



Benefits are Not Just Dollars and Cents

The Company also provides the following benefits:

- Voluntary Life, AD&D, & Long-Term Care insurance
- Jury Duty Pay, Bereavement Leave, Military Leave
- Direct Deposit
- Free Parking
- On-site Day Care
- Adoption Assistance
- Open Door Policy
- Employee Assistance Program
- Telecommuting / Alternative Work Sites
- Professional Association dues
- Career Pathways
- New Technology Training
- Peer Recognition Awards
- Matching Gift Programs

Retirement Savings

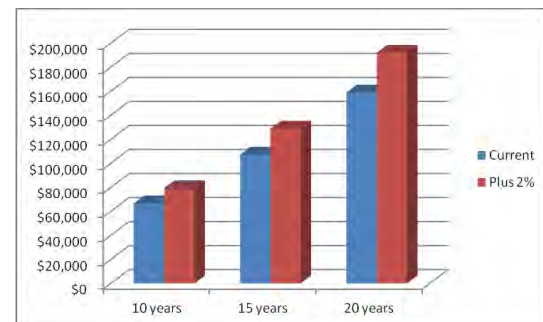
Our records indicate you have a current balance of \$10,000. The table below shows how your money could grow for your retirement if you continue to contribute to your 403(b) plan. It is assumed for illustration that your earnings remain fixed, your present level of contribution continues, and the company's contribution continues at the same level as well. These numbers are only estimates and will vary depending on your salary and actual contributions and on the ability and discretion of The Company to continue to make a 5% annual contribution.

Assumed Growth Rate	Estimated Future Value		
	In 10 years	In 15 years	In 20 years
3%	\$59,294.68	\$89,975.338	\$125,542.61
5%	\$66,600.52	\$107,103.54	\$158,796.79

This is for illustrative purposes only and should not be relied upon as a true projection of your savings.

Adding Only 2% a Year

The following graph shows how much your account might grow if you contributed an additional 2% annually to your 403(b). This graph assumes a 5% growth rate.



A Few Words About This Statement:

This statement was prepared with the assistance of Employee Benefits Communications, Inc., a benefits and communications consulting firm. It is based on information available from Company records, summary plan descriptions, policy manuals, and other sources of data. All information is as of December 31, 2011, unless otherwise noted. The preparation and distribution of this statement is not deemed a guarantee of continued employment for any period. This Statement is simply an estimate of possible benefits and does not create any legal rights.

While every effort has been made to report information accurately, all details furnished, including eligibility for benefits, must necessarily be governed by the provisions of the plan documents pertaining to the various benefits. Please bring any errors to the Payroll/Benefits Department.



Dear Harry:

The Company is fortunate to have been able to achieve its 8 strategic goals to-date despite ongoing challenges in the economy and housing market. This success did not happen on its own. Each and every one of you contributed to it through your focus and individual efforts. For that, we want to personally thank you for the great work that you do each and every day. Without you, The Company would not be what it is today.

We are pleased to present to you your personalized Benefits Statement which has been prepared as of 12/31/11.

This brochure will briefly outline your current pay and benefits that are provided by The Company, as well as the cost of these benefits. Please read this information carefully. If there is a specific matter that you would like to discuss in detail, let us know.

We appreciate your personal contribution to the success of The Company and our hope is that your benefits package will provide added financial security for you and your family. As partners working together, we can achieve our goals.

Sincerely,

President/Executive Director

Prepared Exclusively For:
Harry Hardworker



Annual Cost For:

Benefit Plan	Coverage	Employee	The Company
Health Care:			
Health Insurance	Individual & Adult	\$0.00	\$8,965.92
Dental Insurance	Individual & Adult	\$250.00	\$500.00
Life, AD&D and Disability Insurance:			
Basic Life Insurance	\$50,000.00	\$0.00	\$48.00
AD&D Insurance	\$50,000.00	\$0.00	\$15.60
Short Term Disability	\$673.00/week	\$0.00	\$185.76
Long Term Disability	\$2,500.20/month	\$0.00	\$129.96
Retirement Savings Plan / 401(k):			
401(k) Employer Match	Not Eligible	\$0.00	\$0.00
Social Security and Medicare:		\$2,936.76	\$3,976.31
Bonus			
Year-End Bonus (Gross Amount)			\$1,977.97
Additional Benefits			
Tuition Reimbursement			\$507.00
Total Benefits Cost:		\$2,936.76	\$16,306.52
Annualized Salary as of December 31, 2011:			\$50,000.00

