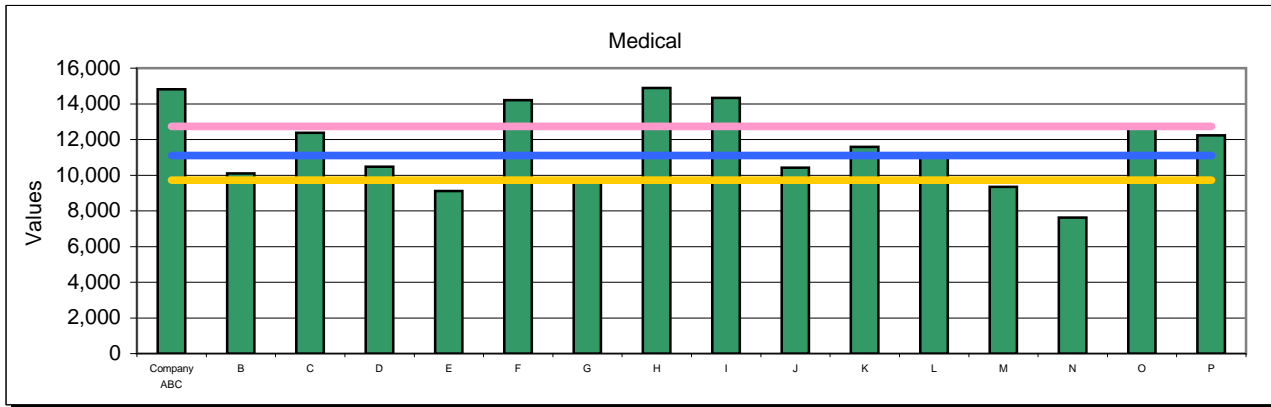


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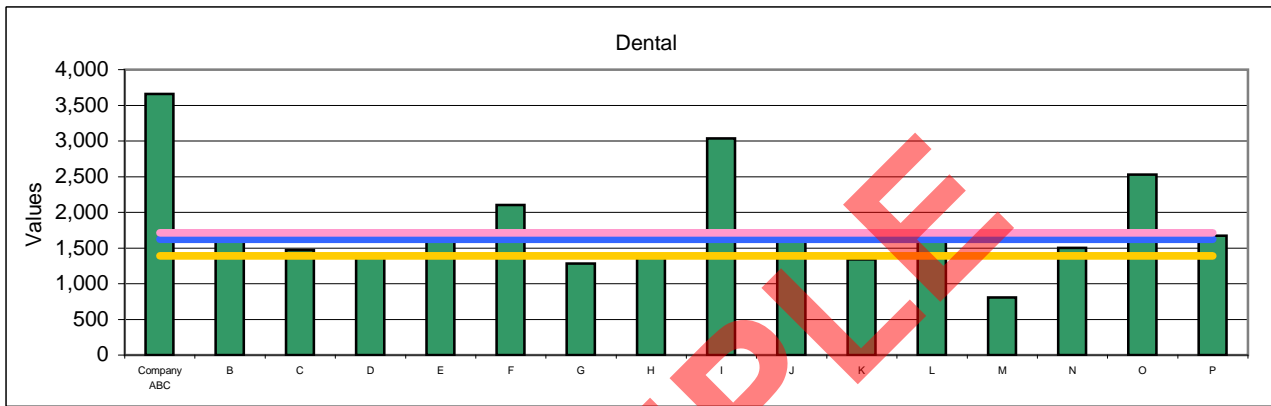
Plan Value Comparisons

