

# The OMSCap<sup>®</sup> Plan

OMSCap is the OMS-only investment plan comprised of OMSNIC Common and Preferred Stock, which is owned by each of the oral and maxillofacial surgeons we insure. Stock ownership gives OMS control over the terms, cost and quality of your professional liability insurance. As a risk retention group, OMSNIC is capitalized, and owned, by our OMS members. Over 85% of private practice OMS in the United States are OMSNIC owners.

Each OMS purchases OMSNIC Preferred Stock upon joining OMSNIC. This capital contribution entitles you to your share of OMSNIC retained profits upon retirement. While past performance is no guarantee of future results, ownership of OMSNIC Preferred Stock in the OMSCap Plan continues to be very rewarding for our shareholders, as well as a valuable retirement benefit. The Preferred Stock value is set on April 1 of each year, with price per share determined by the prior year's audited financial results.

## OMSNIC Preferred Stock Price Per Share

As of April 1 each year

