

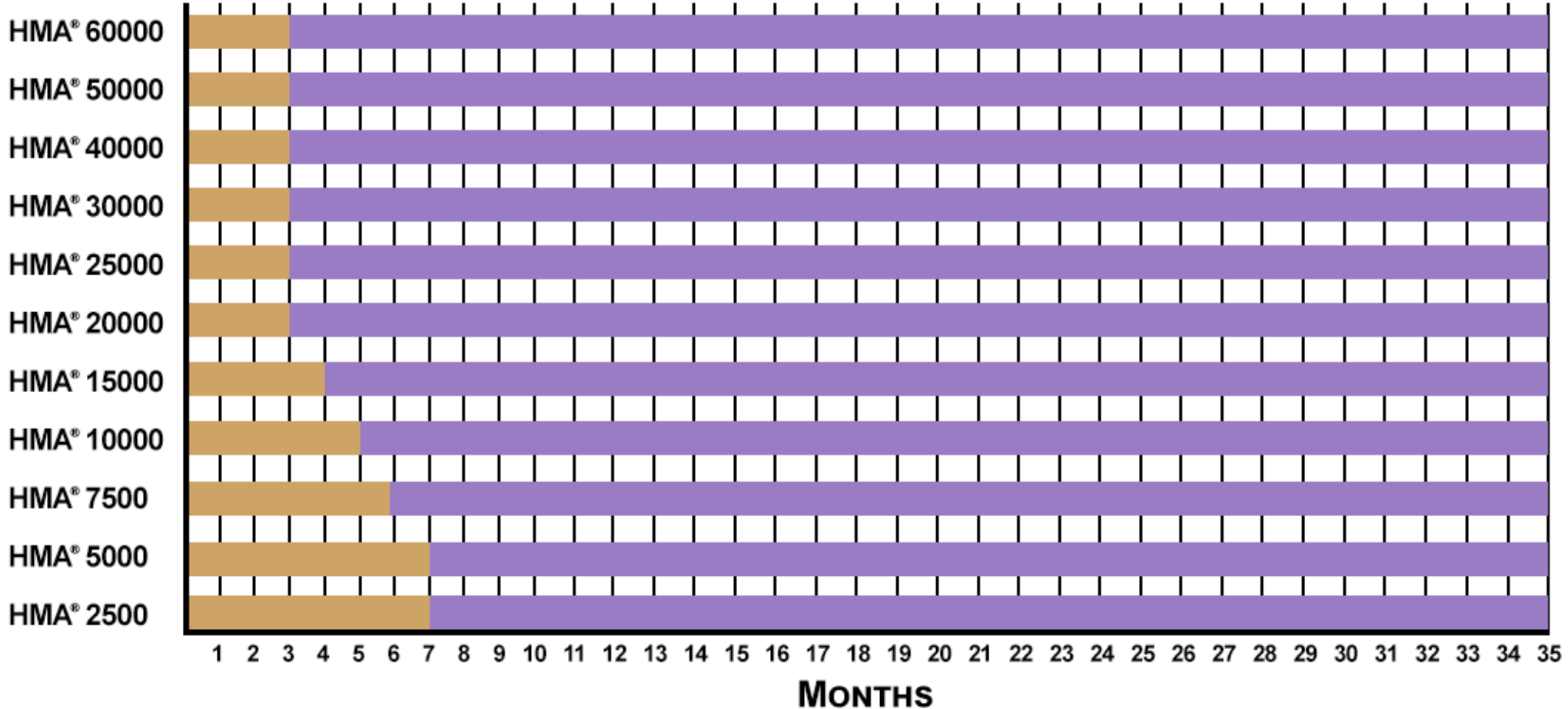
Explanation Of HMA[®] Maintenance Fee Chart

Client Name: _____

Product: _____

Monthly Crediting Is Less Than Contribution
Monthly Crediting Is More Than Contribution

PRODUCT



This chart analyzes each HMA[®] product. It illustrates at what month over the 35-month plan horizon that HMA[®] owners who are making their monthly payments will receive more in matching medical benefits than what was paid in that month including maintenance fees given that no prior medical claims were paid for with their plan. As you can see, it does not take very much time (typically 3-4 months on most funding levels) for the matching of medical benefits to start exceeding what was contributed. From that point forward, the matching accelerates so quickly that by Month 35, the HMA[®] owner is receiving up to \$3 or more in medical benefits for every \$1 contributed that month in order for the plan to reach its target medical benefit cap level by Month 35 (given no prior medical claims).