Benefit Plan Groupings



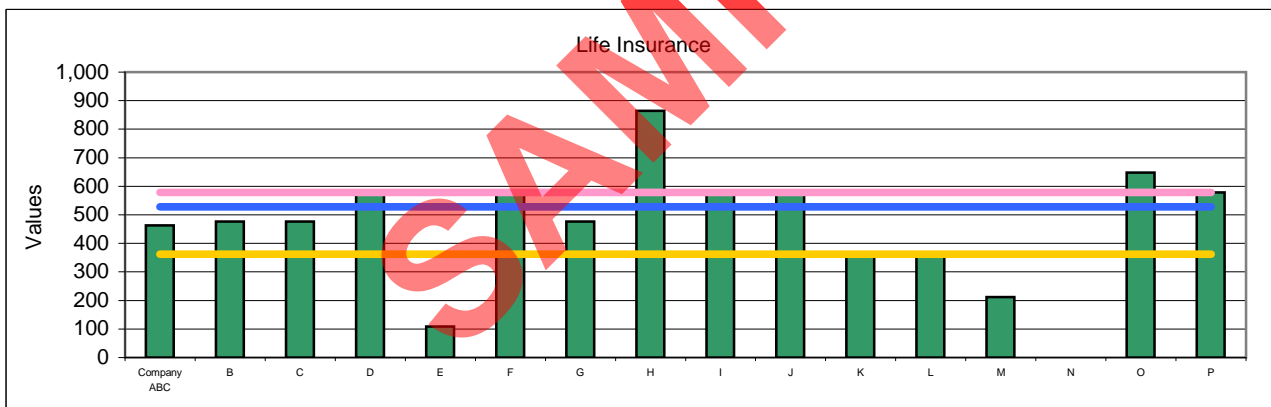
Rank
2

Index
134



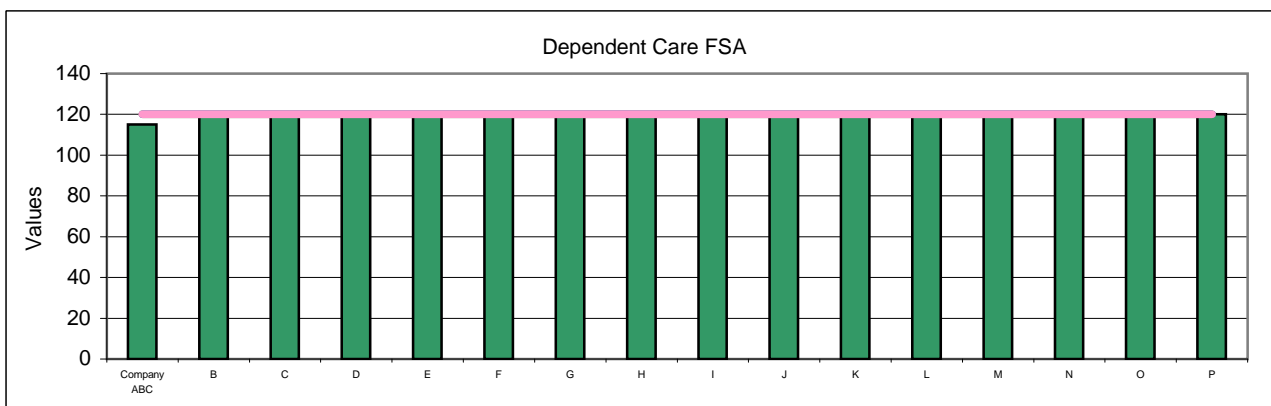
Rank
1

Index
226



Rank
11

Index
88



Rank
16

Index
96

Rank: Numeric rank of your organization's benefit value. Where x/y is shown, x is your rank and y is the number of organizations having that plan. The highest value is ranked as "1".

Index: The percentage relationship of your values to the median values of the peer group - 100 represents the median.

■ Participants ■ 1st Quartile ■ Median ■ 3rd Quartile

Employee Profile Comparisons

Your Values vs. Peer Group

Employee Profile: Account Executive

(Values displayed in \$000's)

