



February 20, 2009

John J. Dorning  
1200 Bunting Way  
Atlanta, GA 30304

Dear John,

As a valued employee, ABC Company is pleased to present you with your personalized Total Compensation Statement. While cash compensation is the largest portion of your total compensation, a significant portion is provided through indirect pay for health insurance, retirement and other benefits.

We prepared this statement to help you to better understand the true value of your compensation. If you have any questions, please contact Robin Robbins at 999.999.9999.

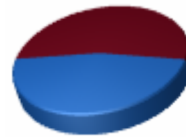
Sincerely,  
**Mike Michaels**  
President

2009 Total Compensation Statement

**John J. Dorning**

	Your Contribution	Our Contribution
<b>Cash Compensation</b>		
Base Pay		85,000
Commission		8,000
Bonus		5,000
<b>Total Cash Compensation</b>		<b>\$98,000</b>
<b>Health Benefits</b>		
Medical	2,000	5,000
Health Savings Account	500	1,000
Wellness		350
Dental	300	8,000
Vision	100	300
<b>Total Health Benefits</b>	<b>\$2,900</b>	<b>\$14,650</b>
<b>Income Protection</b>		
Life Insurance	1,000	350
Disability	0	500
<b>Total Income Protection</b>	<b>\$1,000</b>	<b>\$850</b>
<b>Government Insurance Benefits</b>		
Workers' Compensation		139
Social Security and Medicare	6,653	6,653
<b>Total Government Benefits</b>	<b>\$6,653</b>	<b>\$6,792</b>
<b>Retirement Benefits</b>		
401(k)	10,000	0
Profit Sharing		1,500
<b>Total Retirement Benefits</b>	<b>\$10,000</b>	<b>\$1,500</b>
<b>Total Compensation Value</b>		<b>\$121,792</b>

**Benefit Cost Breakdown**



53.7 % Company-Paid Benefits  
46.3 % Benefits You Paid For

**Your Compensation Package**

- 12.0 % Health Benefits
- 1.2 % Retirement Benefits
- 0.7 % Income Protection
- 5.6 % Government Benefits
- 80.5 % Cash Compensation



**Our Focus On Your Health And Wellness**

We believe that a Health Savings Account (HSA) gives you more control over how your health care money is spent. Some years you may find you have higher medical expenses than others, or you may be able to save more towards future medical expenses. Our HSA program is about giving you the control and the flexibility to meet your health care spending and saving needs.

**We Contributed \$1,000 To Your HSA.**

You can use the money in your HSA to pay for qualifying medical expenses or save it for future medical expenses or for your retirement.

**We Contributed \$350 To Your Wellness.**

Our wellness plan, ABC Co. Wellness, allows us to set aside \$500 for you to use for gym membership, trainer, or fitness equipment. You spent \$350 last year. Contact Human Resources for more information.

In addition to the compensation and benefits outlined on this statement, you received:

- Employee Assistance Program
- Flexible Spending Account
- Tuition Reimbursement
- Credit Union
- Flexible Schedules

ABC Company also demonstrates our commitment to your health and wellness through:

- Health Coaching
- Smoking Cessation Program
- Health Risk Screening
- Weight Watchers
- Health Newsletter



February 20, 2009

Sally V. Smithson  
2418-C Joy Lane  
Doraville, GA 30316

Dear Sally,

As a valued employee, ABC Company is pleased to present you with your personalized Total Compensation Statement. While cash compensation is the largest portion of your total compensation, a significant portion is provided through indirect pay for health insurance, retirement and other benefits.

We prepared this statement to help you to better understand the true value of your compensation. If you have any questions, please contact Robin Robbins at 999.999.9999.

Sincerely,  
**Mike Michaels**  
President

2009 Total Compensation Statement

**Sally V. Smithson**

	Your Contribution	Our Contribution
<b>Cash Compensation</b>		
Base Pay		75,000
Commission		5,000
Bonus		2,000
<b>Total Cash Compensation</b>		<b>\$82,000</b>
<b>Health Benefits</b>		
Medical	3,000	8,000
Health Savings Account	1,000	1,500
Wellness		100
Dental	600	1,200
Vision	200	800
<b>Total Health Benefits</b>	<b>\$4,800</b>	<b>\$11,600</b>
<b>Income Protection</b>		
Life Insurance	0	300
Disability	0	100
<b>Total Income Protection</b>	<b>\$0</b>	<b>\$400</b>
<b>Government Insurance Benefits</b>		
Workers' Compensation		117
Social Security and Medicare	3,649	3,649
<b>Total Government Benefits</b>	<b>\$3,649</b>	<b>\$3,766</b>
<b>Retirement Benefits</b>		
401(k)	6,000	0
Profit Sharing		1,000
<b>Total Retirement Benefits</b>	<b>\$6,000</b>	<b>\$1,000</b>
<b>Total Compensation Value</b>		<b>\$98,766</b>

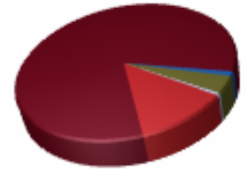
**Benefit Cost Breakdown**



53.7 % Company-Paid Benefits  
46.3 % Benefits You Paid For

**Your Compensation Package**

- 11.7 % Health Benefits
- 1.0 % Retirement Benefits
- 0.4 % Income Protection
- 3.8 % Government Benefits
- 83.0 % Cash Compensation



**Our Focus On Your Health And Wellness**

We believe that a Health Savings Account (HSA) gives you more control over how your health care money is spent. Some years you may find you have higher medical expenses than others, or you may be able to save more towards future medical expenses. Our HSA program is about giving you the control and the flexibility to meet your health care spending and saving needs.

**We Contributed \$1,500 To Your HSA.**

You can use the money in your HSA to pay for qualifying medical expenses or save it for future medical expenses or for your retirement.

**We Contributed \$100 To Your Wellness.**

Our wellness plan, ABC Co. Wellness, allows us to set aside \$100 for you to use for gym membership, trainer, or fitness equipment. You spent \$100 last year. Contact Human Resources for more information.

In addition to the compensation and benefits outlined on this statement, you received:

- Employee Assistance Program
- Flexible Spending Account
- Tuition Reimbursement
- Credit Union
- Flexible Schedules

ABC Company also demonstrates our commitment to your health and wellness through:

- Health Coaching
- Smoking Cessation Program
- Health Risk Screening
- Weight Watchers
- Health Newsletter