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# The Mutual Value Plan is Here: Have You Opted In?

SVMIC is excited to launch the Mutual Value Plan<sup>®</sup> (MVP), [a program designed to reward and thank our doctors for their long-term commitment to SVMIC.](#)

The MVP is a new benefit for our insured doctors, created to allow the company to set aside funds over time which are then paid to policyholders upon retirement. Generally speaking, all individually insured SVMIC physicians with an active professional liability policy are eligible to participate in the MVP (be sure to read the Terms and Conditions for full eligibility specifics). Policyholders may be full-time or part-time and must individually opt-in to the plan.

Here's how it works – when you enroll in MVP, we'll fund your account with roughly a year's premium. Accounts will be funded, and initial allocations will be posted to the MVP account on the last day of the calendar quarter of enrollment. The accounts will grow by future quarterly allocations, determined annually by SVMIC's Board of Directors. As long as a policyholder continues to meet eligibility requirements, the account will continue to grow. Account balances will be available via the SVMIC website. Distribution will be paid in a lump sum check to the retired policyholder or his/her estate.

In order to receive a full distribution, a policyholder must have been in the MVP for at least five continuous years, and have permanently ceased the practice of medicine as a result of retirement, permanent disability, or death. Policyholders who have not been enrolled in the MVP for at least five years may have their distributions pro-rated. In the case of retirement, the policyholder must be at least 50 years of age in order to receive a distribution. Policyholders who leave SVMIC for any other reason will forfeit their account balance. The MVP is fully funded by SVMIC. There is no cost to policyholders.

In order to enroll, make sure you have an active email address and head over to [www.svmic.com/mvp](http://www.svmic.com/mvp). If you have any questions, please email us at [ContactSVMIC@svmich.com](mailto:ContactSVMIC@svmich.com) or call 800.342.2239

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*attorney for legal advice, as specific legal requirements may vary from state to state and/or change over time.*