putnam Stable Value Fund: 25bps (N/A)
Personal Choice Retirement Acct (N/A)

See the back of this booklet for investment disclosure information.

Changing your options.

You may transfer existing assets in your account to other options in the Plan at any time, subject to prospectus requirements.

To help you meet your objectives, the Plan includes Schwab Retirement Planner®.‡ This ongoing professional account management service gives you a personalized savings and investment strategy with the expertise of an independent registered third-party investment advisor. To learn more or get started, just call **1-800-724-7526**.

The Plan summary.

In addition, you also have access to a point-in-time advice tool provided by Morningstar Investment Management that can provide and implement a one-time savings rate and asset allocation recommendation based on your current situation. Log in to **workplace.schwab.com** to get started.

Withdrawals.

Introduction.

The Plan is designed primarily to help you save for retirement. Withdrawals are restricted by the Internal Revenue Service. You may take money out of your account under the following circumstances:

Retirement.

You can withdraw money from your account when you retire.

In-service.

In-service withdrawals are those made from your account while you are still employed by the Company. These withdrawals are allowed under certain circumstances. If eligible under the terms of the Plan, you may be able to withdraw a portion of your Plan account at age 21.

Hardship.

You may be eligible to withdraw part of your account balance if you experience a hardship. Hardship is defined as an instance where you need to:

- Prevent eviction from or foreclosure of your primary residence
- Repair damage to your primary residence
- Purchase a primary residence
- Pay for post-secondary education for you or an immediate family member
- Pay for uninsured medical expenses
- Pay for funeral expenses for an immediate family member

Hardship withdrawals are subject to ordinary income tax and may be subject to a 10% federal penalty. Residents of certain states may also be subject to state penalties. If you feel you are facing a financial hardship, call **1-800-724-7526**.

Loans.

- You may borrow money from your account. You may borrow a maximum of 50% of your vested account balance or $50,000, whichever is less.
- The minimum loan amount is $1,000.
- You may have 1 outstanding loan at a time.

The Plan summary.

- Loans must be repaid within 5 years.
- Loans to purchase a home are an exception to this rule. These loans must be repaid within 15 years.
- The interest rate on your loan will be the prime rate at the time you take out your loan, plus 2%.
- Each loan will be charged a one-time setup fee of $75.
- If you leave your job, you may be required to pay off the loan or it will be subtracted from your vested balance and you will be subject to applicable taxes.
- After your loan request is received and approved, you will receive a check for the requested loan amount in approximately 14 business days.

For more information and to apply for a loan, call **1-800-724-7526**.

Termination.

If you leave your job for any reason, voluntarily or involuntarily, you may receive the vested balance of your account.

If your vested account balance is less than $1,000, you will be contacted and provided with information on the options available to you. If you do not respond, it will be paid to you. This is called a single-sum cash distribution.

If your vested account balance is between $1,000 and $5,000, you will be contacted and provided with information on the options available to you. If you do not respond, the balance will be rolled over to a Rollover Individual Retirement Account administered by Charles Schwab Bank. Funds that are rolled over are invested in an FDIC-insured money market deposit account at Charles Schwab Bank. Any account balances in Roth 401(k) sources will be rolled over into a Roth IRA, and the five- year qualification period will start over.

Disability.

If you become permanently disabled, you may withdraw your money without penalty.

Death.

In the event of your death, your vested Plan account balance will be paid to your designated beneficiary or beneficiaries.

Withdrawals from the Plan may be subject to income tax and possible penalties. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, financial planner, or investment manager. Schwab Retirement Plan Services, Inc. does not provide tax or legal advice.

The Plan summary section is only a brief overview of the Plan's features. It is not legally binding. A more detailed Summary Plan Description is available from Schwab Retirement Plan Services, Inc. at **1-800-724-7526**. Please review the Summary Plan Description carefully for additional information about specific provisions in the Plan. If you have further questions, contact Schwab Retirement Plan Services, Inc. at **1-800-724-7526**.

Managing your account.

Ways to manage your account.

Account statement.

You will receive a personalized account statement each quarter. You may also request to receive an email notification when your account statement is available online.

Web.

You can manage your account online at **workplace.schwab.com**. Save time and resources by viewing your statement online.

Go paperless. It's easy.

