

Important News About Enhancements to Your 457(b) Retirement Plan



Dear Plan Participant:

We are pleased to announce that effective May 1, 2009, Great-West Retirement Services® (Great-West) will replace RSM McGladrey (formerly American Express) as the provider of Plan services for the Decatur Memorial Hospital Deferred Compensation Plan (the Plan).

This is an exciting change that can benefit you in many ways:

- Saving and investing will be simplified through easy-to-use tools and financial calculators accessible via an interactive Plan Web site.
- Flexible account management capabilities, which include the ability to change your beneficiary, will be available 24/7—through both the Web site and an automated voice response system, KeyTalk®.¹
- Online financial planning tools such as DreamTrackerSM, a self-service tool, can help you determine your saving needs and/or progress.

And that's just the beginning. To learn more, see page three for more details about improved services.

You won't have to do anything during the transition process. However, there will be a period when you won't have access to your account. This period, called a "blackout period," will occur from 3:00 p.m. Central Time on April 27, 2009, to close of business on May 18, 2009. During this time, your account will be moved from RSM McGladrey (formerly American Express) to Great-West, and it will be processed and verified for accuracy. See the "Important Notice Concerning Your Rights Under the Plan" section on page four for more detailed information.

We are committed to making this transition as simple and seamless as possible, and we think you'll be pleased with the resulting improvements in your Plan. We're looking forward to this exciting new financial opportunity.

Sincerely,

Decatur Memorial Hospital (DMH)



Account Transfers

With the help of an independent financial consultant, we've elected to keep the same investment options for the 457(b) Plan. Please keep in mind:

- As of 3:00 p.m. Central Time on April 27, 2009, your existing investment choices cannot be changed until close of business on May 18, 2009. New contributions to your account on May 1, 2009, will be allocated based on the asset type you have chosen under the RSM McGladrey (formerly American Express) administration of the Plan.
- Transitioning requires a blackout period when you will not be able to make changes to your investment choices.

This period will run from 3:00 p.m. Central Time on April 27, 2009, through close of business on May 18, 2009.

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information, you may obtain mutual fund prospectuses and disclosure documents from your registered representative. Read them carefully before investing.

An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Investment Option	Ticker	Asset Class
Eaton Vance Floating Rate Fund A	EVBLX	Bank-Loan Bond ³
Templeton Developing Markets Fund A	TEDMX	Diversified Emerging Markets ⁴
Oppenheimer Developing Markets Fund A	ODMAX	Diversified Emerging Markets ⁴
Eaton Vance Emerging Markets Fund A	EEMX	Diversified Emerging Markets ⁴
American Funds EuroPacific Growth A	AEPGX	Foreign Large Blend ⁵
AllianceBernstein International Value A	ABIAX	Foreign Large Value ⁵
Templeton Foreign Fund A	TEAFX	Foreign Large Value ⁵
American Funds American High-Income Trust A	AHITX	High Yield Bond ^{3,6}
Eaton Vance Income Fund of Boston A	EVIBX	High Yield Bond ^{3,6}
Fidelity Advisor Intermediate Bond CI A	FDIAX	Intermediate-Term Bond ³
Delaware Corporate Bond Fund A	DGCAX	Intermediate-Term Bond ³
Franklin Rising Dividends A	FRDPX	Large-Cap Blend
American Funds AMCAP Fund A	AMCPX	Large-Cap Growth
AllianceBernstein Value Fund A	ABVAX	Large-Cap Value
Van Kampen Comstock Fund A	ACSTX	Large-Cap Value
DWS Dreman High Return Equity A Fund	KDHAX	Large-Cap Value
Oppenheimer Small & Mid Cap Value Fund A	QVSCX	Mid-Cap Blend ⁷
Columbia Acorn Fund A	LACAX	Mid-Cap Growth ⁷
Lord Abbett Mid-Cap Value Fund A	LAVLX	Mid-Cap Value ⁷
PIMCO All Asset All Authority A	PAUAX	Moderate Allocation
American Funds Cash Management Tr A	CTAXX	Money Market Fund
Eagle Small Cap Growth Fund A	HRSCX	Small-Cap Growth ⁸
Allianz NFJ Small Cap Value A	PCVAX	Small-Cap Value ⁸
Franklin MicroCap Value A	FRMCX	Small-Cap Value ⁸
Van Kampen Real Estate Securities Fund A	ACREX	Specialty Real Estate ⁹
Seligman Comm. & Info. A	SLMCX	Specialty Technology ⁹
Templeton Global Bond Fund A	TPINX	World Bond ^{3,5}
American Funds New Perspective A	ANWPX	World Stock ⁵
Franklin Templeton Mutual Discovery Fund A	TEDIX	World Stock ⁵

Your Improved Services

What Is Available?

Beginning at the close of business on May 18, 2009, you can benefit from the following Plan enhancements.

Investment Options

- The same menu of investment options will be available, as listed on page two.
- Your current investment choices will be transferred in-kind. No sale is necessary. See page two for the investment lineup.

