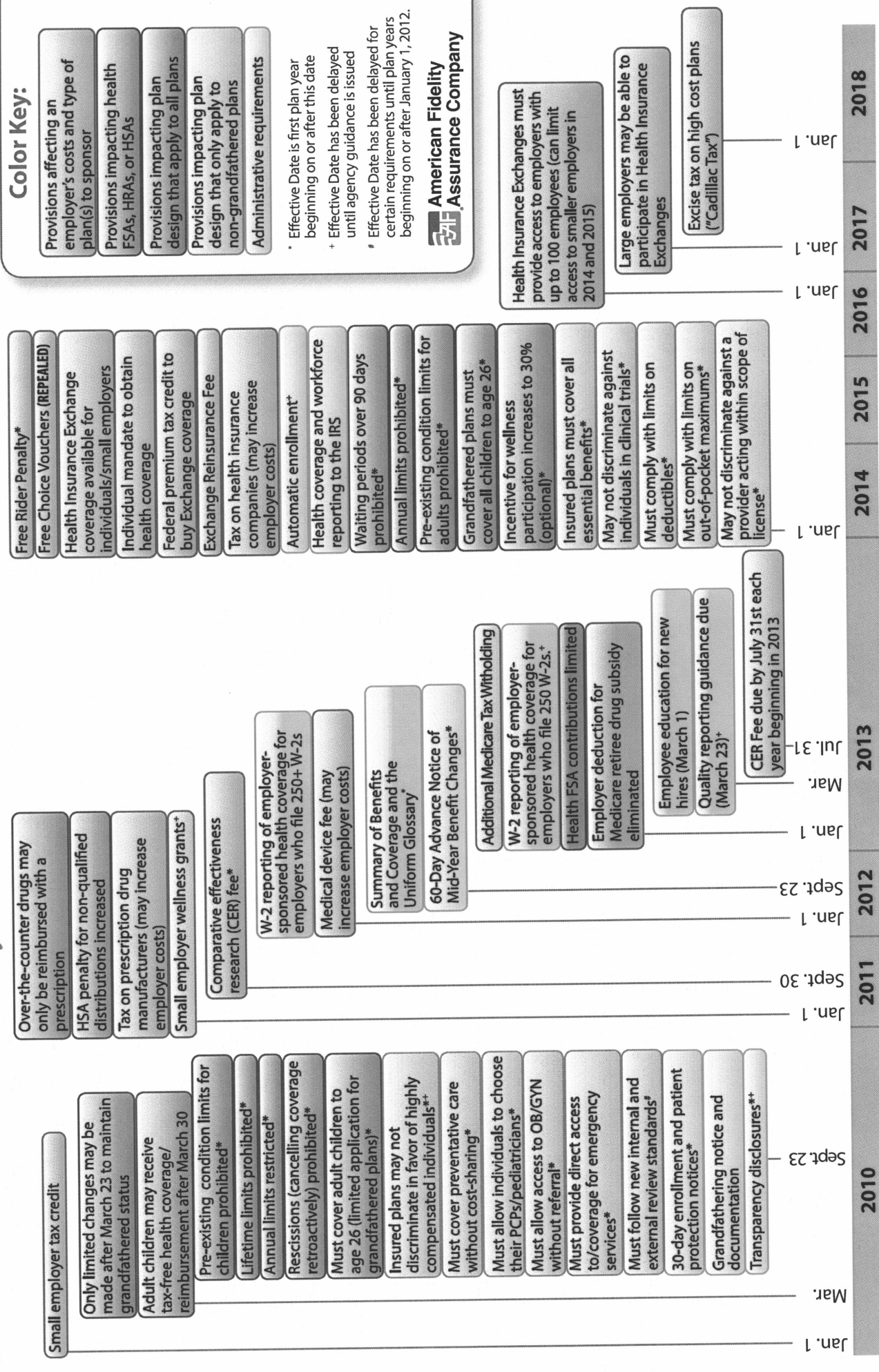




Timeline of Effective Dates for Key Health Care Reform Provisions Impacting Plan Sponsors



This is only a high level summary that reflects our current understanding of select portions of the law, sometimes in the absence of regulations. All of the interpretations contained herein are subject to change as the appropriate agencies publish guidance. The most up-to-date summary of these rules is available on our website at HCReducation.com. American Fidelity does not provide tax or legal advice and you are encouraged to seek the advice of your legal counsel.

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