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VOLUNTARY BENEFIT

The Voluntary Benefit Program provided by the Hantz Group is a unique package designed to guide you financially, to save you time and reduce stress.

HANTZGROUP
& AFFILIATES

Hantz Financial Services, Inc. is a subsidiary of Hantz Group. Insurance products offered through Hantz Agency, LLC, PLUS Agency, LLC, and Hantz Commercial Insurance Agency, LLC. Investment products offered through Hantz Financial Services, Inc.* Investments are subject to risks, may lose value, are not guaranteed by any bank, or bank affiliate, and are not FDIC Insured. Tax services provided by Hantz Tax & Business, LLC. Legal services provided by outside legal counsel.
*Member FINRA/SIPC. Information about SIPC and the SIPC brochure may be obtained by contacting SIPC at (202) 371-8300 or on their website at www.sipc.org.

†Some estates may require other documents. Not all estates will require a living trust. Determination based on attorney's recommendation. Legal services provided by outside legal counsel.

Welcome to VOLUNTARY BENEFIT

As a valued member of HOA, we want to provide value to you and your family. We are pleased to announce that financial services will be offered exclusively through our new relationship with Hantz Group, Inc. Our decision to offer financial planning, investment specialists, life and long-term care insurance specialists, home & auto insurance specialists, tax planning advice, estate planning advice, and banking services through the Hantz Group Family Office allows us to provide you with a variety of financial services under one roof.

HOA is committed to providing additional value to its members by delivering quality financial products and services to our employees. Hantz Group, along with its affiliates, Hantz Financial Services Inc., Hantz Tax & Business, LLC, Hantz Agency, LLC and Hantz Bank, to name a few, provides a comprehensive approach to your specific financial situation. Hantz Group will offer and provide its services through its 18 locations conveniently located throughout Michigan and Ohio.

Services Include:

- Complimentary Tax Review*
- Discounted tax preparation
- Home & auto insurance review
- Complete estate plan (including a living trust) at discounted rate**
- Debt strategy assistance
- Complimentary review of existing living trust documents
- Financial and investment advice
- Life, health and long-term care insurance

*Not valid for business and other restrictions may apply
**Some estates may require other documents; not all estates will require a living trust; determination based on attorney's recommendation. Legal services provided by outside legal council. Outside council uses Hyatt legal network.

VOLUNTARY BENEFIT PROGRAM

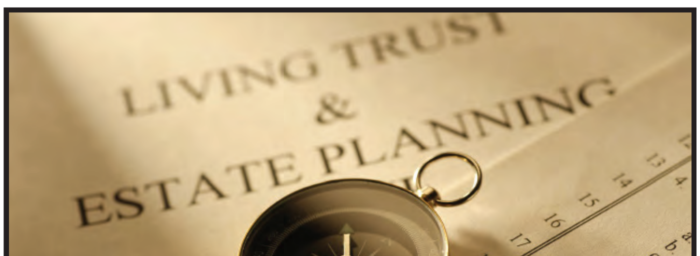
As an added bonus of the Voluntary Benefit Program, Hantz Group provides educational seminars to help you gain a better awareness of your personal financial situation and provide resources and tips to help you navigate the financial landscape.

Family Office

- Learn how to create a blueprint with your financial team.
- Discuss the role each financial professional should play.
- Understand the importance of banking and income statements.
- Explore home and auto insurance coverage.
- Learn the importance of tax planning.
- Evaluate where to save your money.
- Estate planning review.

Tax Planning

- Review of tax law changes.
- Learn maintaining tax control.
- Tax deferrals.
- Tax credits.
- Tax equation.
- Tax deductions.
- Understand the impact investing has on income taxes.
- Become familiarized with Capital Gains tax.
- College planning options and taxes.



Estate Planning

- Which documents are right for you?
- Learn what your options are.
- Avoid common mistakes and probate.
- Maximizing gifts to loved ones without estate taxes or court interference.
- Integrating your estate plan with your lifetime financial plan.
- The importance of having guardianship and power of attorney documents in place.
- When should you consider estate planning.

VOLUNTARY BENEFIT PROGRAM

Identity Theft

- Learn what is identity theft.
- Understand how identity theft occurs
- Am I at risk?
- Learn how to protect your identity.
- How to detect if your identity has been stolen.
- What to do if your identity has been stolen.

Student Loans

- What type of student loans do you have?
- Should you consolidate or refinance?
- Is PSLF the right route?
- Payment plan options
- Which payment plan is right for you?
- How does debt impact your other financial goals?

Property & Casualty Insurance

- Why are premiums increasing?
- How much liability coverage should you have?
- What you should cover.
- Deductible management.
- What uninsured/underinsured means.
- Are you properly covered in case an uninsured/underinsured motorist hits you?
- Should you have an umbrella policy?

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Purchasing a Home

- Qualifying guidelines
- Understanding your credit score
- Which type of mortgage is best?
- Pre-approval process
- Is the physician loan right for you?
- Does the payment fit your other financial goals?

Employment Contracts

- Compensation / Bonus structure
- Employment term / termination
- Continuing education
- Non-solicitation / Non-compete
- Fringe benefits offered
- At-will employment agreement
- Loan payment structure
- Partnership options?
- Malpractice Insurance
- Disclosure of outside activities
- Duties / performance standards