



THE LEGACY FUND

Program Overview

The Legacy Fund is a financial rewards program designed to recognize our members' commitment to quality medicine and their loyalty to the company. By working together, our goal is to make a tangible, cash distribution opportunity available. As a mutual physician-owned company, we strive to share benefits of the company's success with our members.

HOW IT WORKS

Curi will establish a member savings account, referred to as "The Legacy Fund," for each qualifying individual member physician or practice. Member physicians do not include physicians insured under a slot policy, physicians covered only on a Locum Tenens basis, those covered as a Retired Volunteer Healthcare Provider, or those covered under an Extended Reporting Endorsement.

The Curi Board of Directors will annually determine the amount, if any, to be allocated for The Legacy Fund. The amount will be based on the company's overall financial performance for that year. An individual's Legacy Fund allocation share is determined by the amount of the physician's paid premium over the prior rolling three-year period as a percentage of the total paid premiums for all Legacy Fund participants for the same period. Physicians new to Curi and the Legacy Fund program will receive the maximum allocation share possible after three years.

Applicable allocations will be distributed upon certain events—death, qualifying disability, or qualifying retirement. Some physician practices may prefer that the proceeds from The Legacy Fund be paid directly to the practice as opposed to the individual physician and can elect this option.

ADDITIONAL INFORMATION

A physician's Legacy Fund account balance will be forfeited if the physician ceases membership with Curi for any reason other than his or her death, qualifying disability, or qualifying retirement as described in the Member Savings Account Plan Document.

All Legacy Fund account balances are considered unrestricted surplus of Curi until and unless they are distributed. As such, these funds remain available to Curi for the satisfaction of policyholder obligations and general creditors.

The terms and conditions of The Legacy Fund program are governed by the Member Savings Account Plan Document adopted by the Curi Board of Directors. If any information, statement, or comment in this Summary Document conflicts with the Plan Document, then the Plan Document shall supersede such information, statement, or comment.

For more information, please contact Beth Boomer, Senior Coordinator, at 800.662.7917 ext. 7501 or beth.boomer@curi.com, or visit our website at curi.com.