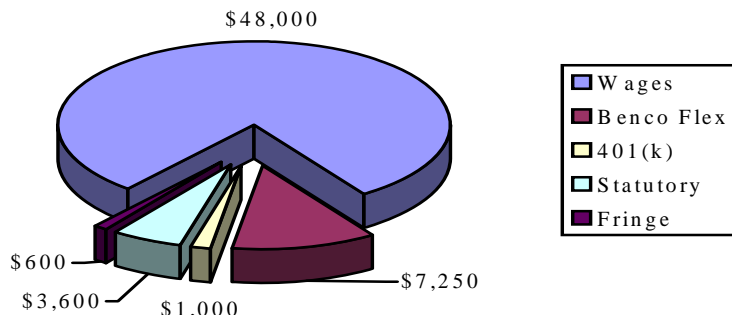




2006 Total Compensation Statement

Benco is pleased to present your 2006 Total Compensation Statement. If any information included in this statement is incorrect, please contact Human Resources at (401) 555-9999.

John Doe
123 Main Street
Anytown, US 12345



Total Compensation

Benco provides you with compensation in the form direct pay (wages) and indirect pay (benefits). The total value of your benefits and wages are as follows:

Benefits	Your Contribution	Benco Contribution	Total Cost
<u><i>Benco Flex – 2006 Elections</i></u>			
BCBSRI Healthmate Standard Plan 200 Medical	\$600	\$6,000	\$6,600
Delta Dental High Plan	\$400	\$600	\$1,000
VSP Vision	\$0	\$50	\$50
Basic Life & AD&D – 2x Base Salary	\$0	\$200	\$200
Dependent Life	\$100	\$0	\$100
Short Term Disability	\$200	\$100	\$300
Long Term Disability – Standard	\$0	\$200	\$200
Flexible Spending Account – Health Care	\$1,000	\$50	\$1,050
Flexible Spending Account – Dependent Care	\$2,000	\$50	\$2,050
Group Legal & Financial Planning	\$100	\$0	\$100
<u><i>401(k) Retirement Savings Plan – 2005</i></u>			
Pre-Tax Contributions	\$2,000	\$1,000	\$3,000
After-Tax Contributions	\$1,000	\$0	\$1,000
<u><i>Government Statutory Benefits – 2005</i></u>			
FICA Tax (Social Security & Medicare)	\$2,500	\$2,500	\$5,000
Unemployment Tax	\$0	\$100	\$100
Workers Compensation	\$0	\$1,000	\$1,000
<u><i>Additional Fringe Benefits – 2005</i></u>			
Tuition Assistance	\$0	\$500	\$500
Vacation Buy-Back	\$600	\$0	\$600
Miscellaneous	\$0	\$100	\$100
Total Benefit Cost	\$10,500	\$12,450	\$22,950
<u>Wages</u>			
2005 Regular Wages		\$40,000	
2005 Premium Wages (Overtime, Shift Differential, Bonus, etc.)		\$4,000	
2005 Paid Time Off (Holiday, Vacation, Personal)		\$4,000	
Total 2005 Earnings		\$48,000	

Total Compensation \$60,450

The value of your benefits (including paid time-off) is approximately 27% of your total compensation.

Benco Flex Benefits

Medical - You have elected Employee Only coverage through BCBSRI Healthmate Coinsurance Plan.

Dental - You have elected Employee Only coverage though the Dental Dental High Option Plan.

Vision - You have elected Employee Only coverage though the VSP Vision Plan.

Life Insurance - Benco provides you with two times your annual salary in basic life insurance and basic Accidental Death & Dismemberment (AD&D) coverage at no cost to you. You have elected the buy-down option which provides you with \$XX,XXX in life insurance and additional compensation towards your paycheck. Additionally, Benco allows you to purchase Dependent Life Coverage at low group rates.

Disability - Benco provides you with coverage for certain cases of Short Term Disability. In addition, Benco provides you with Long Term Disability (LTD) benefits while you remain disabled, up to age 65. You have elected to receive the standard LTD benefits of 60% of your base monthly earnings up to \$10,000 per month after 180 days of disability.

Flexible Spending Accounts – Benco offers employees to participate in Health Care and Dependent Care Flexible Spending Accounts (FSA’s). FSA’s allow you to pay for unreimbursed health care and dependent care expenses with pre-tax dollars. You have elected \$X,XXX toward your Health Care FSA and \$X,XXX toward your Dependent Care FSA.

Group Legal & Financial Planning – Benco offer you the option to purchase Group Legal and Financial Planning benefits through ARAG. You are not currently electing to purchase these benefits.

401(k) Retirement Savings Plan Benefits

Both Benco and you share in contributing to your 401(k) plan. Under the Benco 401(k) Savings Plan, you can elect up to 20% of your pre-tax income and 10% of your after-tax income into your 401(k). Benco will match 50% of the first 6% of pre-tax contributions to the plan.

Your Account Balance & 2005 Contributions

December 31, 2005 Account Balance.....\$XX,XXX

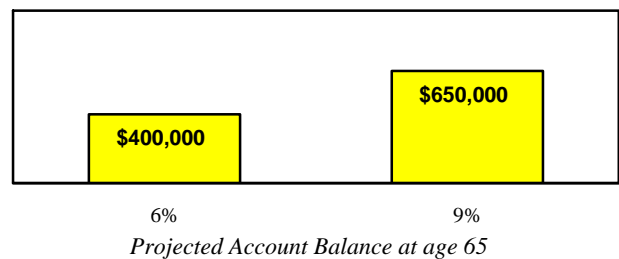
As of January 1, 2006, you are contributing XX% pre-tax and XX% after-tax to your 401(k) account. You are XX% vested in the Benco matching contributions. You are always 100% vested in your own contributions.

Your 2005 401(k) Contributions

2005 Employee Contributions – Pre-tax	\$X,XXX
2005 Employee Contributions – After-tax	\$X,XXX
2005 Benco Matching Contributions.....	<u>\$X,XXX</u>
2005 Total Contributions	\$X,XXX

How Your Accounts Can Grow

We have provided a projection of your 401(k) balance you might receive in the future. The 401(k) balance projection assumes your salary continues at its current rate, you make no withdrawals or loans from your account, your account earns 7% compounded annually, you contribute to the 401(k) according to the contribution percentages shown, and you continue to be employed by Benco until you turn age 65 (XX/XX/XXXX).



Government Statutory Benefits

As required by law, Benco covers every employee with Workers Compensation and Unemployment Insurance coverage. In addition, Benco must match the employee’s contribution toward Social Security and Medicare on a dollar for dollar basis.

Additional Fringe Benefits

In addition to the benefits previously listed on this statement, Benco offers the following benefits available to their employees:

- Tuition Assistance
- Long Term Care
- Health Club Reimbursements
- College Bound Fund (529 Plan)
- Vacation Buy-back
- Employee Assistance Plan
- Group Auto & Home Insurance