



## 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 non-interest bearing savings account, referred to as "The Legacy Fund," for each qualifying individual member physician or practice.\* Member physicians do not include ancillary insureds, vicarious liability policyholders, physicians insured under a slot policy, physicians covered only on a Locum Tenens basis, those covered as a Retired Volunteer Healthcare Provider, those covered under an Extended Reporting Endorsement, or non-physician members with policyholder types "Hospital" or "Facility."

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 their earned premium from the prior year as a percentage of the total paid premiums for all Legacy Fund participants for the same period.

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 our TLF support team at [TLF@curi.com](mailto:TLF@curi.com) or 800-328-5532, or visit our website at [go.curi.com/tlf](https://go.curi.com/tlf).

\*All insurance products and services are provided by licensed insurance companies that are subsidiaries of Curi Holdings, Inc. Not all insurance products and services are available to all persons in all states. Not all Curi affiliated companies are mutual companies, and not all Curi members are insured by a mutual company. Please talk to your Curi representative for additional