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ABC Company

Year End 2008 Benefits Statement

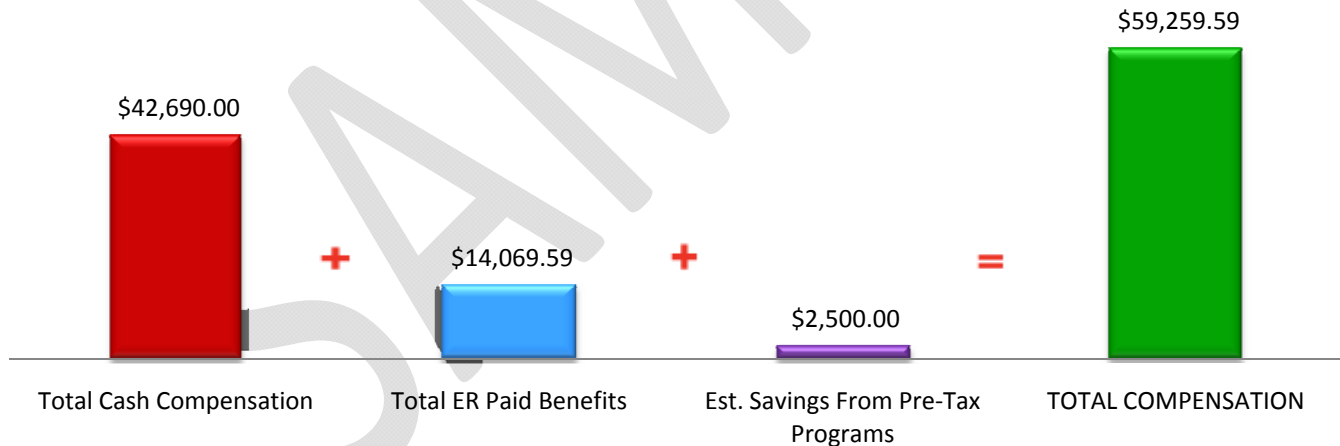
Prepared for:

John Doe
123 Main Street
Anytown, CA 12345

There is more to your total compensation at ABC Company than salary alone. We have prepared this personalized statement highlighting the real value of your total compensation. Please review it carefully. If you have any questions, please do not hesitate to contact Human Resources.

REAL VALUE:

The real value of your employment with ABC Company includes your pay, the employer's contribution to your benefits and the amount you save by using pre-tax programs.



REAL VALUE OF YOUR TOTAL COMPENSATION:

\$59,259.59

BENEFITS:

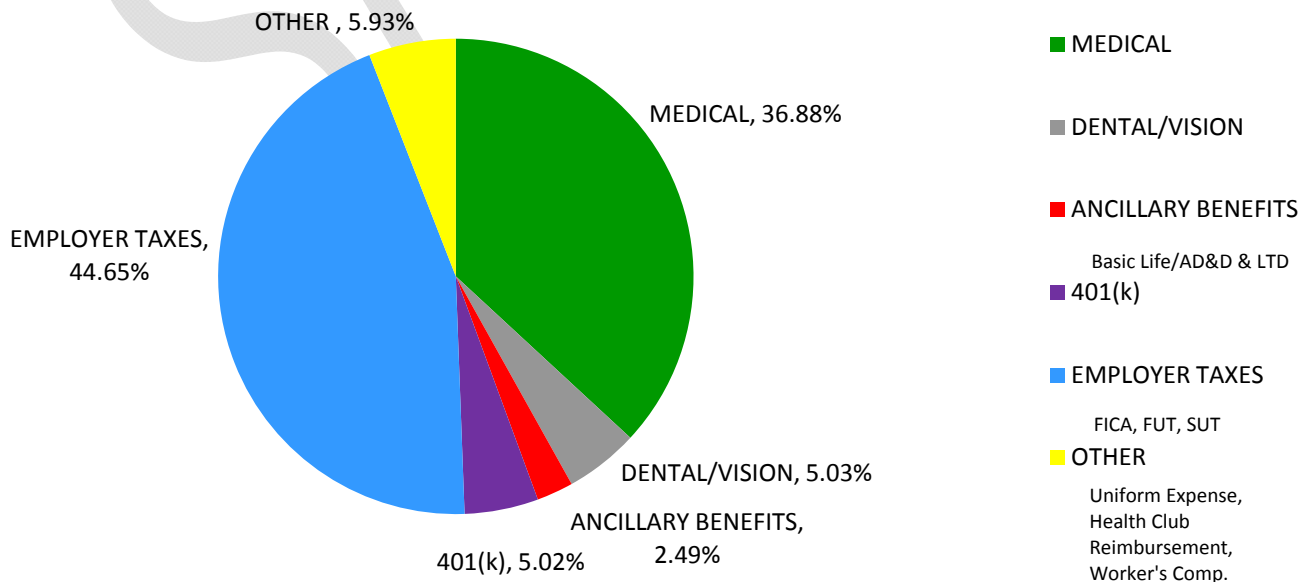
Cash Compensation:

