



### Benefits are Not Just Dollars and Cents

Moxi Enterprises also provides the benefits/programs below:

- Eight hours volunteer/community service.
- Training on the job keeps your skills sharp and competitive.
- Tuition reimbursement- tuition and books paid 100% up to \$300 per credit hour provided a grade of A or B is achieved— 85% is paid if grade C is achieved.
- Employee Assistance Program – recognizing that a wide range of problems can affect your personal life and job performance, EAP provides a variety of confidential services and resources to you. Moxi Enterprises pays the full cost of EAP.
- Safety Shoes— to help protect you from harm on the job.
- Safety Glasses – to help protect you from harm on the job; new glasses every other year.
- Uniforms – for each eligible employee 11 uniforms are provided to promote a consistent appearance for the benefit of our customers and provide comfort and convenience for employees.
- Founders Federal Credit Union – makes competitive accounts and loans available to members.
- Automated Check Deposit – avoid the cost of lost checks and save time from going to the bank.
- Bereavement Leave – a maximum of 3 days off with pay to grieve the loss of a loved one.
- Jury Duty Leave – provides pay, up to a maximum of 40 hours per year, when you are called to jury duty.

Footnotes:

1 - Benefits percent calculation includes value of paid time off.

2 - Company contribution is calculated by taking actual total company claims minus total employee premiums divided by the total number of participants.

Harry M. Hardworker, Jr.  
1234 This Street  
Thattown, US 99999

### 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 12/01/09, 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 attention of the Human Resources Department.



Dear Moxi Enterprises Associate:

Moxi Enterprises offers our members valuable products and services. Our dedicated and talented employees are essential to Moxi Enterprise's continued growth and success.

Our goal is to offer a total, competitive compensation package to attract and retain quality Moxi Enterprises associates. To illustrate the value of your benefits, we are pleased to present you with your personalized benefit statement for the year 2009. Inside you will find highlights of your benefit options, the financial coverage each option provides, and detailed cost information.

Please review your benefit statement carefully, and if you have any questions, feel free to contact your Human Resources Department.

Sincerely,

I. M. DeBoss  
President & Chief Executive Officer

*Prepared Exclusively For:*

**Harry M. Hardworker, Jr.**

EMPLOYEE BENEFITS



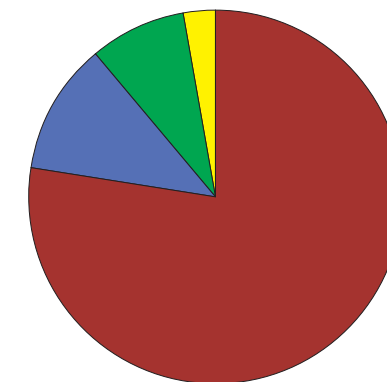
## Total Compensation

Direct Pay	Your Contribution	Moxi Enterprises Contribution
<b>1. Base Pay/Overtime</b> , including: <ul style="list-style-type: none"> <li>Your base salary is a competitive rate taking into consideration the labor market, your skills, and your performance on the job. You received a merit increase, if applicable, of <b>7%</b>, effective <b>10/2/09</b>.</li> <li>Overtime pay</li> <li>Your base pay includes competitive paid time off: <b>25</b> days Paid time off equivalent to <b>\$4,278.00</b></li> </ul>	\$0.00	\$44,491.20
<b>2. Bonus, Incentive and Other</b> – based on accomplishment of certain goals	\$0.00	\$7,671.40
<b>3. Value Share Award</b> – based on total company performance	\$0.00	\$77.45
	\$0.00	\$210.00
<b>Health, Life and Disability</b>		
Moxi Enterprises has implemented a Consumer Driven Healthcare Plan in a strategy to provide effective and affordable coverage for employees and the Company.		
<b>Medical Insurance</b> – is provided to help you maintain good health and deal with catastrophic health events should they occur <ul style="list-style-type: none"> <li>Annual premium<sup>2</sup> – <b>employee plus one dependent</b></li> <li>Preventive benefit (\$750 per covered participant: <b>X2</b>) <b>\$1,500</b></li> <li>HRA fund – maximum employer contribution <b>\$1,400</b></li> <li>Disease management – This benefit helps cover the cost of maintenance drugs for certain chronic conditions.</li> <li>Your share = <b>\$1,400</b></li> <li>Out-of-pocket maximum = <b>\$7,400</b></li> <li>Maximum lifetime benefit = <b>\$2,000,000</b></li> </ul>	\$1,950.00	\$6,862.32
<b>Dental Insurance</b> – helps you maintain your dental health <ul style="list-style-type: none"> <li>Preventative care (cleanings 2 per year)</li> <li>Deductible</li> <li>Maximum annual benefit = \$1500 X <b>2</b> per covered participant: <b>\$3,000</b></li> </ul>		
<b>Vision Benefit</b> – (\$200 available per participant: <b>X2</b> ) <b>\$400</b>		
<b>Basic Life Insurance</b> – helps to provide financial support for your beneficiaries upon your untimely death <ul style="list-style-type: none"> <li>Death benefit: <b>\$89,000</b> (<b>2X</b> your base pay)</li> <li>If your death is ruled an accident, your beneficiary will receive an additional amount equal to your death benefit up to a maximum of \$750,000 (including the base life amount)</li> <li>Dependent life insurance of \$1,000 per eligible dependent</li> </ul>	\$0.00	\$288.36