You can also do away with paper altogether. Sign up for paperless delivery to stop receiving account information through the mail. Instead, whenever there's a new statement or other document ready to view, you will receive an email to let you know.

To get started, go to **workplace.schwab.com**.

- Log in to your account.
- Go to "My Profile," then "Communication Preferences."
- Select your delivery options.
- Confirm or update your current email address.
- Click "Save Changes," and you're done.

Mobile app.

The Schwab Workplace Retirement app for iPhone®, Android™, and Kindle may be used to track your retirement account balance from anywhere.[1] Visit **schwab.com/mobileapp** to download.

And if you're interested in financial tips and trends, connect with Schwab Retirement Plan Services, Inc. on Facebook or Twitter.

Phone.

You can manage your account 24 hours a day by phone, and you may contact a Participant Services Representative by calling **1-800-724-7526** from 7:00 AM to 11:00 PM ET Monday through Friday.

Account security.

Be sure to keep your financial information confidential. Don't share identifying data, including your account number, user name, login ID, password, or PIN and keep this information in a secure location. Avoid using the same password for multiple accounts, and change your password at least every six months.

[1]Requires a wireless signal or mobile connection.

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

Accessing your account.

How to access your account.

Access your account. Use any of the following options to check the status of your investments, rebalance your portfolio, and take advantage of helpful financial planning tools.

Participant Services.

Toll-free: **1-800-724-7526**

Online.

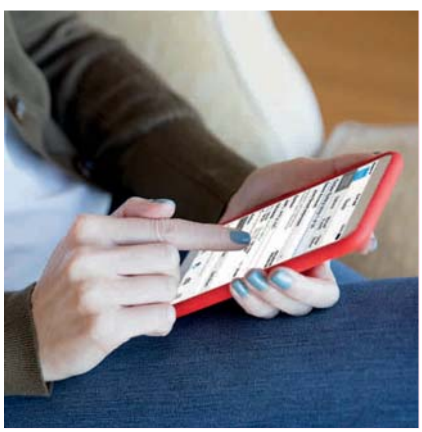
To log in, go to: **workplace.schwab.com**.

Chat online.

- Log in to **workplace.schwab.com**.
- Click on the **Chat With Us** link.

PCRA

Toll-free: **1-888-393-7272** (1-888-393-PCRA)



We can help.

Get answers to your questions. Call **1-800-724-7526** or go to **workplace.schwab.com**.

charles SCHWAB

Own your tomorrow®

Find an investment strategy that may work for you.

Investor profile questionnaire

Your investing strategy should reflect the kind of investor you are—your personal investor profile. This quiz may help you determine your profile and then match it to an investment strategy that's designed for investors like you.

The quiz measures two key factors:

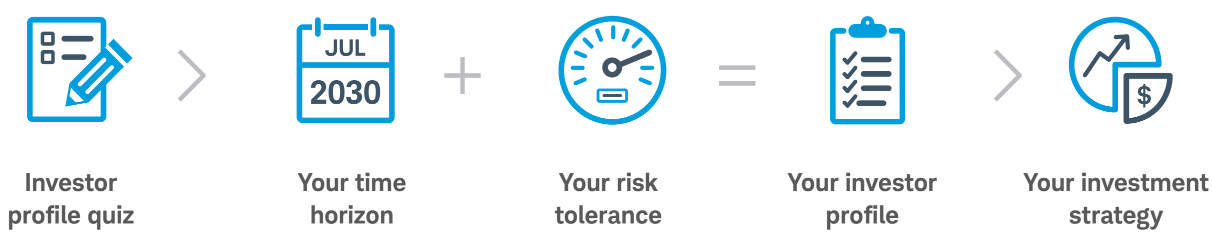
Your time horizon

When will you begin withdrawing money from your account and at what rate? If it's many years away, there may be more time to weather the market's inevitable ups and downs and you may be comfortable with a portfolio that has a greater potential for appreciation and a higher level of risk.

Your risk tolerance

How do you feel about risk? Some investments fluctuate more dramatically in value than others but may have the potential for higher returns. It's important to select investments that fit within your level of tolerance for this risk.

How to make your choice



Time horizon

Circle the number of points for each of your answers and note the total for each section.