Easy Account Management

- You'll have 24/7 access to your account via the Web site, www.gwrs.com, and KeyTalk at (800) 701-8255.¹

Web Site—www.gwrs.com

The Great-West Plan brings online account management activities to your fingertips, including the ability to update your beneficiary information. Say goodbye to paper and hello to added convenience. You can still easily and conveniently manage your account and obtain Plan and investment information by visiting the Plan's Web site at www.gwrs.com once the transition is complete and the Plan fully reopens. You can:

- Change your beneficiary information
- View your account balance(s), allocations and transaction history
- View your quarterly statements and other documents electronically with Online File Cabinet[®]
- Use financial calculators and tools
- Transfer among funds¹
- Order a new Personal Identification Number (PIN) or personalize your PIN¹⁰

KeyTalk—(800) 701-8255

You can also easily and conveniently manage your account and obtain Plan and investment information through the interactive voice response system, KeyTalk, at (800) 701-8255. Once the transition is complete and the Plan fully reopens, you can call KeyTalk to:

- Obtain your account balance(s),

allocations and transaction history

- Transfer among funds¹
- Change future contribution allocations
- Obtain daily unit/share values of your investment options
- Order a new personal identification number (PIN) or personalize your PIN¹⁰
- Speak to a customer service representative Monday through Friday from 8:00 a.m. to 7:00 p.m. Central Time

Investment Tools and Advice

You can plan your portfolio and manage your investments yourself using these excellent tools available on the Web site:

- Financial tools and calculators, such as Paycheck Comparison, DreamTrackerSM and College Planner, can help guide you through retirement planning and savings decisions.
- You can research investment option information, including fund fact sheets and investment performance returns, and view online prospectuses and/or disclosure documents.

At-a-Glance Account Tracking

- You'll receive personalized quarterly statements beginning in July 2009 and then again each October, January, April and July.
- The statement will show your personalized rate of return, a graphical representation of your asset allocation, your contribution amounts and investment performance.
- To receive your statements electronically, sign up for the Online File Cabinet service at www.gwrs.com.

Convenient Services, Education and Support

- You'll have access to Plan representatives dedicated to the Decatur Memorial Hospital Deferred Compensation Plan.
- Various financial education seminars will be available to help you understand and take full advantage of retirement savings opportunities.
- Numerous informational materials will be available on topics such as Plan features and benefits, investment fundamentals, asset allocation strategies and more.

Important Dates²

April 27, 2009, at 3:00 p.m. Central Time

This will be the last opportunity to make account changes with RSM McGladrey (formerly American Express).

April 27, 2009, at 3:00 p.m. Through May 18, 2009, Close of Business—Blackout Period Begins

Important Notice Concerning Your Rights Under the Plan

As a result of the change to your Plan's recordkeeping service provider, you temporarily will be unable to:

- Make changes to your Plan account including changes to investment options
- Review your account online
- Obtain a distribution from the Plan

This period, during which you will be unable to exercise these rights otherwise available under the Plan, is called a "blackout period."

The blackout period will begin on April 27, 2009, at 3:00 p.m. Central Time. You will not be able to access or make changes to your account again until close of business on May 18, 2009.

Whether or not you plan to retire in the near future, you are encouraged to carefully consider how the blackout period may affect your retirement planning, as well as your overall financial plan.

During the blackout period, you will be unable to direct or diversify¹¹ the assets held in your Plan account.

For this reason, it is very important that you:

- Review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during this period.
- Give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

If you have any questions about this notice, please contact:

Nancy Fisher
DMH Administration
217 876-2112

Dave Samples
Accounting
217 876-2068

May 1, 2009

Funds will be wired or transferred in-kind. No sale transaction will be required. Great-West will begin recording your account activity.

Week of May 11, 2009

A letter will be mailed with your new PIN.¹⁰ You will need your PIN to access the Plan Web site and KeyTalk.

May 18, 2009, at Close of Business

The blackout period will end and the Plan will reopen to participant activity. The Web site and KeyTalk will be fully operational so you can manage your account and personalize your PIN and Username.

July 2009

You will receive your first quarterly account statement from Great-West, reflecting activity from May 1, 2009, through June 30, 2009.

You will also receive your final account statement from RSM McGladrey (formerly American Express).

¹ Access to KeyTalk and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the Web site or KeyTalk received on business days prior to close of the New York Stock Exchange (3:00 p.m. Central Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.

² These dates are subject to change based on the ability of RSM McGladrey (formerly American Express) and Great-West Retirement Services to meet the associated deadlines and the successful transfer of data and assets by RSM McGladrey to Great-West Retirement Services.

³ A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

⁴ Equity securities of companies located in emerging markets involve greater risks than investing in more established markets, including currency fluctuations, political developments and share illiquidity.

⁵ Foreign investments involve special risks, including currency fluctuations and political developments.

⁶ Although they have higher return potential, high yield bonds are also subject to greater risk, including the risk of default, compared to higher-rated securities.

⁷ Medium-sized companies may suffer more significant losses, as well as realize more substantial growth, than larger capitalized, more established issuers.

⁸ Equity securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.

⁹ Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a single issuer could cause greater volatility than with a more diversified fund.

¹⁰ The account owner is responsible for keeping the assigned PIN confidential. Please contact Great-West Retirement Services immediately if you suspect any unauthorized use.

¹¹ Diversification of an investment portfolio does not assure a profit and does not protect against loss in declining markets.

Core securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed. GWFS Equities, Inc., or one or more of its affiliates, may receive a fee from the investment option provider for providing certain recordkeeping, distribution, and administrative services. Great-West Retirement Services[®] refers to products and services provided by Great-West Life & Annuity Insurance Company and its subsidiaries and affiliates. KeyTalk[®], Online File Cabinet[®], DreamTrackerSM and Great-West Retirement Services[®] are service marks of Great-West Life & Annuity Insurance Company. Not intended for use in New York. RSM McGladrey and Great Retirement Services are separate and unaffiliated companies. ©2009 Great-West Life & Annuity Insurance Company. All rights reserved. Form# 95820-01-457BTB (03/2009) PT#79045