

**The MidwestHR, LLC 401(k) and Profit Sharing Plan for Employees of Bird in the Hand Staffing, LLC ("Plan")  
IMPORTANT NOTICE TO PARTICIPANTS**

**If I do not make an investment election, how will my contributions be invested?**

**Qualified Default Investment Alternative (QDIA):** The Plan Fiduciary has decided to include a Qualified Default Investment Alternative (QDIA) under the Plan. This decision will not change any investment elections you have already made. This notice will explain more about what this may mean to you.

**Your Right to Direct Investments:** Your Plan allows you to direct the investment of some or all of the contributions made on your behalf in a number of investment choices. If you fail to provide investment direction, your Plan's Fiduciary will invest Plan contributions in a QDIA established under the Plan. The Plan Fiduciary has chosen the BlackRock Lifepath Index Target Maturity series issued by TAM as the QDIA for contributions made to your Plan account(s). Contributions invested in the QDIA are subject to gains or losses like other investment choices available under your Plan including losses near and following retirement, and there is no guarantee that the investment will provide adequate retirement income.

**Your Right to Transfer Out of the Default Alternative Without Penalty:** Subject to your Plan's distribution rules, you may withdraw defaulted contributions invested on your behalf by your Plan's Fiduciary in the QDIA. You may also make transfers from the QDIA to any other investment choice offered under the Plan on any business day without any penalties or fees, such as redemption or liquidation fees. However, the QDIA will be assessed an investment management fee and Contract Asset Charges, if applicable, and the Expense Ratio will be as noted below. In addition, Plan service fees may be charged on any withdrawal or distribution of your account balance from the QDIA.

**Consequences of Your Failure to Make an Investment Election:** When you fail to give investment direction after having been provided the opportunity to do so and the Plan's Fiduciary invests contributions on your behalf in the QDIA, you are considered to have exercised control over the investment of assets in your account(s). Neither the Trustees of your Plan nor your Employer or the Plan's Fiduciary will be liable to you for any loss that is the result of such investments.

**Description of the Default Alternative:** The BlackRock Lifepath Index Target Maturity series allow participants to invest for retirement in one single step, into a fund that automatically adjusts to a more conservative allocation as retirement grows near. Default allocations are based on a projected retirement age of 65. If you have already turned 65, your contributions will be allocated to the most conservative fund available. A detailed description of the allocations by year of birth is listed next to each investment choice below:

If you were born:	Your applicable BlackRock Lifepath Index Fund is:
On or before 1950	TA BlackRock Lifepath Index Retirement Ret Opt
01/01/1951 - 12/31/1957	TA BlackRock Lifepath Index 2020 Ret Opt
01/01/1958 - 12/31/1962	TA BlackRock Lifepath Index 2025 Ret Opt
01/01/1963 - 12/31/1967	TA BlackRock Lifepath Index 2030 Ret Opt
01/01/1968 - 12/31/1972	TA BlackRock Lifepath Index 2035 Ret Opt
01/01/1973 - 12/31/1977	TA BlackRock Lifepath Index 2040 Ret Opt
01/01/1978 - 12/31/1982	TA BlackRock Lifepath Index 2045 Ret Opt
01/01/1983 - 12/31/1987	TA BlackRock Lifepath Index 2050 Ret Opt
01/01/1988 - 12/31/1992	TA BlackRock Lifepath Index 2055 Ret Opt
1993 and later	TA BlackRock Lifepath Index 2060 Ret Opt

For example: Find your birth year in the chart above. Your Plan's Fiduciary will invest contributions made on your behalf to the investment choice listed in the column immediately to the right of your birth year. As described in the table below, the investment strategy for the investment choice corresponding to your birth year will periodically adjust to become more conservative as you approach retirement age.

**Risk and Return Characteristics:**

The investment choice(s) listed invest in a combination of domestic and foreign stocks, bonds, U.S. treasuries and money market securities.