1. I plan to begin withdrawing money from my investments in:

Less than 3 years	1
3–5 years	3
6–10 years	7
11 years or more	10

2. Once I begin withdrawing funds from my investments, I plan to spend all of the funds in:

Less than 2 years	0
2–5 years	1
6–10 years	4
11 years or more	8

Enter the total points from questions 1 and 2. **Time horizon score**: ______

If your Time horizon score is less than 3, stop here. If your score is 3 or more, please continue to Risk tolerance.

A score of less than 3 indicates a very short investment time horizon. For such a short time horizon, a relatively low-risk portfolio of 40% short-term (average maturity of five years or less) bonds or bond funds and 60% cash is suggested, as stock investments may be significantly more volatile in the short term.

Risk tolerance

3. I would describe my knowledge of investments as:

None	0
Limited	2
Good	4
Extensive	6

4. When I invest my money, I am:

Most concerned about my investment losing value	0
Equally concerned about my investment losing or gaining value	4
Most concerned about my investment gaining value	8

5. I currently own or have owned in the past (selection with the highest number of points):

Money market funds or cash investments	0
Bonds and/or bond funds	3
Stocks and/or stock funds	6
International securities and/or international funds	8

Example:
You now own stock funds. In the past, you've purchased international securities. Your point score would be 8.

6. Consider this scenario:

Imagine that in the past three months, the overall stock market lost 25% of its value. An individual stock investment you own also lost 25% of its value. What would you do?

Sell all of my shares	0
Sell some of my shares	2
Do nothing	5
Buy more shares	8

7. Review the chart below:

We've outlined the most likely best- and worst-case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you?

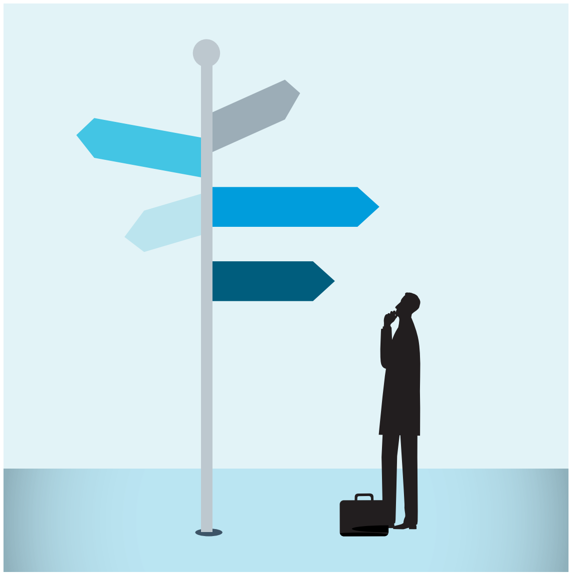
The figures are hypothetical and do not represent the performance of any particular investment.

Plan	Average annual return	Best case	Worst case	Points
A	7.2%	16.3%	–5.6%	0
B	9.0%	25.0%	–12.1%	3
C	10.4%	33.6%	–18.2%	6
D	11.7%	42.8%	–24.0%	8
E	12.5%	50.0%	–28.2%	10

Enter the total points from questions 3 through 7. **Risk tolerance score**: ______