The Value of Time Off - Your annualized salary includes pay for time not worked:

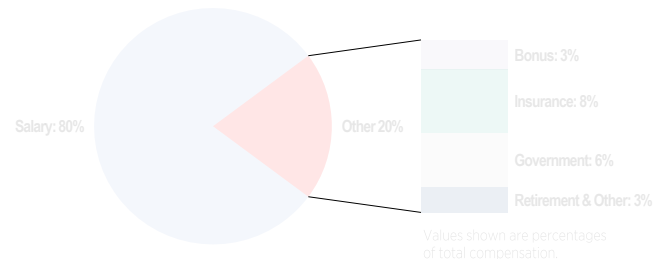
Holidays	\$1,923*	(10 paid Holidays per year)
Vacation	\$2,885*	(Based on your 12/31/11 accrual rate of 15 days per year)
Sick Leave	\$1,923	(Based on an accrual of 10 days of Sick Leave)

*Amount shown depicts estimated total potential amount of your pay covered by this form of leave. For details on paid leave, including payout provisions, please consult the The Company Employee Handbook.

Value of Total Compensation for Harry Hardworker: \$66,306.52

The Company's Benefits Contribution as a Percentage of Annualized Salary: 46%

A Snapshot of Your Total Compensation



This chart illustrates how your gross pay and the Company estimated annual cost for your benefits combine to form your Total Compensation Package.

Flexible Spending Accounts (FSAs)

The Company allows you to reduce your income taxes and FICA on amounts withheld from your pay for eligible medical expenses and dependent care costs. Paying with pre-tax dollars will allow you to save the payroll taxes you would have paid on this money. For a typical two-wage earner family, taxes are as follows for 2012:

Taxable Income	Federal Tax	FICA Tax	Total
\$16,700-\$67,500	15.00%	7.65%	22.65%

Based on the tax rates shown above, if you paid for \$1,000 of medical and dependent care expenses through the Flexible Spending Accounts, your tax savings would be \$226.50. If your tax bracket is higher than the one shown above, your savings would be even greater.

Wellness Programs

The company is committed to building a culture that values health and wellness. Through our partnership with HealthFitness, you and your dependents have opportunities to maintain and enhance your well-being by participating in the following programs:

- Free Flu Shots
- Annual Onsite Health Screenings
- Online Health Risk Assessments
- Monthly Wellness Challenges
- Healthy Eating Program
- Healthy Coaching Program
- Fitness Center
- Mobile Mammograms

Wellness Challenges

There are many opportunities for you to find a Wellness Program that meets your needs and lifestyle. Some of our most popular Challenges include:

