

Laptop
 32 Main Street
 San Paco, NV 32980

Total Compensation Benefit Statement *

It has been an outstanding year here at Laptop. This benefit statement is a summary of the estimated annual value of your benefits. If you have any questions about this summary, please contact Mike Fisher at (555) 555-9999 or via email mfisher@laptop.com.

Hank A. Aarron

100 Congress Street
 OOO
 Portland, MD 01040

Benefit Name	Employee Contributions*	Employer Contributions*
Consumer Directed Health Plan	\$2,846.04	\$4,077.12
Dental Insurance Plan 2005	\$480.00	\$480.00
Life-Group Term 2005	\$0.00	\$225.00
Long-Term Disability 2005	\$0.00	\$237.36
Short Term Disability 2005	\$0.00	\$228.00
Medical Flex Spending Acct 2005	\$1,820.04	\$0.00
401K Retirement Plan 2005	\$4,372.32	\$2,186.16
Supplemental Life 2005	\$840.00	\$0.00
PTO 2005	\$0.00	\$4,084.08
Total Benefit Contributions	10,358.40	11,517.72
FICA, Medicare Taxes	\$4,461.20	\$4,461.20
Federal Unemployment		\$56.00
State Unemployment		\$172.50
Total Tax Contributions	\$4,461.20	\$4,689.70

Annual Compensation Summary

A 3D pie chart illustrating the composition of total compensation. The largest slice, representing Annual Salary, is blue and accounts for 84.64% of the total. The smaller slice, representing Employer Benefit Contributions, is yellow and accounts for 15.36%.

■ Your Annual Salary	\$63,462.40
■ Employer Benefit Contributions "Hidden Paycheck"	11,517.72
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Total Compensation	74,980.12
Employer contributions as a % of your compensation	15.36%
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Total Tax Contributions	\$4,689.70
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Total Employer Contributions	79,669.82
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Annual value of Paid Time Off (Vacation, Sick Days, Holidays, etc)	960.00

*Note: The figures reflect estimated amounts. The actual deductions may vary slightly due to rounding.

Benefit Descriptions

401K Retirement Plan 2005

You are enrolled in the Laptop 401K plan and have elected to contribute \$84.08 per paycheck. Your primary beneficiary is Henrietta Aaron. Your contingent beneficiary is estate .

Consumer Directed Health Plan

The company offers a Medical Coverage plan to all eligible employees. Various deductibles or co-payments may apply. Please consult your plan booklet or contact Human Resources for full coverage information.

Dental Insurance Plan 2005

Laptop offers a Dental Coverage plan to all eligible employees. Various deductibles or co-payments may apply. Please consult your plan booklet or contact Human Resources for full coverage information.

Life-Group Term 2005

Laptop provides you with term life insurance. Your benefit is \$75,000.00. Your primary beneficiary is Henrietta Aaron and your contingent beneficiary is children equally. Please refer to your plan booklet for further information or contact Human Resources.

Long-Term Disability 2005

With your participation in this plan, if you become disabled and are unable to work due to illness or injury, you may be eligible to receive up to \$3,123.12 each month. Benefits begin after an elimination period specified in the plan summary. Please consult your plan booklet or contact Human Resources for full coverage information.

Medical Flex Spending Acct 2005

You have elected to have \$35.00 withdrawn on a pre-tax per paycheck to pay for eligible medical expenses. Please plan carefully. By law, any money remaining in your account at the end of the plan year will be forfeited. Also, once your election is made, you cannot make any changes during the plan year unless there is a qualifying event such as a change in your family status.

Parking 2005

Laptop has a special arrangement for parking near our offices. The company is contributing \$80.00 towards the cost of your parking space and you will contribute \$20.00 or \$4.62 per pay period. Your parking area is Blue Sky Lot and your space number is 14.

PTO 2005

Your life at work is only a small part of your life as a whole. Laptop understands this and has a generous personal time and sick time plan. For the current year, you have 12 sick days and 5 personal days.

Short Term Disability 2005

With your participation in this plan, if you become disabled and are unable to work due to illness or injury, you may be eligible to receive up to \$500.00 each week. Benefits begin after an elimination period specified in the plan summary. Please consult your plan booklet or contact Human Resources for full coverage information.

Supplemental Life 2005

You purchased additional life insurance coverage. The benefit amount is \$100,000.00. \$16.15 will be withdrawn per paycheck to pay for this plan. Your primary beneficiary is Henrietta Aarran, wife and your contingent beneficiary is Equally among children.

Additional Information

Social Security benefits for retirement may be started as early as age 62. Normal retirement begins at age 65 if you were born before 1937. Individuals born after 1960 retire at age 67. People born after 1937 and before 1960 have a "normal retirement" age between 65 and 67. Social Security benefits are also available for disability. To check on the status of your benefits, call 800-772-1213 and request form SSA 7004 (Earnings and Benefit Statement). Complete and mail back to SS Administration POB 3600 Wilkes-Barre PA 18767-3600.

This brief description of your benefits does not serve as your Plan Document. Please refer to your Certificate of Coverage for the actual, detailed contract language.