



**Your Personal Employee Benefit Statement**

**A Brief Summary of Your:**

- Health Care
- Life Insurance
- Retirement
- Special Programs
- Disability Insurance
- Social Security
- Paid Time Off

NEW! Use your login & password to see this statement at <http://younicycle.com>.

Massive Software Inc. recognizes that dedicated employees are its most important assets. This personalized compensation and benefit statement reflects the company's commitment to you and your dependents and is one way of showing you how much Massive appreciates your contribution to our success. We hope this statement will help you better understand your "overall compensation", which is comprised of wages and company benefits.

**Dennis T. Menace,**  
**President & CEO**

**Prepared for**

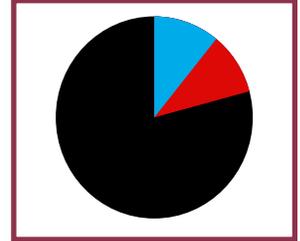
Henry Hemma  
Sr. Consulting Services Eng  
**Base Salary:** \$62,000.16

**Date of Birth:** 11/27/1972  
**Date of Hire:** 10/9/1995

This projected benefit statement is based on your current wage rate and regular hours per pay. This statement is a projection, not a guarantee. The Company reserves the right to amend or change available benefits at any time.

**Your Projected Total Compensation Package**

<b>A</b>	<b>Annual Wage:</b>	<b>\$62,000</b>
<b>B</b>	<b>Your Paid Time Off:</b>	<b>6,915</b>
<b>A - B = C</b>		
<b>C</b>	<b>Pay for Time Worked:</b>	<b>55,085</b>
<b>D</b>	<b>Other Benefits:</b>	<b>7,894</b>
Includes Medical, Dental, Vision, Life, Long Term Disability, Social Security and EAP.		
<b>B + C + D = E</b>		
<b>E</b>	<b>Total Compensation:</b>	<b>\$69,894</b>



**Total Benefits are 27% of Pay for Time Worked or 24% of your Annual Wage**

**Health, Dental Vision & Flex**

**Your current per pay deductions for:**

Medical/Vision	0.00
Dental	0.00
Medical Flex Spending	0.00
Dependent Care Account	0.00

Don't forget that the Medical Spending and Dependent Care Accounts are valuable plans that allow you to use pretax dollars for a variety of health dependent care expenses.

We suggest that you "brush up" on the provisions of these plans before annual enrollment.

Massive Software recognizes the importance of a thorough approach to health care and offers very comprehensive coverage for medical, prescription drugs, dental, vision and pretax accounts.

**Massive's Annual Contribution**

**\$2,630**

The rapidly escalating cost of health care has led many employers to implement cost-sharing with employees. Massive Software remains committed to providing free medical plan and dental plan coverage for its employees, given the parameters of the plan. Costs incurred for dependents or spouse in excess of the employee's premium are shared by the employee and Massive Software.

**You are currently enrolled in the Blue Cross Point of Service Health Plan.**

Did you know that this plan not only offers low (or no) copays, but also much more than just traditional health services? Go to <http://www.bluecrossca.com>, click on the Member, Health Living and HealthExtensions hotlink. You will find a wide variety of discounts on products and services ranging from:

- Vitamins and supplements, Cosmetic products
- Health memberships, Massage and hypnosis
- Travel gap insurance and much more!

Detailed information about this **BLUE Plan** is in your enrollment packet, on their website or in Human Resources.

**You are currently enrolled in the MetLife PPO Dental Plan.**

The MetLife Dental Plan will cover you (In-Network) for 100% of Preventive, 80% of Basic, 50% of Major up to an annual maximum of \$1,500 per person. See your plan booklet for more details.

**You are currently enrolled in the Vision Service Plan with Member Only coverage.**

The Vision Service Plan provides a free exam and replacement lenses every 12 months in addition to discounted Laser Vision Correction.

Call Human Resources with questions on any of the above plans.

**Life**

Voluntary, payroll deducted Life Insurance is available for yourself, your spouse and dependent children.

**See HR for details.**

Massive Software provides life insurance for all employees equal to their annual base salary (and commissions, if applicable), rounded to the next higher thousand. Your current level of benefit is **\$62,000**. In addition, you are provided with an equal amount of Accidental Death and Dismemberment insurance which will cover you in varying amounts depending on the nature of the accident, injury or fatality.

**Massive's Annual Contribution**

**\$63**

Please make sure that your beneficiary designations are current.

