



# TOTAL COMPENSATION

This report especially prepared for:

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123 STREET ADDRESS  
CITY, STATE 12345



## Message to ABC Company Employees

At ABC Company, employees are our most important asset and we take great pride in providing you with an excellent total compensation package. The value of your total compensation is measured in both salary and benefits. We are pleased to provide you with this personalized Benefits Statement to show you the true value of your total compensation package.

The ABC Company benefits program responds to your personal needs by providing a foundation for gaining financial security and protection for you and your family.

To make total compensation more meaningful to you, it is important that you understand your pay and benefits as they apply specifically to you. Please review this report carefully with your family to ensure that your benefit elections and personal financial program will meet both your present and future needs.

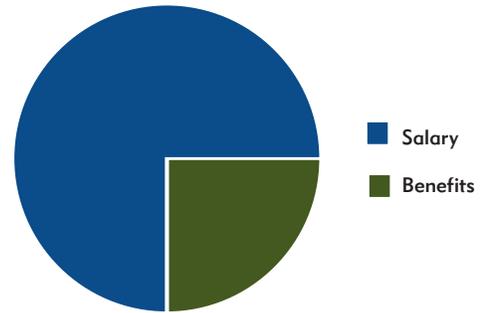
We recommend that this statement be placed with your other important documents. If you have any questions about your statement or your benefits, please contact your Human Resources Department.



## YOUR TOTAL COMPENSATION PACKAGE

Your Total Compensation from ABC Company consists of more than just your paycheck. In addition to your annual earnings ABC Company contributes a significant amount towards the cost of your benefits.

Medical Benefits	<b>\$6,160.56</b>
Dental/Vision Benefits	<b>\$712.32</b>
Life/AD&D/Disability	<b>\$642.38</b>
Social Security/Medicare	<b>\$5,924.30</b>
401(k) Company Match	<b>\$8,250.71</b>
Workers' Compensation	<b>\$146.00</b>
Time Off	<b>\$2,800.00</b>
Unemployment Insurance	<b>\$224.00</b>
Tuition Reimbursement	<b>\$1,500.00</b>
<b>TOTAL ABC CO. BENEFITS</b>	<b>\$26,360.27</b>
Total Annual Earnings	<b>\$65,032.00</b>
<b>2007 TOTAL COMPENSATION</b>	<b>\$91,392.27</b>



### MEDICAL BENEFITS

ABC Company offers a variety of different healthcare programs through UnitedHealthcare to accommodate your families needs. Doctor copayments are dependent upon the plan you select. CIGNA offers an extensive network of doctors worldwide.

All plans offer extensive coverage for doctor visits, emergency room visits, outpatient and inpatient surgery, mental health and substance abuse issues, preventive care, therapy and more at minimal costs to employees. Please refer to the summary plan description or benefits summary for details regarding copayments, deductibles, co-insurance, coverage and other requirements.

You currently are enrolled in the PPO Medical Plan with family coverage.

<b>ABC Co.'s projected annual cost:</b>	<b>\$6,160.56</b>
<b>Your projected annual contribution:</b>	<b>\$1,943.67</b>

### DENTAL BENEFITS

ABC Company offers a comprehensive dental program to employees at special group rates. Information regarding maximum coverage amounts, deductibles and copayments is outlined in the dental summary booklet received when you enrolled.

You currently are enrolled in the PPO Dental option with family coverage.

<b>ABC Co.'s projected annual cost:</b>	<b>\$713.32</b>
<b>Your projected annual contribution:</b>	<b>\$312.00</b>

### VISION COVERAGE

ABC Company offers a voluntary vision plan that you may choose. The plan covers eye exams, eyeglasses and contact lenses.

You elected family coverage under the Ameritas Vision plan.

<b>Your projected annual contribution:</b>	<b>\$52.00</b>
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## LIFE AND AD&D INSURANCE

ABC Company provides life and accidental death and dismemberment insurance at no premium cost to you. For an accidental dismemberment, your benefit is a portion of your accidental death principle sum.

<b>Your life insurance benefit is:</b>	<b>\$120,000.00</b>
<b>If accidental, an additional:</b>	<b>\$120,000.00</b>
<b>ABC Co.'s annual cost:</b>	<b>\$275.04</b>
<b>Your annual contribution:</b>	<b>\$0.00</b>

## SUPPLEMENTAL LIFE INSURANCE

ABC Company also offers you the opportunity to purchase supplemental life insurance at group rates through payroll deductions.

<b>Your annual supplemental life insurance cost:</b>	<b>\$0.00</b>
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## DISABILITY

### Long-Term Disability (LTD)

If disability continues beyond 13 weeks, you are eligible for LTD benefits equal to 60% of basic monthly earnings at no cost to you.

<b>ABC Co.'s projected annual cost:</b>	<b>\$256.77</b>
<b>Your projected annual contribution:</b>	<b>\$0.00</b>

### Short-Term Disability (STD)

If you are totally disabled and cannot work because of an injury or illness that is not work-related, income protection is provided through STD benefits. While out on short term disability, you will receive 50% of your salary for 13 weeks.

<b>ABC Co.'s projected annual cost:</b>	<b>\$110.57</b>
<b>Your projected annual contribution:</b>	<b>\$0.00</b>

## SOCIAL SECURITY AND MEDICARE

The federal Social Security program provides benefits upon your death, disability or retirement. The federal Medicare program provides medical benefits upon your disability or when you reach age 65.