**Investment Risk:**

The values of stock 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 issues.

Name of Fund:	Investment Information:	Investment Strategy:	Expense Ratio:
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<p>TA BlackRock Lifepath Index Retirement Ret Opt</p>	<p>The TA BlackRock Lifepath Index Retirement Ret Opt, a TLIC Separate Account, invests exclusively in the BlackRock Lifepath Index Retirement Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index Retirement Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>
<p>TA BlackRock Lifepath Index 2020 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2020 Ret Opt, a TLIC Separate Account, invests exclusively in the BlackRock Lifepath Index 2020 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2020 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>

<p>TA BlackRock Lifepath Index 2025 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2025, a TLIC Separate Account, invests exclusively in the BlackRock Lifepath Index 2025 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2025 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>
<p>TA BlackRock Lifepath Index 2030 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2030 Ret Opt, a TLIC Separate Account, invests in the BlackRock Lifepath Index 2030 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2030 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>

<p>TA BlackRock Lifepath Index 2035 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2035 Ret Opt, a TLIC Separate Account, invests exclusively in the BlackRock Lifepath Index 2035 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2035 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>
<p>TA BlackRock Lifepath Index 2040 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2040 Ret Opt, a TLIC Separate Account, invests in the BlackRock Lifepath Index 2040 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2040 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>

<p>TA BlackRock Lifepath Index 2045 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2045 Ret Opt, a TLIC Separate Account, invests exclusively in the BlackRock Lifepath Index 2045 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2045 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>
<p>TA BlackRock Lifepath Index 2050 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2050 Ret Opt, a TLIC Separate Account, invests in the BlackRock Lifepath Index 2050 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2050 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>

<p>TA BlackRock Lifepath Index 2055 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2055 Ret Opt, a TLIC Separate Account, invests exclusively in the BlackRock Lifepath Index 2055 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2055 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>
<p>TA BlackRock Lifepath Index 2060 Ret Opt</p>	<p>The TA BlackRock Lifepath Index 2060 Ret Opt, a TLIC Separate Account, invests exclusively in the BlackRock Lifepath Index 2060 Fund, a collective trust fund (TRS CIT). The TRS CIT invests exclusively in the BlackRock Lifepath Index 2060 Fund (Class F Shares), a collective trust fund.</p>	<p>The Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time if the Fund has a year in its name. The Fund's investments may include: equity securities (including those issued by real estate companies); depositary receipts; debt securities and other fixed income obligations (including those issued or guaranteed by the U.S. government, its agencies or instrumentalities, and those issued by corporations or other entities); mortgage-backed securities; other asset-backed securities; commodities; and/or cash equivalents. The difference between the normal and current securities holdings for the Fund varies over time and is based on the factors analyzed by the asset allocation model used by the Fund's investment manager, BlackRock Institutional Trust Company NA, to manage the Fund. The normal asset allocations will gradually change over the investment horizon of the Fund to become more heavily oriented toward debt and debt-like securities. As time passes, the Fund is managed more conservatively – prior to retirement – in terms of its allocation to equity securities and markets, on the premise that individuals investing for retirement desire to reduce investment risk in their retirement accounts as their retirement date approaches.</p>	<p>0.85</p>

**How to Make an Affirmative Investment Election:** The investment fact sheet will provide you more information about the investment objectives, risk and return characteristics, and fees and expenses of the QDIA and the other investment choices available to you. To view the investment fact sheet, to make your own investment choices, or to move funds previously invested on your behalf, you may go online at [ta-retirement.com](http://ta-retirement.com), or call (877) 234-9293.

**HOW TO OBTAIN ADDITIONAL INFORMATION:**

If you need a copy of the SPD or have any additional questions, please contact Charmaine Holloway who may be reached at (630) 836-3000, 1200 International Parkway Sui, Woodridge, IL 60517 or you may contact the Transamerica Customer Care Center at (800) 401-TRAN (8726).

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