

UNITED'S PORTION OF PCM'S INCENTIVE PLAN

PAYOUT

Eight year period	2000-2007 inclusive	
8 year total payout		\$ 498,555
Payout average per year		62,319
Payout average per member per year		9.86
Payout average per member per month		.82

SAVINGS

Eight year period	2000-2007	
8 year total savings to Mutual		\$ 1,661,854
Savings average per year		207,732
Savings average per year per member		32.85
Savings per average per month per member		2.74

NET

Net savings		\$ 1,163,299
Net savings per year		195,913
Savings average per member per year		32.85
Payout average per member per year		- 9.86
NET savings per year per member		\$ 22.99 or
NET savings per month per member		1.92

Who is ahead.....?

The Savings from the incentive program saved all of Laguna Woods Village an average of \$16 per member per month. In other words, if the program did not exist and all of the services were delivered in the same manner as they were delivered, our assessments could have been, and could now be, \$16 a month higher than they are.