	Company ABC					Peer Organizations				
	Value	Rank	Index	% of Base Pay	% of Ttl Pay + Benefits	Number of Orgs	First Quartile	Mean	Median	Third Quartile
Cash Compensation	\$131.5	1	111	145	75	15	\$118.9	\$118.9	\$118.9	\$118.9
Base Pay	\$90.8	16	90	100	52	15	\$100.9	\$100.9	\$100.9	\$100.9
Bonus	\$40.7	1	225	45	23	15	\$18.1	\$18.1	\$18.1	\$18.1
Time Loss	\$17.9	6	106	20	10	15	\$14.6	\$16.5	\$16.8	\$18.6
Paid Time Off						5	\$9.7	\$10.5	\$10.1	\$11.4
Vacation	\$7.3	8	95	8	4	10	\$5.9	\$7.7	\$7.8	\$8.8
Holiday	\$3.5	9	95	4	2	15	\$3.5	\$3.7	\$3.7	\$3.9
Personal Leave	\$2.7	1	234	3	2	7	\$1.2	\$1.4	\$1.2	\$1.9
Sick Leave	\$1.5	5	108	2	1	9	\$1.2	\$1.5	\$1.4	\$2.0
Short-term Disability	\$1.7	13	87	2	1	14	\$1.8	\$2.0	\$2.0	\$2.2
Long-term Disability	\$1.1	7	100	1	1	11	\$0.8	\$1.0	\$1.1	\$1.2
Retirement/Savings	\$31.1	1	249	34	18	15	\$10.1	\$14.5	\$12.5	\$20.4
Defined Benefit	\$25.4	1	337	28	14	10	\$6.2	\$9.9	\$7.5	\$16.7
Defined Contribution	\$5.6	10	88	6	3	15	\$4.3	\$7.5	\$6.4	\$8.2
Stock Purchase						5	\$0.7	\$1.5	\$1.8	\$2.2
Health/Group	\$12.3	6	121	14	7	15	\$7.9	\$10.9	\$10.2	\$14.1
Medical	\$9.4	1	137	10	5	15	\$6.0	\$7.0	\$6.8	\$7.8
Dental	\$2.3	1	231	3	1	15	\$0.9	\$1.0	\$1.0	\$1.1
Life Insurance	\$0.5	8	98	1	0	14	\$0.4	\$0.5	\$0.5	\$0.6
Dependent Care FSA										
Health Care FSA	\$0.1	3	106	0	0	15	\$0.1	\$0.1	\$0.1	\$0.1
Post-retirement Medical						7	\$4.8	\$5.0	\$5.1	\$5.2
Total Remuneration	\$176.0	1	125	194	100	15	\$137.7	\$145.1	\$140.8	\$154.3
Total Benefits	\$61.2	2	167	67	35	15	\$34.0	\$41.9	\$36.7	\$50.4

Total Remuneration includes Cash Compensation (based on Mercer's national data base), Retirement/Savings, Health Group, and Long-term Disability

Total Benefits includes Retirement/Savings, Health Group, and Time Loss

Profile Definition	Terminology Definitions
Salary: \$90,795.64	<p>Rank: Numeric rank of your organization's benefit value. Where x/y is shown, x is your rank and y is the number of organizations having that plan. The highest value is ranked as "1".</p> <p>Index: The percentage relationship of your values to the median values of the peer group -- 100 represents the median.</p> <p>% of Base Pay: The percentage of values to the profile's base salary.</p> <p>% of Ttl Pay+Benefits: The percentage of values to the profile's cash compensation plus benefits.</p> <p>Note: Quartile values are not additive within groupings.</p>
Age: 50	
Service: 13	
% Male: 33%	
% Married: 0%	
% W/Children: 33%	
# Children: 2	

