

yourCompany

123 Business Address
City, ST 12345

John Smith
123 Home Address
City, ST 12345

Confidential Benefits Information Enclosed

We are pleased to provide you with this Total Compensation Statement prepared and personalized just for you.

yourCompany

Time Off...



We recognize the value of taking time away from the work environment. Paid Time Off (PTO) is earned based on your years of service with the company. In addition, Your Company celebrate 8 holidays and one floating holiday annually. Total time off value is included as part of your current annual base earnings. The PTO days shown are the number of days you qualify for annually based on your years of service and do not include any days accumulated. Assumes 12 months of full-time employment.

	<u>annual days</u>	<u>company cost</u>
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

Contacts...

		<u>Phone</u>	<u>Web</u>
Medical Insurance	BlueCross BlueShield	1-800-565-9140	www.bcbst.com
Dental Insurance	Delta Dental	1-800-223-3104	www.deltadental.com
401(k) Plan	John Hancock	1-800-395-1113	www.jhpensions.com
Disability Insurance	UNUM	1-800-421-0344	www.unum.com
Cancer / Accident Insurance	AFLAC	1-800-992-3522	www.aflac.com
Social Security	Social Security	1-800-772-1213	www.ssa.gov

Your employee benefits contribute greatly to your annual compensation and to your personal well being. The purpose of this report is to help you better understand the value of your benefits program. Every effort has been made to accurately communicate our benefits in this report. If you should discover any discrepancies in your report, or if you need help in understanding its contents, please contact Human Resources. 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.



Your 2015 Compensation & Benefits Report

personalized for: John Smith

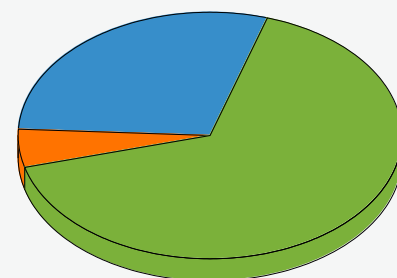
	your cost	company cost
Earnings		
Current Annual Income		\$39,172.22
2014 Bonus		\$400.00
Total Annual Earnings		\$39,572.22

Benefits	Your Election/Benefit	your cost	company cost
Medical	HDHP plan - family	\$1,404.00	\$8,498.04
Dental	family	\$189.00	\$818.64
Employee Assistance Program		\$0.00	provided
Basic Life & AD&D	\$80,000 (\$80,000 AD&D)	\$0.00	\$96.00
Short-Term Disability	\$452.00 (estimated weekly benefit)	\$0.00	\$219.36
Long-Term Disability	\$1,958.60 (estimated monthly benefit)	\$0.00	\$135.60
Social Security & Medicare		\$2,905.41	\$2,905.41
State & Federal Unemployment		\$0.00	\$227.00
Workers' Compensation		\$0.00	\$123.00
401(k) Retirement		\$2,350.33	\$1,175.17
Cell Phone Allowance		\$0.00	\$600.00
Health Savings Account		\$520.00	\$1,500.00

Voluntary Benefits	Your Election/Benefit	your cost	company cost
Term Life Insurance	enrolled - \$25,000	\$260.00	\$0.00
Spouse Life Insurance	enrolled - \$10,000	\$90.00	\$0.00
Dependent Life Insurance	not enrolled	\$0.00	\$0.00
Cancer	enrolled	\$180.00	\$0.00
Accident	not enrolled	\$0.00	\$0.00
Medical FSA	not enrolled	\$0.00	\$0.00
Dependent FSA	enrolled	\$520.00	\$0.00
Total Benefits		\$8,418.74	\$16,298.22

Value of my 2015 Total Compensation: \$55,870.44

■ earned income	65.7%
■ company paid benefits	29.2%
■ time off	5.1%



Medical & Dental: Your Company pays a substantial portion of the cost for your medical and dental insurance.

Life & AD&D Insurance: Provides 2 times earnings to a maximum of \$150,000. If death is accidental, an AD&D benefit may be paid in addition to the insurance benefit. (benefits reduced at age 65)

Short-Term Disability: After 30 days of disability, you may be eligible to receive a weekly benefit of 60% of eligible earnings up to \$1,000 per week, less other income benefits.

Long-Term Disability: After 180 days of disability, you may be eligible to receive a monthly benefit of 60% of eligible earnings up to \$10,000 per month, less other income benefits.

Social Security & Medicare: Both employers and employees in the U.S. are required to pay taxes to help fund Social Security and Medicare (FICA taxes).

Workers' Compensation & Unemployment: Your Company pays 100% of the cost for Unemployment and Workers' Compensation insurance as required by current laws.

Time Off: Paid Time Off is earned based on your length of service.

Section 125 plan: Allows your share of the premium for medical, dental, certain voluntary benefits and contributions to Flexible Spending Accounts to be paid with pre-tax dollars. This lowers your taxable income and therefore your federal taxes.

Employee Assistance Program (EAP): To help employees balance the demands of work, life and personal issues, Your Company provides an EAP at no cost to you.

Additional Benefits: Your Company provides you with an annual cell phone allowance and makes an annual contribution to your HSA.

Voluntary Benefits: Employee paid programs may be available through payroll deduction. Please consult the plan document for the details and eligibility requirements of each plan.

Retirement...



401(k) Plan: Your Company encourages you to save for retirement. In 2015, you may contribute up to \$18,000 of your compensation (plus a catch-up contribution if age 50 or over). Your Company allows you to (1) make pre-tax deposits into a traditional account where contributions and investment earnings grow tax-deferred until withdrawn at retirement; and/or (2) make after-tax deposits into a Roth account where qualified withdrawals are received tax-free at retirement. **(Please consult carrier for details regarding Roth qualified distributions.)**

After six months of service, Your Company will match \$0.50 for every \$1.00 you contribute up to the first 6% of your contribution. You may invest your contributions in several different investment options. You are always 100% vested in your employee contributions as well as the company contributions. Please see your plan summary for more details.

your current contribution	6%
your estimated annual contribution:	\$2,350.33*
Company's estimated annual match:	\$1,175.17*
your current account balance:	\$11,676.27
(as of 1/1/2015)	

*Estimated annual figures based on IRS guidelines, your contribution level, the company match and your earnings shown in this statement

How much could I have at retirement?

Although future value cannot be accurately predicted, your 401(k) account is expected to grow over time. To the right are hypothetical projections of your 401(k) account based on the figures illustrated above. For illustrative purposes, projections assume that your contributions and the contributions made by Your Company 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