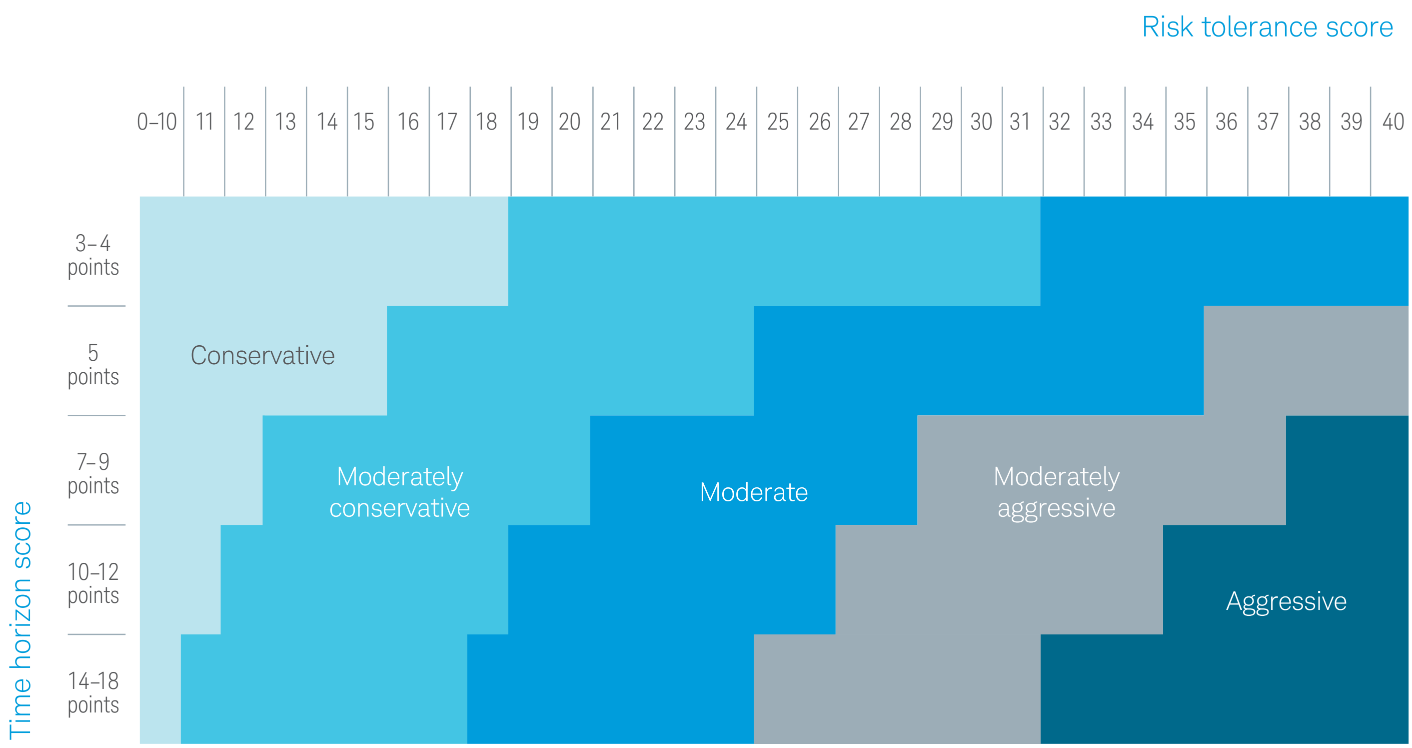
Determine your investor profile

The chart below uses the subtotals you calculated in the preceding two sections.



To determine your investor profile, find your **Time horizon score** along the left side and your **Risk tolerance score** across the top. Locate their intersection point, situated in the area that corresponds to your investor profile.

On the next page, select the investment strategy that corresponds to your **investor profile**. ›



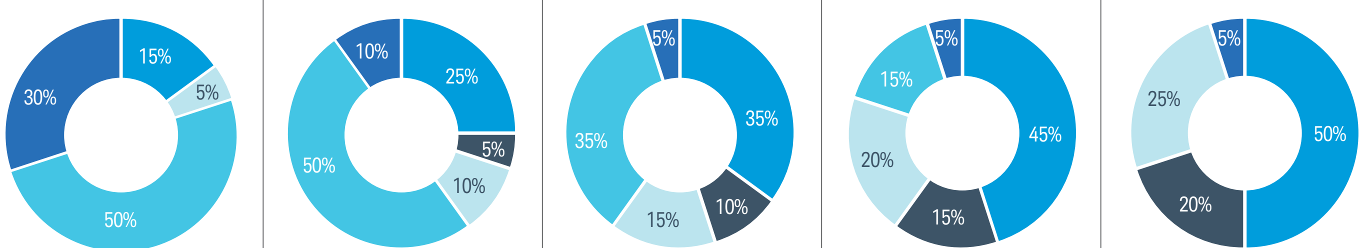
Select an investment strategy

These investment strategies show how investors might allocate their money among investments in various categories. Please note that these examples are not based on market forecasts, but simply reflect an established approach to investing—allocating dollars among different investment categories. Keep in mind that it's important to periodically review your investment strategy to make sure it continues to be consistent with your goals.

If one of the investment strategies below matches your investor profile, you can use this information to help you create an asset allocation plan.