Employee Profile Comparisons

Your Values vs. Peer Group

Employee Profile: Executive Secretary

	Company ABC					Peer Organizations				
	Value	Rank	Index	% of Base Pay	% of Ttl Pay + Benefits	Number of Orgs	First Quartile	Mean	Median	Third Quartile
(Values displayed in \$000's)										
Cash Compensation	\$71.4	1	121	110	62	15	\$58.8	\$58.8	\$58.8	\$58.8
Base Pay	\$64.9	1	113	100	57	15	\$57.4	\$57.4	\$57.4	\$57.4
Bonus	\$6.5	1	488	10	6	15	\$1.3	\$1.3	\$1.3	\$1.3
Time Loss	\$9.6	2	133	15	8	15	\$6.7	\$7.7	\$7.2	\$8.9
Paid Time Off						5	\$4.1	\$4.2	\$4.2	\$4.4
Vacation	\$2.5	8	78	4	2	10	\$2.2	\$3.1	\$3.2	\$3.6
Holiday	\$2.5	3	119	4	2	15	\$2.0	\$2.1	\$2.1	\$2.2
Personal Leave	\$1.9	1	294	3	2	7	\$0.7	\$0.8	\$0.7	\$1.1
Sick Leave	\$1.0	4	136	2	1	9	\$0.7	\$0.9	\$0.8	\$1.2
Short-term Disability	\$1.3	2	122	2	1	14	\$0.8	\$1.0	\$1.0	\$1.1
Long-term Disability	\$0.4	6	163	1	0	11	\$0.2	\$0.3	\$0.2	\$0.4
Retirement/Savings	\$16.8	1	273	26	15	15	\$5.0	\$7.2	\$6.2	\$8.7
Defined Benefit	\$13.3	1	431	20	12	10	\$2.5	\$4.2	\$3.1	\$7.1
Defined Contribution	\$3.6	8	100	5	3	15	\$1.8	\$4.2	\$3.5	\$5.7
Stock Purchase						5	\$0.3	\$0.7	\$0.9	\$1.1
Health/Group	\$25.7	7	114	40	23	15	\$16.7	\$24.6	\$22.6	\$30.3
Medical	\$20.3	2	136	31	18	15	\$13.3	\$15.8	\$14.9	\$17.4
Dental	\$4.6	1	232	7	4	15	\$1.7	\$2.0	\$2.0	\$2.1
Life Insurance	\$0.3	2	116	0	0	14	\$0.2	\$0.2	\$0.3	\$0.3
Dependent Care FSA	\$0.3	1	100	1	0	15	\$0.3	\$0.3	\$0.3	\$0.3
Health Care FSA	\$0.2	3	123	0	0	15	\$0.1	\$0.1	\$0.1	\$0.1
Post-retirement Medical						7	\$9.5	\$13.1	\$12.9	\$17.6
Total Remuneration	\$114.3	2	134	176	100	15	\$81.4	\$90.8	\$85.5	\$99.5
Total Benefits	\$52.2	3	146	80	46	15	\$29.6	\$39.5	\$35.7	\$48.2

Total Remuneration includes Cash Compensation (based on Mercer's national data base), Retirement/Savings, Health Group, and Long-term Disability

Total Benefits includes Retirement/Savings, Health Group, and Time Loss

Profile Definition	Terminology Definitions
Salary: \$54,849.22	<p>Rank: Numeric rank of your organization's benefit value. Where x/y is shown, x is your rank and y is the number of organizations having that plan. The highest value is ranked as "1".</p> <p>Index: The percentage relationship of your values to the median values of the peer group -- 100 represents the median.</p> <p>% of Base Pay: The percentage of values to the profile's base salary.</p> <p>% of Ttl Pay+Benefits: The percentage of values to the profile's cash compensation plus benefits.</p> <p>Note: Quartile values are not additive within groupings.</p>
Age: 45	
Service: 3	
% Male: 0%	
% Married: 100%	
% W/Children: 100%	
# Children: 2	

