

# Your Total Rewards

Employee ID: 000000  
 Print Date: 01/01/2015  
 Date of Birth: 01/01/1971  
 Date of Hire: 01/01/2013

Dear John,

We are pleased to present the 2015 edition of "Your Total Compensation and Benefits Statement." This statement, prepared especially for you, provides detailed information on your benefit programs as of December 31, 2014.

At The Company, we strive to offer our employees competitive and comprehensive compensation and benefits programs. We are confident that we have met this objective.

We hope that you will share information in this statement with your family and that you will keep these reports from year to year. As you receive new reports, you can compare them and watch the value of your compensation and benefits package grow.

Sincerely,

Jim Sample  
 President & CEO

## Your Total Rewards

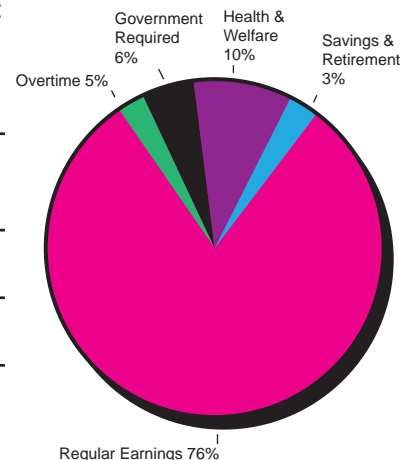
Your total rewards consists of more than just your paycheck. The Company contributes a significant amount toward your benefits and other programs. The information below illustrates the value of the various components of your total rewards package. Your benefits coverage and contribution amounts are based on your 2015 elections. All other values are the 2014 amounts.

Benefit	Employee Cost	Employer Cost
Medical .....	\$1,812	\$12,890
Dental .....	\$0	\$819
Vision .....	\$0	\$195
Basic Life, AD&D .....	\$0	\$360
Long-Term Disability .....	\$0	\$153
EAP .....	\$0	\$434
401(k) Savings Plan .....	\$3,608	\$3,608
401(k) Catch Up .....	\$1,000	\$0
Government Required .....	\$7,749	\$7,535
<b>SUBTOTAL</b>	<b>\$13,899</b>	<b>\$25,994</b>
Regular Earnings .....		\$108,449
Overtime .....		\$7,216
<b>TOTAL REWARDS</b>		<b>\$141,689</b>

## Value of Your Total Rewards

This chart illustrates the various components that make up your total rewards package, as follows:

- Health and Welfare Benefits** - The Company's estimated 2015 costs for medical, dental, vision, disability, and life insurance.
- Government Required** - The Company's estimated 2015 costs for Social Security, Medicare and Federal Unemployment.
- Savings and Retirement** - The Company's matching contributions to your 401(k) account.
- Regular Earnings** - This is the total amount you were paid in 2014.
- Overtime** - Includes your total overtime earnings.



# Health and Welfare Benefits

## Medical

You have elected **employee only** coverage in **Aetna Healthcare**.

## Dental

You have elected **employee only** coverage in **MetLife Dental**.

## Short-Term Disability

The Company provides Short-Term Disability coverage at no cost to you. If you are unable to work due to illness or injury, this benefit provides earnings replacement of 100% of your base pay period earnings for up to 90-days.

## Long-Term Disability

If you are unable to work and are totally disabled after 90 days, you may receive **\$1,500** per month while you are disabled.

## Survivor Benefits

The company provides Basic Life and AD&D Insurance coverage at no cost to you. You have also elected **\$100,000** of supplemental Life Insurance coverage. If you should die while employed by Knowledge Universe, your beneficiary may receive the following benefits:

Basic Life Insurance	<b>\$30,000</b>
Supplemental Life Insurance	<b>\$100,000</b>

In addition, if your death is the result of an accident, your beneficiary may receive the following benefits:

Accidental Death & Dismemberment	<b>\$30,000</b>
Business Travel Accident	<b>\$30,000</b>
Personal Accident Insurance	<b>\$50,000</b>

## Flexible Spending Accounts

**Health Care Account** - You have elected to contribute **\$4,500** per year to this account.

**Dependent Care Account** - You have elected to not participate in this benefit.

For additional or detailed information about your health care benefits, refer to your Summary Plan Descriptions, or contact your Human Resources representative.



