

Recd 24/03/16

Mr. Michael MacNamara
Ebilou
Loughlinstown
Celbridge
Co. Kildare

23rd March 2016

Dear Michael,

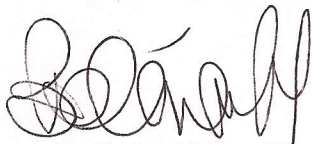
Thank you for your letter of 4th February and apologies for the late reply.

In response to your query about the age of members in the Fund please find attached up to date average adult age information. You will see that unfortunately as yet our improved marketing efforts have not yet impacted on the average age trend. Whilst new member numbers have improved substantially, in particular in the last year, it will take a significant number of years yet to reverse the average age trend.

In respect of the use of the Reserve Fund, it remains correct to say that the Trustees each year aim to balance the books e.g. to ensure that subscriptions match claims paid. If at the end of a year this is not achieved then any deficit is not carried forward to the next year's price/benefits review and therefore as was the position in 2014 the reserves are depleted by the amount of the deficit.

Also outlined in the appendix are the conditions related to cover outside the Republic of Ireland. I believe these are clear, however if you have a specific area of concern I would be happy to address it.

Yours Sincerely,



Belinda O'Conaill
Manager Medical Provident Fund