To learn the estimated value of your Social Security retirement benefits, call the Social Security Administration at 1-800-772-1213 and request an Earnings & Benefit Estimate Statement. This should be done every three years to determine the accuracy of your earnings and make corrections if needed.

<b>ABC Co.'s annual cost:</b>	<b>\$5,924.30</b>
<b>Your annual contribution:</b>	<b>\$5,924.30</b>

## 401(k) PLAN

ABC Company offers you a great tool to save for your retirement on a before tax basis. This is also a great way to take advantage of additional money that ABC Company will contribute to your retirement plan. The company matches \$.25 for every dollar you contribute up to 6% of your salary.

You may contribute up to 15% of your bi-weekly salary up to maximum of \$15,000 for the year 2006. You can allocate your contributions to 40 different individual investment options and five lifestyle options.

<b>Your 401(k) contribution rate as of 12/31/07:</b>	<b>10%</b>
<b>Your 2007 pretax 401(k) contribution and reduction in taxable income:</b>	<b>\$7,455.88</b>
<b>ABC Co.'s 2007 total 401(k) match:</b>	<b>\$8,250.71</b>
<b>Account balance as of 12/31/07:</b>	<b>\$233,557.74</b>

As of 12/31/07, you were 0% vested in employer contributions.

This percentage is the amount of employer contributions you would take with you if employment was terminated.

<b>Annual Rate of Growth</b>	<b>Estimated Value in 10 Years</b>	<b>Estimated Value at Age 65</b>
<b>6%</b>	<b>\$639,433.00</b>	<b>\$695,018.00</b>
<b>8%</b>	<b>\$757,869.00</b>	<b>\$837,067.00</b>
<b>10%</b>	<b>\$900,369.00</b>	<b>\$1,011,096.00</b>

## FLEXIBLE SPENDING ACCOUNTS

ABC Company provides you with the opportunity to establish two flexible spending accounts – a Health Care Account and a Dependent Care Account. You are contributing to these accounts with pretax dollars, thereby allowing you to pay for health and dependent care expenses free of federal taxes.

You can set aside up to \$5,000 pretax per plan year into a Health Care Account for certain medical, dental, and vision care expenses that are not paid under those plans.

You can set aside up to \$5,000 pretax per plan year into a Dependent Care Account for certain child care and other dependents' day care expenses.

<b>2008 Health Care contribution election:</b>	<b>\$1,000.00</b>
<b>2008 Dependent Care contribution election:</b>	<b>\$2,000.00</b>

## WORKERS' COMPENSATION

ABC Company provides workers' compensation coverage in accordance with prevailing law. Employees are protected from serious financial loss due to an on-the-job injury or illness.

<b>ABC Co.'s annual average cost:</b>	<b>\$146.00</b>
<b>Your annual contribution:</b>	<b>\$0.00</b>

## TIME OFF

### Paid Time Off (PTO)

ABC Company offers a paid time off (PTO) bank that allows you to have more flexibility to meet your personal needs. PTO may be used as vacation time, sick time, to care for an ill child, extended bereavement leave, jury duty, personal appointments or any other reason you may need time away from work. Please refer to the PTO policy to determine your accrual rate per pay period or hour worked.

### Holidays

As an ABC Company employee, you are entitled to 12 paid holidays annually. One holiday is a floating holiday.

**ABC Co.'s annual cost: \$2,800.00**

## UNEMPLOYMENT INSURANCE

Unemployment insurance provides minimum income protection to eligible employees who leave the company.

**ABC Co.'s 2007 average cost: \$224.00**

**Your 2007 contribution: \$0.00**



### General Information

The information in this report is calculated using your earnings as of December 31, 2007, and your benefits data as of January 1, 2008. Benefit projections have been made for the year 2008 based on enrollees as of January 2008. This annualized cost does not reflect any changes made to your benefits plans during 2008. Every effort has been made to give you accurate figures, however, the possibility of error always exists. Benefits payable under any plan covered by this statement will be determined in accordance with the current provisions of that plan. In case of a discrepancy between this statement and the plan documents, the plan documents will prevail.

## TUITION REIMBURSEMENT

ABC Company firmly supports the efforts of individuals to further their education. This program is available to all employees of ABC Company. The undergraduate reimbursement per year is up to \$5,000 based on tenure with the company. ABC Company will also reimburse 90% of the cost of a graduate level course. With the grade of a "C" or a "Pass", you will be reimbursed 100%.

**ABC Co.'s annual cost: \$1,500.00**

### OTHER BENEFITS

In addition to the benefits described, ABC Company offers the following benefits that we believe are of value to you and your family.

- Direct Deposit
- Federal Credit Union
- Employee Referral
- Service Awards
- Employee Assistance Program (EAP)
- College Bound Fund (Section 529 Program)

## IMPORTANT FACTS ABOUT YOUR TOTAL COMPENSATION STATEMENT

### Beneficiary Designations

Your designated beneficiary is not shown in this statement. However, it is important that you periodically review your beneficiary designation under those plans providing benefits in the event of your death. As changes in your family status occur, you may wish to change these beneficiary designations. When you wish to make such a change, the necessary forms may be obtained from Human Resources.

### Benefits

The benefit amounts shown in this statement are based on certain reasonable assumptions and the best data available.

The benefit descriptions in this statement are designed to give you a general overview of your benefits. For more detailed information, see your member handbook or summary plan descriptions.

***If you have any questions about your statement, please contact your Human Resources Department.***