

Coolaire recognizes that loyal people are its most important asset. This personalized compensation and benefit statement reflects our commitment to you and your dependents.

We hope that you remain part of our family for many years.

**Prepared for:**

**Iam Sample**  
**Employee #: 10496**  
**Date of Hire: 4/1/1987**  
**Control #: 1234**  
**Department: 5830**

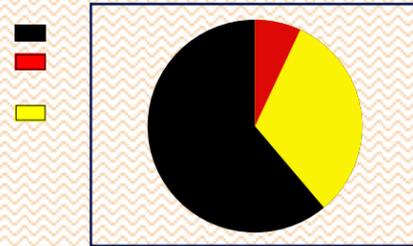
**A Quick Summary:**

Your 2007 Gross Wage was **\$56,512.68**. The projected 2008 figures below do **not** include Incentive Pay, OT or other possible pay.

<b>Pay for Time While Working</b>	<b>\$44,614</b>	■
<b>+ Paid Time Off</b>	<b>\$5,384</b>	■
<b>Estimated 2008 Annual Wage</b>	<b>\$49,998</b>	
<b>+ All Other Benefits</b>	<b>\$23,206</b>	■
<b>Projected Total Compensation</b>	<b>\$73,204</b>	

Pay for time While Working represents an estimate of your Regular Pay (does not include OT, Incentive Pay, etc.), minus your estimated time off for calendar year 2008. Paid Time Off is your estimated vacation and holiday time off. Other benefits include health, disability, life, Social Security & retirement contributions.

**Benefits are 39% of Total Compensation**



**Health, Dental and Vision Care Protection**

You can locate an Aetna participating health provider at [www.aetna.com/asa](http://www.aetna.com/asa). (excludes Hawaii employees)

Coolaire's comprehensive Health, Dental and Vision plans give you the freedom to choose the coverage(s) that are right for you and your family. Please refer to your plan booklets or your Benefits Department for additional details on these plans.

✓ You are currently enrolled in the Coolaire Employees Medical Benefit Trust, Option 1 (pre-tax), with Family health and dental insurance coverage.

Coolaire Contribution
\$9,125

**Option 1**

The Contributory Group Insurance Plan (Option 1) where Coolaire pays most of the cost, has the following benefits. (See your booklet for specific details.)

- \$15.00 Co-Pay for in-network Primary Care Physician office visits.
- Prescription Drug Card where you pay \$15.00 for a generic, \$30.00 for a Preferred Name Brand or \$45.00 for a Non-Preferred Name Brand. Mail order drugs are also available on maintenance drugs at a reduced co-pay.
- In-Network deductible of \$300 per person or \$900 per family for hospital, specialist and other expenses.
- 80% Benefit coverage for in-network & 100% when out-of-pocket maximum is reached.
- In-Network Wellness benefit of \$200 per year with a \$15.00 co-pay.

**Dental Insurance Plan**

As a regular full-time employee, if you elect group health Option 1, this coverage is included. However, you may elect dental coverage as a separate benefit.

- Calendar Year Plan Maximum: \$1,000 per person.
- Deductible: \$50 per person; \$150 per family.
- Benefit Percentages: After your deductible is met, benefits are paid at 50% or 80%, depending on the dental service performed.
- Preventive Care: Two free exams per year (subject to the plan's \$1,000 annual maximum).

✓ Dental coverage is included as part of the Option 1 Health plan.

**Option 2**

The Contributory Group Insurance Plan (Option 2) where Coolaire pays most of the cost, has the following benefits.

- \$20.00 Co-Pay for in-network Primary Care Physician Office visits.
- A deductible of \$500 per person or \$1,500 per family.
- 80% benefit coverage for in-network & 100% when out-of-pocket max is reached.
- 60% coverage for out-of-network & 100% when out-of-pocket max is reached.
- Prescription drugs covered at 90% for generic and 70% for name brand up to \$6,000 annually.

**Vision Insurance Plan**

As a regular full-time employee you may elect vision coverage as a separate benefit.

- Exam: 1 exam every 12 months with a \$15 co-pay.
- Lenses and Frames: These are covered once each year with a combined co-pay of \$25.
- Contact lenses are covered up to \$105 per year with no co-pay.

Call VSP at **1-800-877-7195** or visit [www.vsp.com](http://www.vsp.com) for provider info.

