

contacts

	<u>Carrier</u>	<u>Phone</u>	<u>Web</u>
Medical	BCBST	1-800-565-9140	bcbstn.com
Dental	Delta Dental	1-800-223-3104	deltadental.com
Retirement	John Hancock	1-800-395-1113	jhpensions.com
Disability	Unum	1-800-421-0344	unum.com
Cancer	AFLAC	1-800-992-3522	aflac.com
Social Security	SSA	1-800-772-1213	ssa.gov

The purpose of this report is to help you better understand the value of your benefits program. This report is only a summary. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. In case of a discrepancy between this statement and the plan documents, the plan documents will prevail.

John Smith
123 Home Address
Nashville, TN 37205

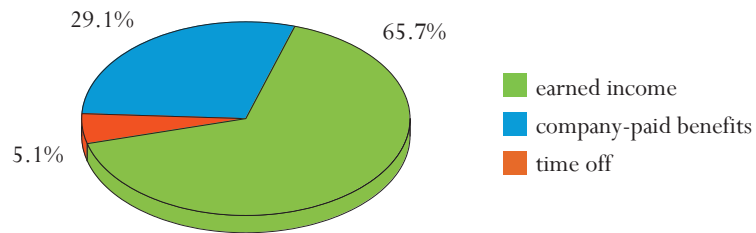
Confidential Benefits Information Enclosed

Your 2013 Total Compensation Statement



We are pleased to provide you with this personalized benefit statement for 2013. It is our sincere hope that the protection and security of these benefits will make life better for you today as well as provide you with a more secure future. We continually work to provide you with a benefit package that is competitive and progressive within our industry and our community and we appreciate your continued service and dedication.

value of your 2013 total compensation package



annual earnings (includes time off value):	\$39,572.22
employer-paid benefits:	\$16,298.22
your 2013 total compensation value:	\$55,870.44

401(k) retirement plan

your current contribution level	6%
your estimated annual contribution	\$2,350.33
Jones, inc estimated annual match contribution	\$1,175.17
your account balance as of 3/31/2013	\$11,676.27

Below are hypothetical projections of your 401(k) account at various rates. Projections assume that your contributions and the contributions made by Jones,inc will continue and remain constant. Your investment performance will vary.

annual rate of growth	estimated value in 10 years	estimated value at age 65
4%	\$61,304.36	\$194,841.99
6%	\$70,167.44	\$274,188.99
8%	\$80,366.35	\$390,791.43

Summary of Earnings & Benefits

earnings

current annual income	\$39,172.22
2012 bonus	\$400.00

your total earnings **\$39,572.22**

employer provided benefits

medical	HDHP with HSA - family	\$1,404.00	\$8,498.04
dental	family	\$189.00	\$818.64
short-term disability	60% of weekly pay	\$0.00	\$135.60
long-term disability	60% of monthly pay	\$0.00	\$219.36
basic life & ad&d	two-times earnings	\$0.00	\$96.00
401(k) retirement plan	enrolled	\$2,350.33	\$1,175.17
health savings account	\$20 per pay period	\$520.00	\$1,500.00
social security & medicare		\$1,595.13	\$2,905.41
unemployment		\$0.00	\$227.00
worker compensation		\$0.00	\$123.00
cell phone allowance		\$0.00	\$600.00

total benefits cost **\$6,058.46** **\$16,298.22**

paid time off

paid time off	10 days*	\$1,506.62
holidays	8 days	\$1,205.30
floating holiday	1 day	\$150.66

total time off value **\$2,862.58**

(value included as part of annual earnings)

*estimated days you earn annually does not include days accumulated in your bank.

voluntary benefits

voluntary life	\$50,000	enrolled
spouse life	\$20,000	enrolled
dependent life		not enrolled
cancer insurance		enrolled
accident insurance		not enrolled
health savings account	\$20 per pay period	enrolled
dependent FSA		not enrolled