Allocation strategies

	Conservative	Moderately conservative	Moderate	Moderately aggressive	Aggressive
Average annual return:	**7.6%**	**8.8%**	**9.4%**	**9.9%**	**10.1%**
Best year:	**22.8%**	**27.0%**	**30.9%**	**34.4%**	**39.9%**
Worst year:	**–4.6%**	**–12.5%**	**–20.9%**	**–29.5%**	**–36.0%**
	For investors who seek current income and stability and are less concerned about growth.	For investors who seek current income and stability, with modest potential for increase in the value of their investments.	For long-term investors who don't need current income and want some growth potential. Likely to entail some fluctuations in value, but presents less volatility than the overall equity market.	For long-term investors who want good growth potential and don't need current income. Entails a fair amount of volatility, but not as much as a portfolio invested exclusively in equities.	For long-term investors who want high growth potential and don't need current income. May entail substantial year-to-year volatility in value in exchange for potentially high long-term returns.



■ Large-Cap equity ■ Small-Cap equity ■ International equity ■ Fixed income ■ Cash investments

Important information

Source: Schwab Center for Financial Research with data provided by Morningstar, Inc. The return figures for 1970-2016 are the compounded annual average and the minimum and maximum annual total returns of hypothetical asset allocation plans. The asset allocation plans are weighted averages of the performance of the indices used to represent each asset class in the plans, include reinvestment of dividends and interest, and are rebalanced annually. The indices representing each asset class in the historical asset allocation plans are S&P 500® Index (large-cap stocks); CRSP 6–8 Index for the period 1970–1978 and Russell 2000® Index for the period 1979–2016 (small-cap stocks); MSCI EAFE® Net of Taxes (international stocks); Ibbotson Intermediate-Term Government Bond Index for the period 1970–1975 and Bloomberg Barclays U.S. Aggregate Bond Index for the period 1976–2016 (fixed income); and Ibbotson U.S. 30-day Treasury Bill Index for the period 1970–1977 and Citigroup 3-month U.S. Treasury Bills for the period 1978–2016 (cash investments). Indices are unmanaged, do not incur fees or expenses, and cannot be invested in directly.
Past performance is no guarantee of future results.

The Schwab Center for Financial Research is a division of Charles Schwab & Co., Inc.

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Notes

[‡]Schwab Retirement Planner® provides participants with a retirement savings and investment strategy, a major component of which is a discretionary investment management service furnished by Morningstar Investment Management LLC, an independent registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management creates discretionary managed portfolios based on human capital methodology using investment alternatives available in the plan. These investment alternatives have been selected by an appropriate plan fiduciary specifically for use in the managed account. Other investment options may be available in the core lineup that are not included in the managed account. For a complete list of the investments which are available under your plan, visit workplace.schwab.com, click on History & Statements and view the last annual Fee and Investment Notice and any subsequent Change Notices. Morningstar Investment Management is not affiliated with or an agent of Schwab Retirement Plan Services, Inc. (SRPS); Charles Schwab & Co., Inc. (CS&Co.), a federally registered investment advisor; or their affiliates. Neither CS&Co., SRPS, nor their affiliates supervise, make recommendations with respect to, or take responsibility for monitoring the services provided to participants by Morningstar Investment Management. Schwab Advice Consultants, who are not employees of Morningstar Investment Management, facilitate participant access to the Morningstar Investment Management services, but do not provide investment advice or recommendations regarding the Morningstar Investment Management services or generally as part of Schwab Retirement Planner. Use of the term "personalized" in the context of the Schwab Retirement Planner service ("service") refers to the savings and investment recommendations made by Morningstar Investment Management and personal data that may be provided by the participant which will form the basis for Morningstar Investment Management's allocation of the participant's account assets in one of the discretionary managed portfolios and will result in a savings recommendation within the plan and outside of the plan. For plans that do not include a salary deferral feature, this fee-based service does not include a savings recommendation within the plan; references to savings strategy, savings recommendation, and annual savings adjustments are not applicable to these plans. My Retirement Progress™ services are also not provided for plans that do not include a salary deferral feature. Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. **There is no guarantee a participant's savings and investment strategy will provide adequate income at or through their retirement. Fees are charged for Schwab Retirement Planner, including its discretionary investment management service, based on the participant's account balance**. Participants should carefully consider information contained in the materials furnished at their employer's direction regarding the services provided by SRPS and its affiliates and Morningstar Investment Management, including information regarding compensation, affiliations and potential conflicts. The Morningstar name and logo are registered marks of Morningstar, Inc.