Salary	12/31/2008	\$37,440.00
Bonus	12/31/2008	\$5,000.00
Employee of the Quarter Incentive	12/31/2008	\$250.00
TOTAL:		\$42,690.00

Employee Benefits Package:

Program	Current Benefit	Coverage Level	Employee Contribution	Employer Contribution
Medical	Kaiser	Employee + SP	\$1,500.00	\$3,250.00
Dental	Delta Dental	Employee + SP	\$ 20.00	\$ 400.00
Vision	VSP	Employee + SP	\$ 20.00	\$ 200.00
Basic Life/AD&D	Principal Financial	\$10,000	\$ 0.00	\$ 30.00
Long-Term Disability (LTD)	Principal Financial	60% of income to \$10,000/month	\$ 0.00	\$ 120.00
401(k) Retirement Plan	Company match to first \$5,000.		\$5,000.00	\$5,000.00
Uniform Expense	Shirts are provided at co. expense for employees working with the public.		\$ 0.00	\$ 100.00
Health Club Reimbursement				\$300.00
Worker's Compensation				\$1,427.99
FICA Tax	Social Security/Medicare			\$2,765.60
Federal Unemployment Tax (FUT)				\$ 56.00
State Unemployment Tax (SUT)				\$ 420.00
ANNUAL TOTAL:			\$6,540.00	\$14,069.59

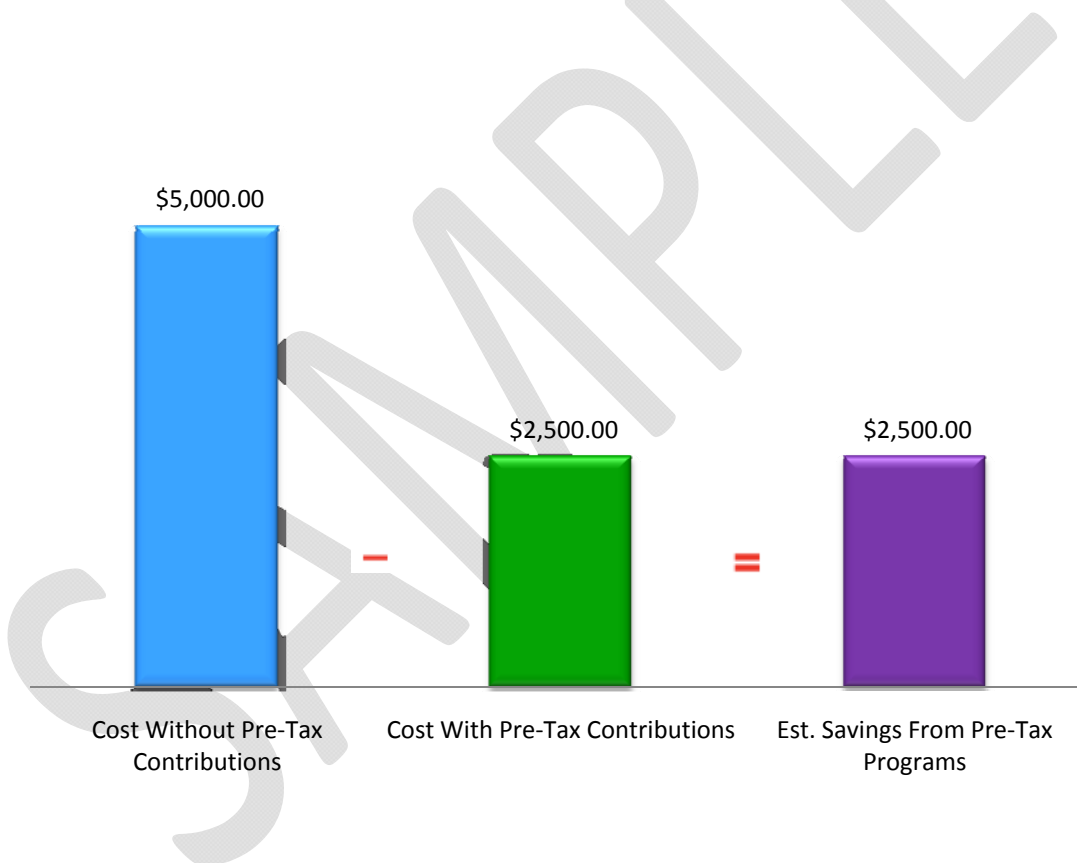
Summary of Employer's Contribution to Your Benefits



Estimated Savings from Pre-Tax Programs*:

You can pay the full cost for certain types of coverage. But if you pay for those items using pretax contributions through ABC Company programs, you will save on your taxes every year.