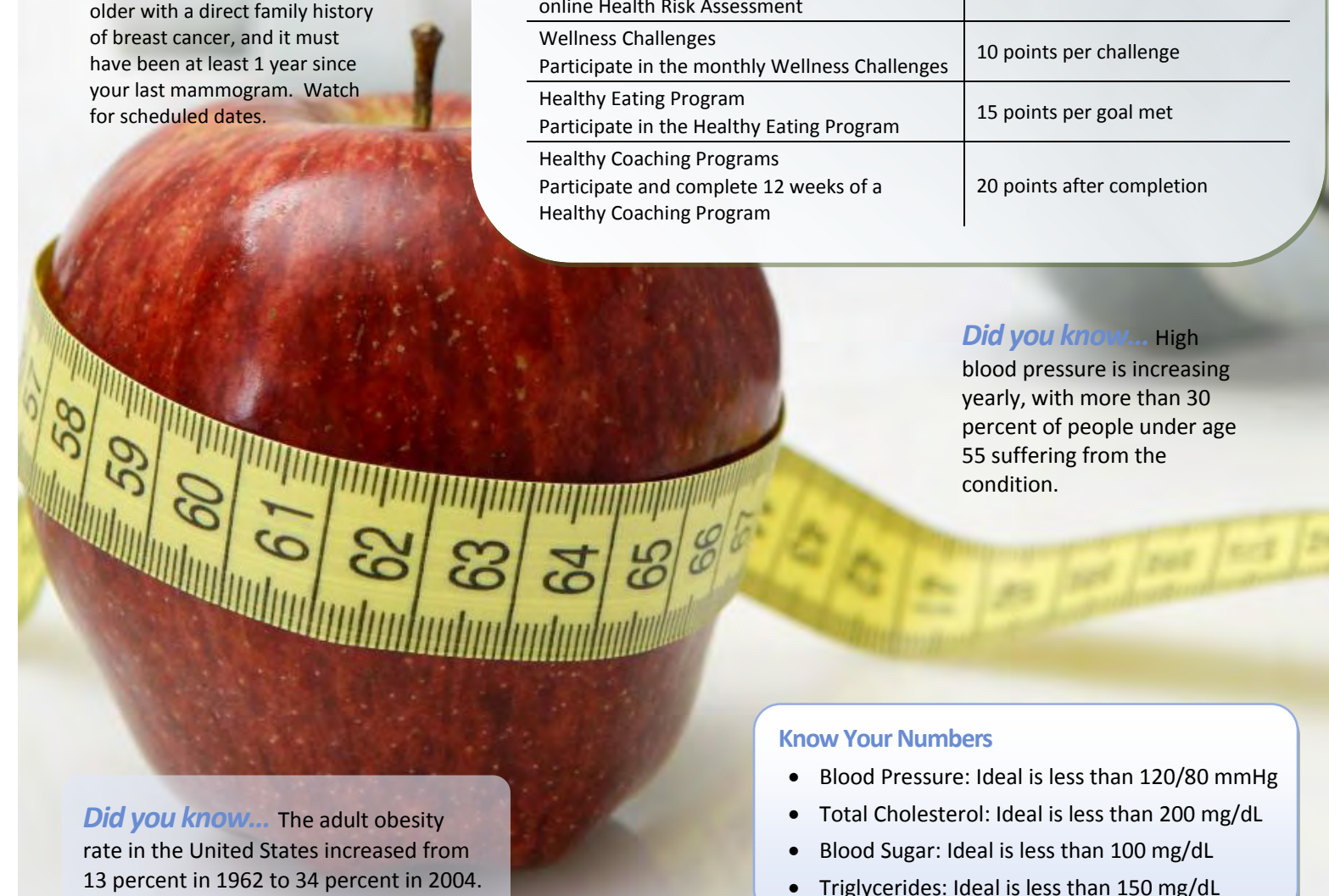
- | | |
|---------------|-----------------------------------|
| Walk for Life | Maintain Don't Gain |
| Lose a Ton | Bike-2-Work |
| Amazing Race | Fruits and Veggies – More Matters |
| 48-A-Day | Climbing the Corporate Ladder |

While there are many health benefits gained from participating in the many Wellness Programs offered, you may also earn cash incentives as an extra bonus. The company will pay you \$1 for every 2 points earned. Points may be redeemed quarterly, in increments of \$20, with a maximum of \$100 per quarter.

Activity	Incentive Points
Fitness Center	2 points per visit (30 minutes min.)
Health Screenings & Risk Assessments Complete an annual onsite Health Screening or online Health Risk Assessment	5 points per screening/assessment
Wellness Challenges Participate in the monthly Wellness Challenges	10 points per challenge
Healthy Eating Program Participate in the Healthy Eating Program	15 points per goal met
Healthy Coaching Programs Participate and complete 12 weeks of a Healthy Coaching Program	20 points after completion

Mobile Mammograms

The company schedules the Mobile Mammogram Van to come onsite once each quarter. This service is available free of charge to all insured employees and spouses who are eligible. To be eligible, you must be a female 40 years or older, or 35 years or older with a direct family history of breast cancer, and it must have been at least 1 year since your last mammogram. Watch for scheduled dates.



Did you know... High blood pressure is increasing yearly, with more than 30 percent of people under age 55 suffering from the condition.

Know Your Numbers

- Blood Pressure: Ideal is less than 120/80 mmHg
- Total Cholesterol: Ideal is less than 200 mg/dL
- Blood Sugar: Ideal is less than 100 mg/dL
- Triglycerides: Ideal is less than 150 mg/dL

Did you know... The adult obesity rate in the United States increased from 13 percent in 1962 to 34 percent in 2004.