✓ You are currently enrolled in Coolaire's Vision Insurance plan with Family coverage.

**Your Current Dependent Information**

If you see an error below, please inform your Benefits Representative. Accurate Dependent information is important!

**Health Insurance**

You have elected FAMILY HEALTH coverage.  
 Your Eligible Dependent(s):  
 SAMPLE, NINA

**Dental Insurance**

Same as shown under Health Insurance.

**Vision Insurance**

You have elected Employee Only coverage so you do not have dependents that are eligible for Vision coverage under your Coolaire Plan.

**Flexible Spending Plan**

Coolaire has adopted a Flexible Spending Plan that allows you to take advantage of special, IRS approved "tax-breaks" allowing you the ability to pay for many health and dependent care expenses with pre-tax dollars. Doing this usually reduces your income tax. Track your out-of-pocket expenses and be prepared for next year's enrollment! The 3 categories are:

- **Insurance premiums** (group health, dental and vision).
- **Unreimbursed Medical/Dental Expenses** (those expenses not covered by any insurance program such as deductibles, co-pays, etc.). There is an annual \$5,000 limit. **The rules allow** certain over-the-counter medications, such as cold or headache medicine, **to qualify for reimbursement!** Your benefit department has the details.
- **Dependent Care Expenses** (child and elder care). There is a \$5,000 annual limit.

✓ You are not currently enrolled in the pre-tax, Unreimbursed Medical Account. Using this account could save you taxes. Consult with your tax advisor before next year's Open Enrollment!  
 You are not currently enrolled in the pre-tax, Dependent Care Account.

**Disability Insurance**

Coolaire recognizes that a disability can cause financial hardship and has adopted a comprehensive program. A special Salary Continuation (Medical Leave) Plan is provided for all regular, full time salaried employees with 1 or more years of service. This plan may provide up to 100% of your regular wages for up to 90 days; depending on the nature and extent of the disability. This Plan is unique and one of the best available, regardless of industry. You became eligible for this plan on 4/1/1988.

In addition, Coolaire offers a voluntary Long Term Disability plan that could provide benefits of 60% of your wage (to a maximum of \$15,000 per month) beginning after 90 days of continuous disability. Coolair covers the majority of the costs of this plan.

✓ You are currently enrolled in the Long Term Disability Plan with a possible benefit of \$2,500 per month.

In addition, Coolaire covers you for an on-the-job illness or injury through Workers' Compensation. The safety of our employees is of the utmost importance. Please report any unsafe conditions to the appropriate supervisor. Remember, Safety first!

Coolaire Contribution
\$4,340

**Life Insurance**

Coolaire provides \$10,000 of Group Life Insurance for full-time hourly and salaried employees. If injury or death are the result of an accident, you or your beneficiary may receive an additional \$10,000. You are eligible to elect Additional Life Insurance & Accidental Death & Dismemberment (AD&D) equal to two times your regular annual pay. Coolaire contributes to the cost for this benefit.

✓ You are currently enrolled for \$100,000 of Additional Life Insurance with Accidental Death & Dismemberment.

Coolaire recognizes that everyone has different life insurance needs and makes available low cost, payroll deducted Supplemental Life Insurance that can be purchased for one times your salary, to a maximum combined (Basic + Additional + Supplemental) of \$500,000 of coverage.

✓ You are not currently enrolled for Supplemental Life Insurance.

You may also purchase optional Dependent Life Insurance for your spouse and each qualified dependent.

✓ You are not enrolled in this benefit. Please see your Benefits Department for additional information.

Coolaire Contribution
\$145

**Your Current Beneficiary Information**

If you see an error below, please inform your Benefits Representative. Accurate Beneficiary information is important!

**Basic Life Insurance**

Your Primary Beneficiary(ies):  
 SAMPLE, NINA 100%

**Additional Life Insurance**

Your Primary Beneficiary(ies):  
 SAMPLE, NINA 100%

**Supplemental Life Insurance**

Not enrolled

**Social Security**

The Company contributes an amount equal to your Social Security contributions. These contributions fund your account for retirement, disability and Medicare benefits. You receive an annual estimate of benefits from the Social Security Administration which incorporates your Earning history. You should save that statement and file for future reference.