## Disability

### Your current per pay deduction for:

Short-term Disability Insurance \$5.37

48% of all home foreclosures are a result of disability while only 3% are as a result of death.

Massive Software recognizes the serious financial impact that can be imposed by a disability and has developed a comprehensive plan that addresses your potential short and long-term needs.

**Massive's Annual Contribution**

**\$401**

You are covered during the 1st three months of a disability through California's mandated State Disability Insurance. This plan could provide approximately 55%-60% of your salary, up to \$490 per week. In addition, you have the option of choosing voluntary, short-term coverage. This plan, after a 1-week waiting period, could pay up to 60% of your weekly wage with a maximum benefit of \$2,000 per week. This plan would be offset by any State benefits that you received. According to our records you are enrolled in this plan.

Nearly 3 out of 10 working individuals between the age of 35 and 65 are disabled for 90 days or longer. Many employers do not provide a Long Term Disability plan, while others have plans that begin at 6 months of disability. Massive Software's plan begins at **3** months and can provide a monthly benefit of as much as 60% of your monthly wage until disability ends or you reach age 65. Your calculated monthly benefit is **\$3,100**.

You are covered for any on the job illness or injury through California Workers' Compensation. Massive makes the full contribution for this plan **and** the Long Term Disability Plan.

All of the above benefits are integrated, to include any Social Security Disability benefits for which you may be eligible. If you need additional details on any of the above plans, please refer to your plan brochures or ask Human Resources for clarification.

## Social Security

Social Security is a "joint effort", as you and Massive Software contribute an equal amount.

Did you know that self employed individuals contribute the entire amount?

Massive Software contributes an amount equal to your own Social Security contribution. Your possible benefits are listed below. The Social Security Administration now sends out Benefit Estimates which will be more accurate than the figures below, as they use your actual wage history.

**Massive's Annual Contribution**

**\$4,743**

- A Lump-Sum Death Benefit
- Survivor's Benefits
- Disability Benefits
- Medical Care Benefits
- Retirement Benefits for You
- Survivor's Benefits for Divorced Spouses
- Retirement Benefits for Dependents

Death benefits could be: **\$1,291** for each child under age 18 plus **\$1,291** for your spouse, regardless of age, with dependent child(ren) under age 16, or **\$1,231** for your spouse, age 60 or older. The combined family benefit from Social Security will not exceed **\$3,014** monthly. Your projected retirement benefit at age 65 is **\$1,493** per month. Once again, the Benefit Estimate you receive from the Social Security Administration will be more accurate than the figures above.

## Retirement

view your own info  
<http://www.manulife.com/usa>  
password, log-in required

**1-800-395-1113**

Your 401(k) Plan can help you prepare for a comfortable retirement and provide a significant supplement to Social Security. The chart below may help you understand the impact of rates of return and the value of time (starting early!). All figures below are projections based on assumed rates of growth and assumed, level contributions until age 65. Your actual rate of return **will** vary. The figures below are **not guarantees. Actual performance will vary.**

	Your Account Value (as of 9/30/2002)	Your Projected 2002 Contributions	Projected Totals on 11/27/2037
	<b>\$5,902.16</b>	<b>\$3,100.08</b>	<b>NA</b>
4% return @ age 65	<b>\$23,437</b>	<b>\$227,221</b>	<b>\$250,658</b>
6% return @ age 65	<b>\$45,788</b>	<b>\$343,324</b>	<b>\$389,112</b>
8% return @ age 65	<b>\$88,343</b>	<b>\$530,136</b>	<b>\$618,479</b>

## Time Off & Special Plans

Your current per pay deduction for:  
Pre-Paid Legal \$0.00

Paid Holidays **9**  
Vacation/PTO Days **20**

\* Assumes a full calendar year of employment.

**Massive's Annual Contribution**

**\$6,972**

### Other Valuable Benefits

Direct Deposit	AT&T cell phone discounts
Referral Bonus Program	Employee Assistance Program (1-800-999-7222)
Discount Movie Tickets	Free Starbucks coffee
Corporate Fitness Membership	Pre-Paid Legal Plan
Discount Theme Park Tickets	Discounted MetLife Home/Auto policies
Onsite nursing facilities for new mothers	Onsite Foosball/Table Tennis
Sponsored summer & holiday parties	

While the details of this document provide a personalized overview of **Massive's** benefits, it does not describe all the exclusions, limitations or conditions of the benefit programs. If there is any real or apparent conflict between this statement and the terms, conditions or limitations of the official plan documents, the provisions of the official plan documents will control. The official plan documents are available in Human Resources.