## Your Total Compensation

Health, Life and Disability continued	Your Contribution	Moxi Enterprises Contribution													
<b>Flexible Spending Account</b> – provides a way to pay medical, dental and vision care expenses with pre-tax dollars up to \$2,500.															
<b>Disability Benefits</b> – Moxi has negotiated for our employees very competitive rates for this insurance program. <ul style="list-style-type: none"> <li>Short/Long Term Disability Insurance – provides a benefit if you have been out of work for 30 or more consecutive days due to illness or non-occupational injury. The amount eligible is 60% of your base monthly earnings up to the policy maximum. Your benefit would be <b>\$2,224.56</b> per month.</li> </ul>	\$0.00	\$507.20													
<b>Required Benefits Programs</b>															
<b>Worker's Compensation Insurance</b> – Moxi Enterprises helps you deal with the financial/medical hardships resulting from loss of work should there be a job-related accident or illness. Qualified medical costs are paid 100% and pay is substituted on a sliding scale depending on the state in which you live.	\$0.00	\$1,214.60													
<b>Unemployment Insurance</b> – Moxi Enterprises contributes on your behalf to a state fund that provides you with compensation should you loose your job for reasons beyond your control.	\$0.00	\$266.00													
<b>Social Security and Medicare</b> – Social Security is designed to provide a minimal level of retirement and disability income. Moxi contributes 7.65% of your pay in addition to your contribution. The Social Security Administration office can provide you with a free booklet that describes all of the benefits available.	\$4,012.43	\$4,012.43													
<b>Retirement</b>															
<b>401(k) Match</b> – Moxi Enterprises offers you the opportunity to save money towards retirement on a tax-deferred basis. In addition, Moxi Enterprises will make a matching contribution up to 4% of your base pay. <ul style="list-style-type: none"> <li>Moxi Enterprises has matched <b>\$1,842.43</b> this year through 11/30/06.</li> <li>Based on the assumptions below, with your current deferral of <b>4%</b> and an 11/30/06 balance of <b>\$22,902</b> your account might grow as follows:</li> </ul>	\$1,844.32	\$1,842.43													
	<table border="1"> <thead> <tr> <th>Growth rate</th> <th>In 10 years</th> <th>In 20 years</th> <th>At Age 65</th> </tr> </thead> <tbody> <tr> <td>6%</td> <td>\$92,524</td> <td>\$217,206</td> <td>\$98,038</td> </tr> <tr> <td>8%</td> <td>\$107,125</td> <td>\$288,955</td> <td>\$114,413</td> </tr> </tbody> </table>	Growth rate	In 10 years	In 20 years	At Age 65	6%	\$92,524	\$217,206	\$98,038	8%	\$107,125	\$288,955	\$114,413		
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6%	\$92,524	\$217,206	\$98,038												
8%	\$107,125	\$288,955	\$114,413												
The above projections are for illustrative purposes only and should not be relied upon as a true projection of your retirement plan. It is assumed, for illustration purposes only, that your earnings, contribution level and match remain fixed.															



Direct Pay	\$52,450.05
Health, Life and Disability	\$7,657.88
Required Programs	\$5,493.03
Retirement	\$1,842.43
<b>Total Compensation</b>	<b>\$67,443.39</b>