*The Company, Inc.*

# Retirement Income and Planning

Planning for retirement is a smart idea - regardless of your age. You should establish a retirement financial goal, consider all expected sources of your retirement income and compare the total to your goal.

Retirement benefits are a key part of your compensation at The Company. If a gap exists between your future goal and your savings, you may want to consider increasing your before-tax contribution to the 401(k) Plan or enrolling in the plan if you are not currently participating.

Additionally, you may receive retirement income from Social Security. You should factor in all potential income sources when planning your retirement needs.

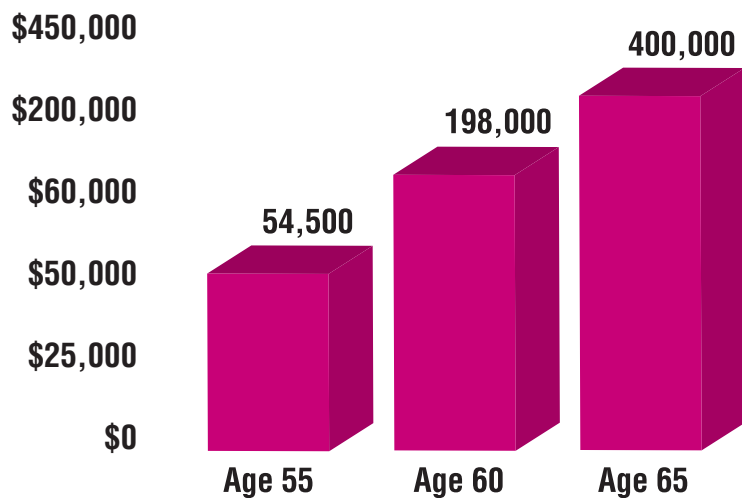
## 401(k) Savings Plan

The company allows you to contribute from 1% to **15%** of your pay to the 401(k) Plan. The company will match 50% of the amount you contribute up to 6% of your annual pay.

As of 01/01/2015 you were contributing 7% of your pay to the **401(k) Savings Plan** and your account balance is **\$45,600**. You are always **100%** vested in your contributions to the plan.

## Estimated Projected Balances

If your pay remained unchanged, the plan had a 6% growth rate, and the contribution rate remained the same or increased as specified, your estimated account balance as follows:



## Social Security

The date you are entitled to full Social Security retirement benefits is 10/01/2024, based on your year of birth. When you retire you may receive an estimated monthly income of \$2,624 from Social Security. You can receive an annual Personal Earnings and Benefit Estimate Statement by contacting SSA at 1-800-772-1213 or visit their website at [www.ssa.gov](http://www.ssa.gov).

*The Company, Inc.*



# Additional Benefits


The following benefits provided by The Company are not included in your total rewards illustration, but can be of great value to you:

- Employee Assistance Plan
- Child Care Center
- Flexible Work Arrangements
- Educational Assistance
- Paid Holidays
- Paid Vacation
- Travel Assistance Program
- Family and Medical Leave
- Workout Facility

## About Your Statement

Every effort has been made to ensure the accuracy of this statement. However, it is possible that your actual benefits may differ from the amounts shown. The Company reserves the right to correct any errors in this statement. The applicable benefit plan documents govern the operation of the benefit plans and the payment of all benefits to you. Those benefit plan documents cannot be modified by the contents of this statement or any other written or oral statements to you from benefits administration or other personnel. Copies of the applicable benefit plan documents are available for your review upon request. Please contact your Human Resources Department for more information.



  
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