

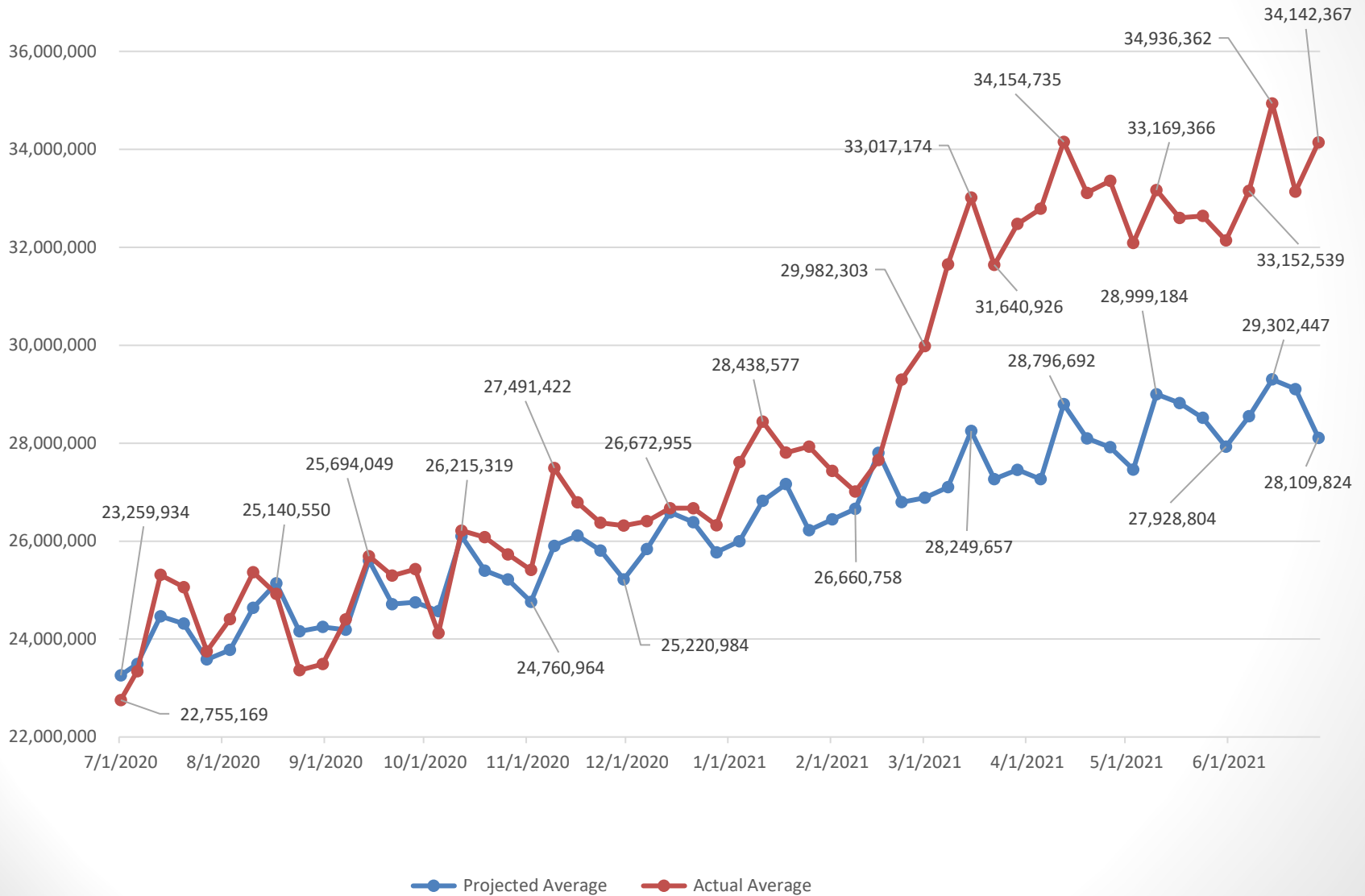
SJVIA Cash Flow Projections

Pai Her
July 23, 2021

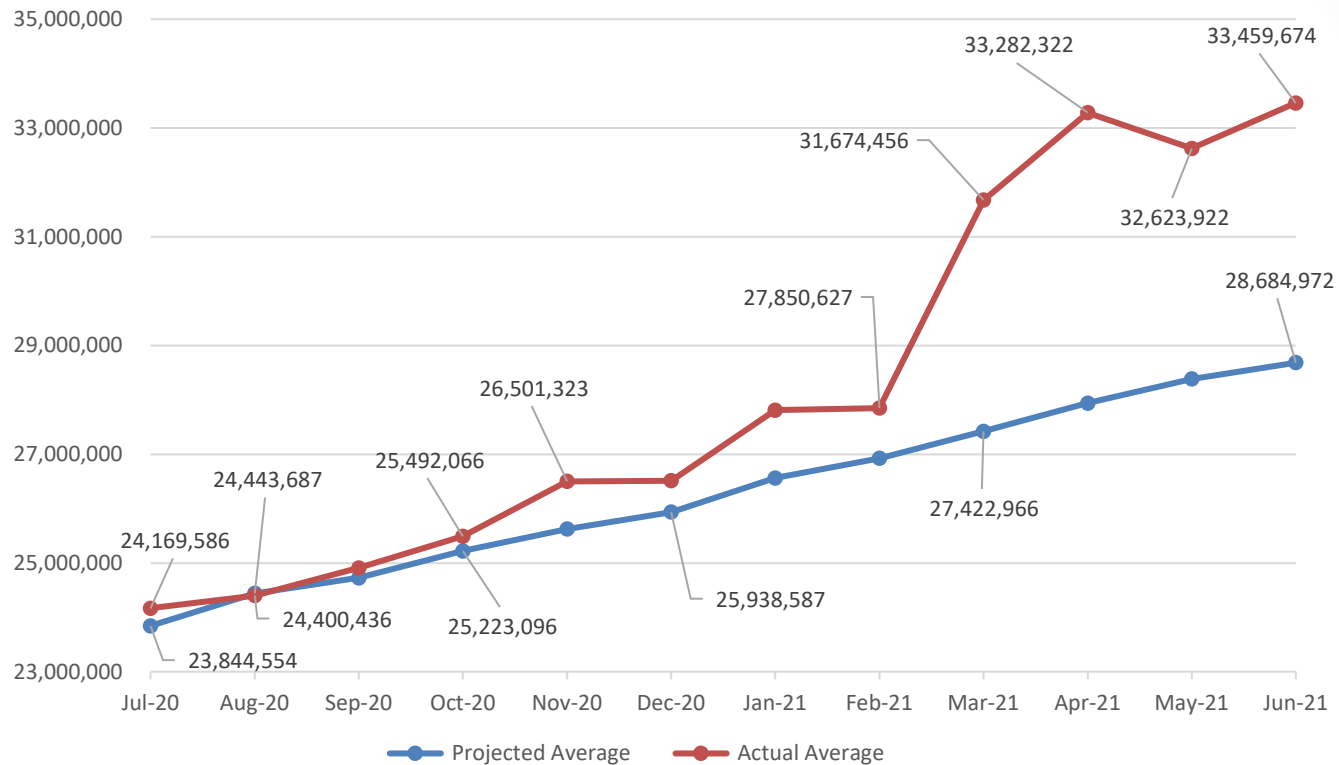
Projected vs. Actual Cash Flows

For the Fiscal Year Ending June 30, 2021

Weekly Averages



Projected vs. Actual Cash Flows For the Fiscal Year Ending June 30, 2021 Monthly Averages



Lowest (Actual)

- 7/7/20 - \$22,415,735

Highest (Actual)

- 6/14/21 - \$35,644,690

- Finished the year with a cash balance approximately \$4.7 million higher than projected
- Member contributions remained steady & consistent.
- Claims expenses dropped significantly as a result of COVID-19.
- June average Daily PPO/EPO claims paid - \$120K (projected \$163K)

| SJVIA Debt Obligations & Cash Positions 7/23/2021 | IBNR Reserves | 2-Month Stablization Reserve | COF & COT Loans & Int. Payable | Total |
|--|--------------------------|---|---|---------------------|
| Current Debt Obligations | \$ 7,099,300 | \$12,120,904 | \$ 9,733,261 | \$28,953,465 |
| Debt Obligations Met? | | | | |
| Current Cash Position | YES | YES | YES | \$32,159,096 |
| Debt Obligations Met? | | | | |
| Cash Projection, 6/30/2021 | YES | YES | YES | \$34,984,579 |

- IBNR & Stabilization amounts based on FY2021 end of 3rd quarter reports, Loan & Int Payable as of 6/30/2021.
- Current cash position total taken on 6/28/2021.
- We are currently capable of meeting *all* debt obligations and can maintain that capability through the remainder of the fiscal year.
- All loans & interest payable due on 12/30/2021.