Pre-Tax Benefits	No Pre-Tax	Pre-Tax	Savings
401(k) Retirement Plan	\$ 5,000.00	\$2,500.00	\$ 2,500.00
Health Savings Account	\$0.00	\$0.00	\$0.00
Flexible Spending Account	\$0.00	\$0.00	\$0.00
Dependent FSA	\$0.00	\$0.00	\$0.00
ANNUAL TOTAL:	\$ 5,000.00	\$ 2,500.00	\$ 2,500.00



You may be eligible for higher tax savings if you participate in additional company plans. Contact Human Resources to learn more.

**Based on 35% effective tax rate (federal, state, local and FICA taxes)*

Disclaimer

This report was prepared to communicate the value of ABC Company benefits. Reasonable measures have been taken to report this information accurately. Payment of any benefit, however, is subject to the actual conditions and terms of the applicable plans. Benefits will be determined in accordance with the legal documents establishing the various plans. In some cases, we have estimated values and savings that you might receive. For additional information, please refer to the Human Resources Department.

ADDITIONAL BENEFITS:

Paid Time Off	Current Benefit	\$ Value
Vacation	15 days	\$2,157.60
Personal	3 days	\$431.52
Sick Leave	9 days	\$1,294.56
Paid Holidays	9 days	\$1,294.56
ANNUAL TOTAL:		\$5,178.24

SUMMARY OF BENEFITS AT ABC COMPANY:

Health Benefits

Our current health plan is administered by Anthem Blue Cross. Employees have the option to choose HMO or PPO coverage for themselves and their dependents. Employee premium participation is required and premiums are deducted on a pre-tax basis.

Dental/Vision Benefits

Our current dental plan is administered by Guardian Insurance. It is a PPO plan for our employees and their dependents and includes child orthodontia coverage. In addition, the dental plan is packaged with vision coverage, through Guardian Vision Guard, at no additional cost. Employee premium participation is required and premiums are deducted pre-tax.

Life Insurance

Employees are eligible to receive an employer sponsored \$50,000 life insurance policy covering the employee in the event of accidental death. Employees also have the option to purchase additional life insurance coverage for themselves and their dependents.

Long-Term Disability & Long-Term Care Insurance

ABC Company pays 100% of both the Long-Term Disability (LTD) and Long-Term Care (LTC) policies. LTD is considered a source of income protection in the event you become disabled. After a 90 day elimination period, this coverage will provide you with up to 60% of your eligible monthly salary, to a maximum benefit of \$6,000 per month. The LTC program is designed to pay up to \$3,000 per month for a long term care facility for up to three years and is available for your family, up to your grandparents-in-law. This program is portable and may be taken with you if you leave ABC Company.

401(k) Retirement Benefits

Our 401(k) retirement plan is administered through John Hancock Life Insurance Company. ABC Company matches 50% of employee contributions up to 4% of salary contribution. Employer contributions are 100% vested after one year of employment. Additionally, employees have the option to choose a Personal Brokerage Account. Roth 401(k) plans are also available.

Employee Assistance Program

ABC Company has brought to its employees a program designed to help with personal and family issues that confront all of us every day. The program includes free counseling, parenting classes, care giving (special needs and elder care), college and relocation.

Flexible Spending Account

Employees are eligible to participate in ABC Company's Flexible Spending Account (Flex\$ystem) administered through TASC. Participant contributions can be used towards medical and child-care related expenses for the duration of the plan year. Employee annual election amount is available upon effective date of the plan and contributions are deducted on a pre-tax basis.

Incentive Stock Option Plan

As an employee of ABC Company, you are eligible to participate in our Stock Option Plan. These options have a ten-year life and vest monthly over a forty-eight month period with a twelve-month cliff.

Paid Time Off

Employees of ABC Company will receive two (2) weeks paid vacation per year during their first three years of employment, and then three (3) weeks paid vacation per year thereafter. In addition to paid vacation employees will receive nine (9) sick days, three (3) personal days, up to nine (9) fixed holidays per calendar year and a birthday holiday.

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