Coolaire Contribution
\$3,723

## Retirement Plan

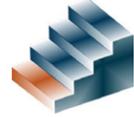
Coolaire provides a quality retirement plan for your long term security. There are three ways money goes into your retirement plan:

- The 1st is the Profit Sharing Plan which is designed to reward full-time employees with more than one year of service in a plan year. *Coolaire* may make an annual contribution to this plan, depending on profitability and other business factors. You are 100% vested after 5 years of service.  
**✓ Your share of Coolaire's contribution to this Plan was \$3,850.81.**
- The next way is by enrolling in the 401(k) Plan. The plan is designed to make it easy and profitable to save. And finally, when you contribute to the 401(k) Plan, you receive a company match of \$0.50 for each \$1.00 you contribute up to 6% of your earnings.
- ✓ Coolaire's match contribution last year was \$1,711.96.** If you continue to contribute as you did last year, Coolaire's match remains the same and your account grows at 6%, it would grow to **\$329,127.88** at your age 65.

**Coolaire Contribution**

**\$5,563**

One of the most difficult aspects of planning for retirement is getting started. We hope that the step-by-step approach below will help you in your preparations.



### Step 1 Know where you are

Estimated Annual Social Security Benefit: **\$19,488**      Years to retire: **8.8** years (as of 6/15/2008)  
 Current Annualized Wage: **\$49,998**      Account Balance (as of 1/31/2008): **\$139,320**

Note that the account balance above includes your 401(k) Plan (as of 1/31/2008).  
 Since this balance is NOT as of TODAY and Social Security is an estimate, please use the figures below as a ROUGH GUIDE ONLY.



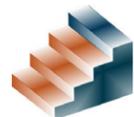
### Step 2 Know where you are going

Many experts feel that you'll need about 80% of your current income to retire comfortably. Let's face it, more is better. Not many people complain about having too much money. You will have 24 hours per day to enjoy retirement, and having enough money will give you the choices and freedom that you want.

Your current annualized wage is **\$49,998**.  
 So you'll need about \$39,998 per year.  
 If you continue working, Social Security may provide about **\$19,488** per year.  
 If you had to retire on this tomorrow, would your retirement be comfortable? Probably not.

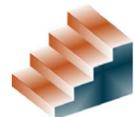
What you need: \$49,998 X .8, or \$39,998  
 Projected Social Security: \$19,488

This means that you'll need to provide **\$20,510** per year from other assets that you accumulate between now and retirement.



### Step 3 Plan your future

The "average" retirement lasts about 18 years, but it could last much longer for many retirees. It's certainly possible that your retirement could last 25 years, or more. That's what we'll plan; a 25 year retirement. And because you'll probably no longer be working, we'll assume a 3% inflation rate during retirement and that your money will continue to work for you during retirement at a conservative rate of 6%. With these assumptions, we've calculated that you'll need to retire with **\$409,798** in retirement savings. It has been estimated that this amount will provide you with **\$20,510** per year. Coolaire can't tell you how to invest your money. That decision is yours. Many experts feel that diversification can reduce the risks associated with investing. Bear that in mind as you make decisions about the investment of your portfolio.



### Step 4 Have enough savings?

Remember where we want to go. You'll need to reach \$409,798 to retire at age 65 with \$39,998 per year (in today's dollars). This dollar amount (\$409,798) includes any other investment sources you may have available at retirement. The Future Value of your 1/31/2008 retirement account balance is included in this figure. In order to get there:

If your portfolio makes	Each year, you'll need to invest (all sources, to include you and Coolaire)	To retire at age 65 with your goal of
5%	<b>\$18,137</b>	<b>\$409,798</b>
7%	<b>\$13,399</b>	<b>\$409,798</b>

Last year's total contribution (all sources) was \$12,411.  
 If you need to adjust, do so at the next enrollment date!  
*Watch your mail for your next enrollment opportunity.*  
*It's never too early or too late to begin!*

## Paid Time Off & Special Programs

### Coolaire provides:

**8** holidays  
**20** vacation days  
 (calculated as of your 2008 anniversary date)

Coolaire encourages employees to further their education in job-related areas and offers financial assistance to employees who successfully complete education courses. Make sure that you complete the "Education Assistance Application" & receive the required approvals before you begin any coursework.

We also provide:  
 Safety celebrations & awards, service awards, Thanksgiving & Christmas dinners, picnics and/or product & other recognition awards.

**Coolaire Contribution**

**\$5,694**



# Your Personal Employee Benefit Statement



**Prepared for:**  
**Iam Sample**