Employee Profile Comparisons

Your Values vs. Peer Group

Employee Profile: Accountant

	Company ABC					Peer Organizations				
	Value	Rank	Index	% of Base Pay	% of Ttl Pay + Benefits	Number of Orgs	First Quartile	Mean	Median	Third Quartile
(Values displayed in \$000's)										
Cash Compensation	\$63.7	16	96	108	73	15	\$66.3	\$66.3	\$66.3	\$66.3
Base Pay	\$59.0	16	91	100	68	15	\$64.6	\$64.6	\$64.6	\$64.6
Bonus	\$4.7	1	280	8	5	15	\$1.7	\$1.7	\$1.7	\$1.7
Time Loss	\$11.6	3	116	20	13	15	\$8.9	\$9.9	\$9.9	\$10.8
Paid Time Off						5	\$6.2	\$6.5	\$6.5	\$6.8
Vacation	\$5.0	3	114	8	6	10	\$3.7	\$4.5	\$4.4	\$5.0
Holiday	\$2.3	9	96	4	3	15	\$2.2	\$2.4	\$2.4	\$2.5
Personal Leave	\$1.8	1	237	3	2	7	\$0.7	\$0.9	\$0.7	\$1.2
Sick Leave	\$1.0	5	110	2	1	9	\$0.8	\$1.0	\$0.9	\$1.3
Short-term Disability	\$1.0	13	88	2	1	14	\$1.0	\$1.1	\$1.1	\$1.2
Long-term Disability	\$0.6	1	104	1	1	11	\$0.4	\$0.5	\$0.6	\$0.6
Retirement/Savings	\$14.6	2	198	25	17	15	\$6.3	\$8.4	\$7.4	\$11.6
Defined Benefit	\$11.7	1	271	20	13	10	\$3.4	\$5.1	\$4.3	\$8.3
Defined Contribution	\$2.9	12	77	5	3	15	\$2.7	\$4.7	\$3.7	\$6.6
Stock Purchase						5	\$0.4	\$0.9	\$1.1	\$1.3
Health/Group	\$8.3	7	112	14	9	15	\$5.4	\$8.2	\$7.4	\$11.1
Medical	\$6.6	1	136	11	8	15	\$4.2	\$4.9	\$4.8	\$5.5
Dental	\$1.2	1	230	2	1	15	\$0.5	\$0.6	\$0.5	\$0.6
Life Insurance	\$0.4	8	103	1	1	14	\$0.3	\$0.4	\$0.4	\$0.5
Dependent Care FSA										
Health Care FSA	\$0.0	16	85	0	0	15	\$0.0	\$0.1	\$0.0	\$0.0
Post-retirement Medical						7	\$4.6	\$4.8	\$4.7	\$5.6
Total Remuneration	\$87.2	4	109	148	100	15	\$78.5	\$83.2	\$80.3	\$86.6
Total Benefits	\$34.4	2	145	58	39	15	\$21.6	\$26.5	\$23.8	\$31.2

Total Remuneration includes Cash Compensation (based on Mercer's national data base), Retirement/Savings, Health Group, and Long-term Disability

Total Benefits includes Retirement/Savings, Health Group, and Time Loss

Profile Definition	Terminology Definitions
Salary: \$62,001.70	<p>Rank: Numeric rank of your organization's benefit value. Where x/y is shown, x is your rank and y is the number of organizations having that plan. The highest value is ranked as "1".</p> <p>Index: The percentage relationship of your values to the median values of the peer group -- 100 represents the median.</p> <p>% of Base Pay: The percentage of values to the profile's base salary.</p> <p>% of Ttl Pay+Benefits: The percentage of values to the profile's cash compensation plus benefits.</p> <p>Note: Quartile values are not additive within groupings.</p>
Age: 49	
Service: 14	
% Male: 50%	
% Married: 0%	
% W/Children: 0%	
# Children	

Employee Profile Comparisons

Your Values vs. Peer Group

Employee Profile: Data Base Administrator

	Company ABC					Peer Organizations				
	Value	Rank	Index	% of Base Pay	% of Ttl Pay + Benefits	Number of Orgs	First Quartile	Mean	Median	Third Quartile
(Values displayed in \$000's)										
Cash Compensation	\$114.5	1	101	108	74	15	\$113.2	\$113.2	\$113.2	\$113.2
Base Pay	\$106.1	16	97	100	68	15	\$109.1	\$109.1	\$109.1	\$109.1
Bonus	\$8.5	1	205	8	5	15	\$4.1	\$4.1	\$4.1	\$4.1
Time Loss	\$22.7	2	117	21	15	15	\$16.2	\$18.8	\$19.4	\$21.3
Paid Time Off						5	\$10.7	\$11.4	\$10.9	\$12.4
Vacation	\$9.0	4	107	8	6	10	\$6.3	\$8.3	\$8.4	\$9.5
Holiday	\$4.1	8	102	4	3	15	\$3.8	\$4.0	\$4.0	\$4.2
Personal Leave	\$3.2	1	253	3	2	7	\$1.3	\$1.5	\$1.3	\$2.1
Sick Leave	\$1.7	5	117	2	1	9	\$1.3	\$1.7	\$1.5	\$2.2
Short-term Disability	\$2.5	10	94	2	2	14	\$2.4	\$2.6	\$2.6	\$2.9
Long-term Disability	\$2.2	1	111	2	1	11	\$1.5	\$1.7	\$2.0	\$2.0
Retirement/Savings	\$27.8	1	257	26	18	15	\$9.8	\$14.3	\$10.8	\$23.4
Defined Benefit	\$23.7	1	271	22	15	10	\$6.6	\$10.5	\$8.7	\$17.4
Defined Contribution	\$4.1	11	78	4	3	15	\$3.9	\$6.8	\$5.3	\$7.9
Stock Purchase						5	\$0.6	\$1.6	\$1.9	\$2.4
Health/Group	\$11.1	7	111	10	7	15	\$7.5	\$10.6	\$10.0	\$13.2
Medical	\$9.0	1	135	8	6	15	\$5.8	\$6.7	\$6.6	\$7.7
Dental	\$1.3	1	228	1	1	15	\$0.5	\$0.6	\$0.6	\$0.7
Life Insurance	\$0.7	8	93	1	0	14	\$0.6	\$0.7	\$0.8	\$0.9
Dependent Care FSA										
Health Care FSA	\$0.0	3	100	0	0	15	\$0.0	\$0.1	\$0.0	\$0.0
Post-retirement Medical						7	\$4.1	\$5.3	\$5.2	\$6.4
Total Remuneration	\$155.6	2	115	147	100	15	\$131.6	\$139.3	\$135.0	\$151.0
Total Benefits	\$61.5	2	158	58	40	15	\$35.8	\$43.7	\$38.9	\$54.5