At the Plan Sponsor's direction, participants may also have access to an online interactive tool, currently available at no additional cost. This tool can provide them a point-in-time savings rate and asset allocation recommendation based on the participant's current situation. These recommendations are formulated and provided by Morningstar Investment Management LLC through Morningstar® Retirement Manager℠, which is offered by Morningstar, Inc., intended for citizens or legal residents of the United States and its territories, and can be accessed through **workplace.schwab.com**. The ongoing discretionary management which Morningstar Investment Management provides as part of Managed Account Services does not apply to point-in-time recommendations.

[§]This figure represents the potential wealth increase an average 25-year-old could have at retirement when using a managed accounts service versus an average 25-year-old that did not use a managed accounts service. The analysis is based on 58,444 participants who used the Morningstar® Retirement Manager℠ service between the dates of January 2006 and February 2014. Participants are grouped by the age when they first implemented or received advice from Morningstar Retirement Manager and are assumed to have an initial retirement account value of $0 and a retirement age of 65. The results show that the average participant who first uses Morningstar Retirement Manager as a 25-year-old with a 0.4% annual fee could have 38.9% more retirement income at retirement than an average 25-year-old participant who did not use Morningstar Retirement Manager. Similarly, the average 45-year-old using Morningstar Retirement Manager with a 0.4% annual fee could have 23.3% more, and the average 55-year-old could have 13.8% more retirement income at retirement. The amount of additional retirement income attributed to the use of Morningstar Retirement Manager at retirement varies by age, and tends to decrease with the age the participant first uses the Morningstar Retirement Manager service. Additionally, the potential amount of additional retirement income increases as the management fee decreases; conversely, the potential amount of additional retirement income decreases as the management fee increases. The average difference in the savings rate before and after using Morningstar Retirement Manager is calculated for each age group. The savings rate was applied to an assumed median income value for each age group. In a similar manner, the average difference in portfolio investment return before and after using Morningstar Retirement Manager was calculated for each age group. Six different annual fee levels (0.0%, 0.2%, 0.4%, 0.6%, 0.8%, and 1.0%) for the Morningstar Retirement Manager advice service were analyzed and the fee was applied to the average portfolio balance for each age group on an annual basis. The final account value for each age group at retirement age was then compared for each annual fee level. This analysis does not account for all portfolio costs such as fees, taxes, or expenses other than the annual account fee. If included, they would lower the potential amount of additional retirement income at retirement shown in this analysis. In no way should the results of this analysis be considered indicative or a guarantee of the future performance of an actual client using Morningstar Retirement Manager or be considered indicative of the actual performance achieved by actual participants that have used Morningstar Retirement Manager. Actual results of participants that use Morningstar Retirement Manager may differ substantially from the results shown here and may include an individual participant incurring a loss. Morningstar Associates, LLC does not guarantee that the results of their advice, recommendations, or the objectives of Morningstar Retirement Manager will be achieved.
For important information regarding the research statistic(s), and to download the full Morningstar Associates study, go to http://corporate.morningstar.com/US/documents/ResearchPapers/Expert_Guidance.pdf.

[††]The My Retirement Progress™ percentage is calculated by Schwab Retirement Plan Services, Inc. (SRPS), based on estimated monthly income projections in retirement using savings and investment data and assumptions which include, but are not limited to, current retirement plan balance and savings rate, projected date of and estimated years in retirement, and 100% before-tax replacement income. SRPS then expresses the potential gap in retirement savings as a percentage that is made available as part of the retirement plan recordkeeping and related services provided by SRPS. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. The Peer Comparisons are calculated and based on data from SRPS' recordkept corporate defined contribution and defined benefit plans. To obtain more information about how the percentage is calculated or to provide additional information that can impact My Retirement Progress calculations visit workplace.schwab.com or call 800-724-7526.

A note about risk: Radiology Partners Inc. has made a variety of investments available in the Plan to allow all participants a range of choices to meet their individual savings and investment goals. As you choose your investments, keep in mind that there is risk involved. The funds differ in growth potential and risk. Pursuant to Department of Labor Regulation 2550.404c-1(b)(2)(i)(B)(1)(i), this retirement plan is intended to qualify as an ERISA 404(c) Plan that relieves Plan fiduciaries of liability for any investment losses that result from investment directions made by Plan participants.

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