

Explanation Of HMA[®] Maintenance Fee Chart

Client Name: _____

Product: _____



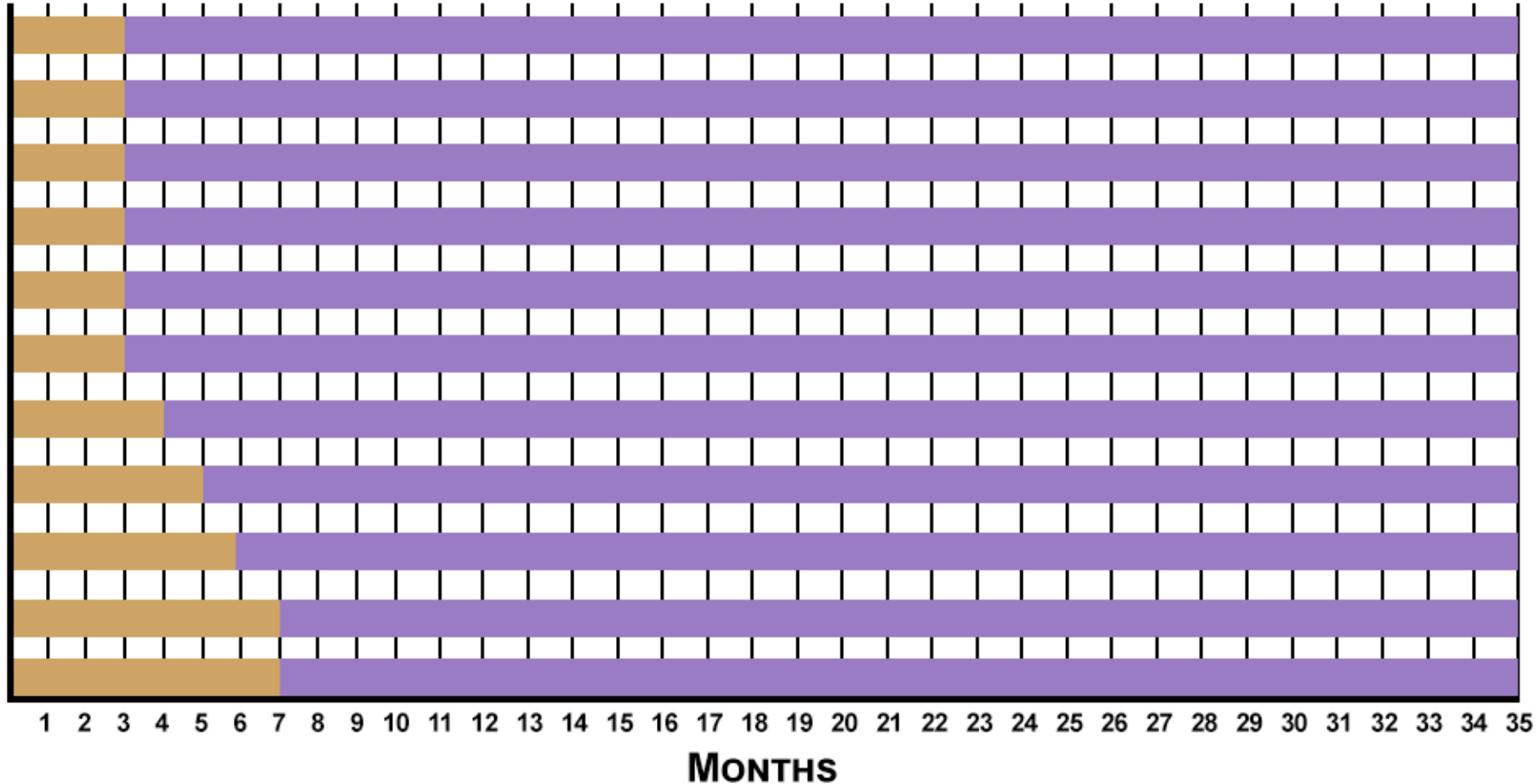
Monthly Crediting Is Less Than Contribution



Monthly Crediting Is More Than Contribution

PRODUCT

HMA[®] 60000
HMA[®] 50000
HMA[®] 40000
HMA[®] 30000
HMA[®] 25000
HMA[®] 20000
HMA[®] 15000
HMA[®] 10000
HMA[®] 7500
HMA[®] 5000
HMA[®] 2500



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).