

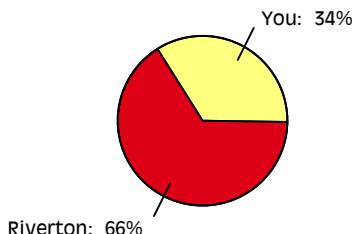
Dear Jennifer:

This benefits statement is a brief outline of your company provided benefits. It is our way of showing you how much we appreciate your contribution to the success of Riverton and Associates, LLC. Should you have any questions regarding this report, please do not hesitate to call me or the Human Resources Department.

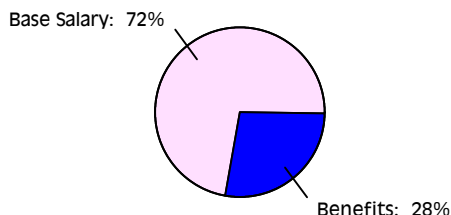
Sincerely,

Gary Riverton, Executive Director

Total Benefits Cost



Salary & Benefits



SUMMARY OF COMPANY PROVIDED BENEFITS

Benefit	Riverton's Annual Cost	Your Annual Cost
Medical Plan	\$ 3,407.16	\$ 632.75
Life and AD&D Insurance	604.80	332.83
Short Term Disability	131.28	0.00
Long Term Disability	256.50	0.00
Bonus	2,500.00	0.00
Savings Plan Contribution	6,750.00	4,375.00
Social Security	3,633.75	3,633.75
Federal Unemployment	56.00	0.00
State Unemployment	168.00	0.00
Workers' Compensation	135.00	0.00
Total Benefits Cost	\$ 17,642.49	\$ 8,974.33
Base Annual Salary	\$ 45,000.00	
Actual Realized Income	\$ 62,642.49	

Your total annual benefits cost equals an additional **39.21%** of your base annual salary.

COMPREHENSIVE HEALTH

You have elected to participate in our Comprehensive Health and Welfare Plan. You've elected coverage for your entire family through the Acme Health Plans. Dental benefits are provided through the Del Danno Insurance Company. Vision care benefits are paid up to \$50 for an eye exam every 12 months and up to \$200 for lenses and frames every 24 months.

SALARY CONTINUATION

The firm finances and administers a salary continuation program. Benefits are paid based on your length of service and begin after 5 consecutive days of disability. Your estimated benefit is \$865 a week for up to 4 weeks which includes state disability benefits.

Long term disability insurance is also provided as a source of income protection. This coverage will provide you with \$2,250 per month beginning 120 days after the onset of your disability. Refer to your plan description for duration of benefits.

LIFE and AD&D INSURANCE

Upon your death, your beneficiary will receive \$45,000 of basic life insurance. If your death is a result of an accidental injury, an additional \$45,000 will be paid. You have elected additional coverage as follows:

- \$25,000 of voluntary life insurance.
- \$5,000 of child life insurance.

SAVINGS PLAN

The Riverton 401(k) Savings Plan will help you prepare for your financial future. You can contribute up to 15% of your pay on a pre-tax basis. After one year of service, the firm may make a discretionary contribution to your account. Your Savings Plan account balance was \$34,402.41 as of the last plan valuation date.

PROJECTED TIME-OFF COMPENSATION

Paid Holidays:	10	Dollar Value:	\$ 4,807.70
Vacation Days:	20	Dollar Value:	\$ 9,615.40
Personal Days:	5	Dollar Value:	\$ 2,403.85
TOTAL VALUE OF TIME-OFF:			\$ 16,826.95

OTHER VALUABLE BENEFITS

- Pre-tax Transit Program
- On-site Child Care
- Discount Ticket Program
- Free Checking at World Bank
- Direct Deposit
- Family Medical Leave
- Employee Assistance Program
- Flexible Spending Accounts
- Cellular Phone Plan

This Report Was Especially Prepared For Jennifer Nelson.