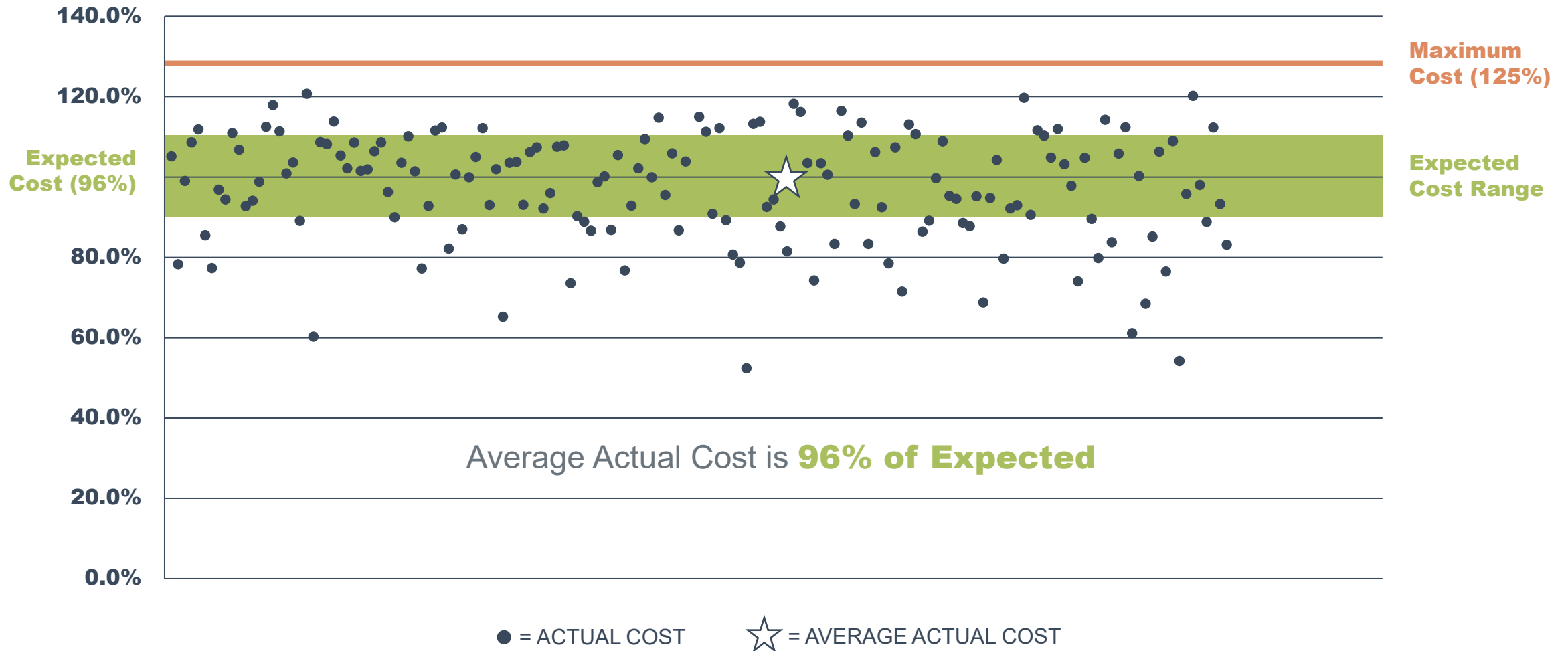


ROUNDSTONE'S 2019 HETEROGENEOUS POOL RESULTS

Average Employer **saved 16%** compared to their fully insured option.



ROUNDSTONE'S 2019 JANUARY POOL SUMMARIES

Industry (SIC Range)	Number of Groups	Average Enrolled Lives
Educational Services (8211 - 8299)	6 Employers	74 Employees per Group
Health Services (8011 - 8099)	15 Employers	212 Employees per Group
Business/Personal Services (7311 - 7399)	11 Employers	106 Employees per Group
Manufacturing (2011 - 3999)	34 Employers	78 Employees per Group
Engineering/Accounting Services (8711 - 8748)	15 Employers	109 Employees per Group
Social Services (8322 - 8399)	5 Employers	107 Employees per Group
Finance/Insurance/Real Estate (6011 - 6799)	16 Employers	83 Employees per Group
Wholesale Trade (5012 - 5199)	17 Employers	92 Employees per Group
Construction (1521 - 1799)	6 Employers	78 Employees per Group
Retail Trade (5211 - 5999)	7 Employers	182 Employees per Group
Transportation (4119 - 4789)	11 Employers	151 Employees per Group
Public Administration (9000 - 9999)	6 Employers	81 Employees per Group
Other	5 Employers	65 Employees per Group
TOTAL FROM 31 STATES	154 Total Groups	41,820 Enrolled Lives*

*based on the average of 2.5 dependents per employee

ROUNDSTONE'S 2019 JULY POOL SUMMARIES

Industry (SIC Range)	Number of Groups	Average Enrolled Lives
Educational Services (8211 - 8299)	8 Employers	131 Employees per Group
Health Services (8011 - 8099)	8 Employers	47 Employees per Group
Business/Personal Services (7311 - 7399)	5 Employers	75 Employees per Group
Manufacturing (2011 - 3999)	11 Employers	48 Employees per Group
Engineering/Accounting Services (8711 - 8748)	2 Employers	101 Employees per Group
Social Services (8322 - 8399)	8 Employers	81 Employees per Group
Finance/Insurance/Real Estate (6011 - 6799)	6 Employers	112 Employees per Group
Wholesale Trade (5012 - 5199)	6 Employers	70 Employees per Group
Construction (1521 - 1799)	12 Employers	63 Employees per Group
Retail Trade (5211 - 5999)	6 Employers	133 Employees per Group
Transportation (4119 - 4789)	1 Employers	156 Employees per Group
Public Administration (9000 - 9999)	3 Employers	57 Employees per Group
Other	6 Employers	74 Employees per Group
TOTAL FROM 23 STATES	82 Total Groups	16,470 Enrolled Lives*

*based on the average of 2.5 dependents per employee