Total Remuneration includes Cash Compensation (based on Mercer's national data base), Retirement/Savings, Health Group, and Long-term Disability

Total Benefits includes Retirement/Savings, Health Group, and Time Loss

Profile Definition	Terminology Definitions
Salary: \$111,225.50	<p>Rank: Numeric rank of your organization's benefit value. Where x/y is shown, x is your rank and y is the number of organizations having that plan. The highest value is ranked as "1".</p> <p>Index: The percentage relationship of your values to the median values of the peer group -- 100 represents the median.</p> <p>% of Base Pay: The percentage of values to the profile's base salary.</p> <p>% of Ttl Pay+Benefits: The percentage of values to the profile's cash compensation plus benefits.</p> <p>Note: Quartile values are not additive within groupings.</p>
Age: 57	
Service: 14	
% Male: 0%	
% Married: 0%	
% W/Children: 0%	
# Children	

Benefits Valuation Analysis – Total Remuneration

Introduction

- Quantifies the relationship of the value of Company ABC's benefits to the value of benefits provided by its selected peers
- Focus is on employer-provided value
- "Value" is determined from the employee's perspective, i.e., dollar values represent the amount of pre-tax dollars required for the employee to purchase or reproduce the benefit outside of employment with the organization
- Aggregate plan values reported on a Total Remuneration and Total Benefits basis
 - Total Remuneration is the sum of Cash Compensation, Retirement/Savings, Health/Group, and LTD
 - Total Benefits is the sum of Retirement/Savings, Health/Group, and Time Loss
- The plans that are valued are those plans that are provided to newly-hired employees; "grandfathered" or "frozen" plans are not considered in the valuation
- The information contained in this document (including any attachments) is not intended by Mercer to be used, and it cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code that may be imposed on the taxpayer.
- Mercer is providing this survey information to its clients to permit them to make independent decisions regarding salaries and benefits. Because the exchange of salary and benefit information among competitors may be construed in certain circumstances as a means to facilitate an antitrust violation, Mercer has taken appropriate steps in collecting and disseminating this information in order to avoid such perceptions.

Retirement/Savings Summary Continued

- Defined Benefit
 - Four organizations (including Company ABC) provide a defined benefit plan
 - Twelve peers do not provide a plan
 - Plan types
 - Three peers use a final average pay
 - Eight peers use cash balance
 - The median plan provides a cash balance plan
 - Delta Dental provides a 5-year final average plan
 - Nine organizations (including Company ABC) provide excess plans removing legislated limits on salary and/or benefits
- Defined Contribution
 - Twelve organizations (including Company ABC) define all or part of the employer contribution via a matching formula
 - Six peers have non-matching employer contributions
 - Total peer matching and non-matching employer contributions range from 0% to 22%
 - The median plans provides a total employer contribution of 4% using total pay
 - Delta Dental provides a total employer contribution of 3% using total pay
- Stock Purchase Plan
 - Five peers provide a stock purchase plan
 - Three peers provide a 15% discount and 2 peers provide a 5% discount