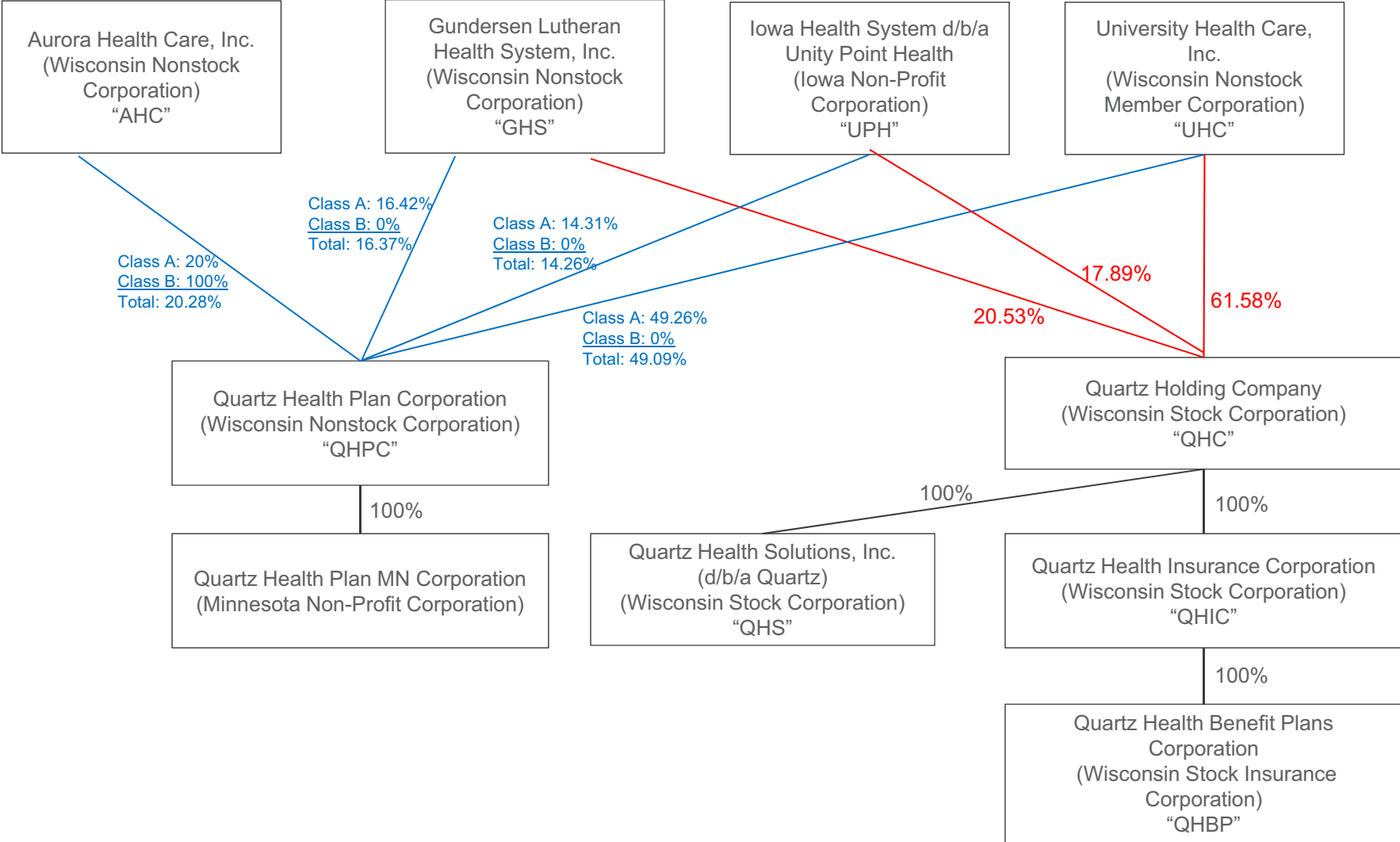
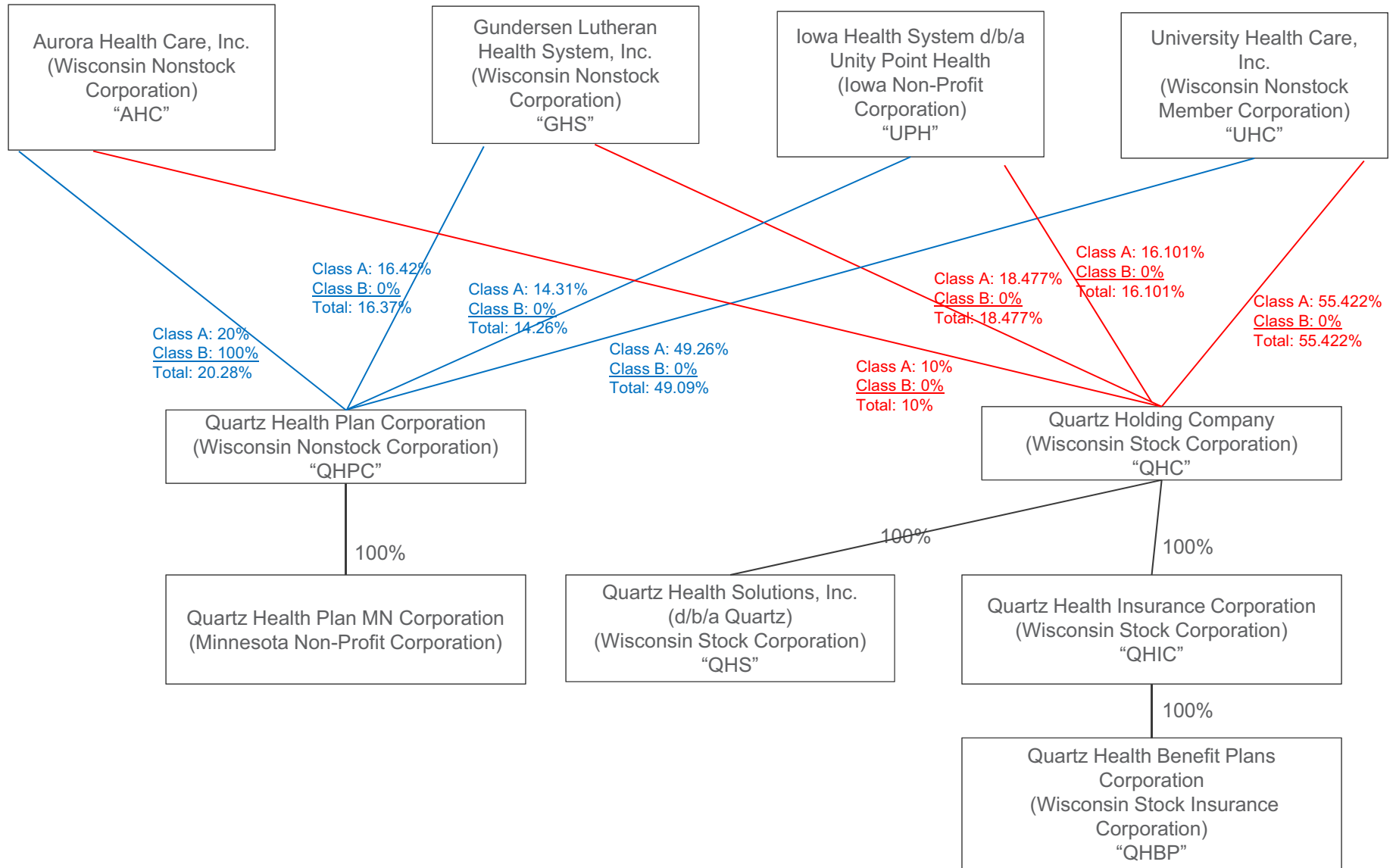


## Pre-Transaction Quartz Organizational Chart



Note: QHC has only one class of stock; QHPC has Class A and Class B membership rights.

## Post-Transaction Quartz Organizational Chart



Note: The actual amount of QHC stock held by AHC will be between 10 and 20% depending on additional amounts in excess of the Minimum Phase 2 Closing Amount made by AHC as necessary to support RBC needs per Section 1.3 of the Exchange Agreement. Any amount in excess of 20% will be issued as Class B. The diagram above presents the ownership as if no Class B equity in QHC is outstanding and as if the AHC contribution to QHC results in exactly 10% ownership, although actual numbers will depend on QHC Net Book Value as of the Phase 2 Closing Date.