

Dear John A. Smith ,

As a valued employee, Insight e-Tools 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.

January 20, 2009

John A. Smith
 123 Main St
 Seattle, Wa 98101

We prepared this statement to help you to better understand the true value of your compensation. If you have any questions, please contact me at 555-5555.

Sincerely,
Valerie Jones
 HR Director

Your Total Compensation Statement

	Your Contribution	Company Contribution
Cash Compensation		
Base Pay		\$50,000.00
Overtime		6,000.00
Commission		4,000.00
Bonus		2,000.00
Paid Time Off		1,000.00
Total Cash Compensation		\$63,000.00
Health Benefits		
Medical	\$2,000.00	\$2,000.00
Health Savings Account	\$500.00	\$1,000.00
Dental	400.00	400.00
Vision	400.00	400.00
Total Health Benefits	\$3,300.00	\$3,800.00
Income Protection		
Life Insurance	\$500.00	\$350.00
Short-Term Disability	0.00	120.00
Long-Term Disability	0.00	1,500.00
Total Income Protection	\$500.00	\$1,970.00
Government Insurance Benefits		
Federal Unemployment Insurance		56.00
State Unemployment Insurance		1,500.00
Workers' Compensation		138.72
Social Security	4,769.78	4,769.78
Total Government Benefits	\$4,769.78	\$6,464.50
Retirement Benefits		
401(k)	\$10,000.00	\$1,500.00
Profit Sharing		\$1,500.00
Total Retirement Benefits	\$10,000.00	\$3,000.00
Total Compensation		\$78,234.50

Your Benefits Details

Healthcare Benefits

Insight e-Tools' Blue Cross Blue Shield PPO plans offer a \$20 co-pay for in network office visits, a prescription co-pay of \$10/\$35/\$60 for generic/preferred/non-preferred, an annual deductible for individuals of either \$250 or \$1,000, coinsurance of 100% after the deductible is met, and an unlimited lifetime maximum. Insight e-Tools also offers a Health Savings Account (HSA) with a deductible of \$2,500 for an individual. 100% coverage after the deductible is met. As an incentive, [Company Name] contributed to each participant's HSA account.

Dental Benefits

In-network preventative care is paid at 100%; basic restorative is covered at 90%; and major restorative at 60%.

Vision Benefits

Full service plan with generous in-network allowances for frames and contact lenses. Low in-network co-pays: \$10 for exams and \$10 for materials.

Life & AD&D Insurance

Life & AD&D insurance is provided at 1 times your annual pay up to \$50,000.

Long-Term Disability

Insight e-Tools provides a Long-Term Disability benefit which covers 60% of your pay after a 60-day elimination period.

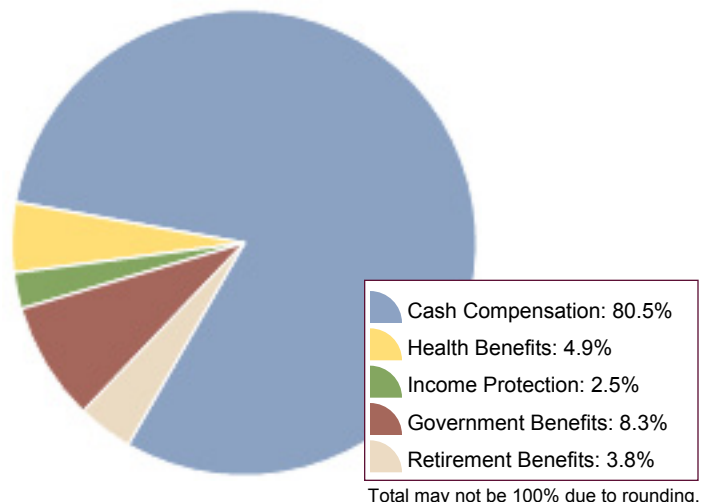
401(k) Retirement Plan

Insight e-Tools will match 50% of a participating employee's deferral up to 2%.

In addition to the compensation and benefits mentioned above, we also provide you with:

- 3 paid holidays
- Employee Assistance Program
- Flexible Spending Account
- Tuition Reimbursement
- Health Risk Screening
- Smoking Cessation Program
- Flexible Work Schedules
- Credit Union

The chart below illustrates our contribution to your total compensation package in addition to your cash compensation:



Total may not be 100% due to rounding.