

# river ton enterprises



Dear Jennifer,

This 2008 Total Compensation Statement is a brief outline of your projected earnings and company provided benefits as of January 1, 2008. It is our way of showing you how much we appreciate your contribution to the success of Riverton Enterprises. Should you have any questions regarding this report, please contact the Human Resources Department.

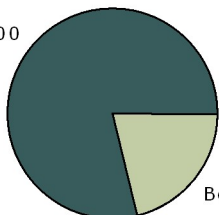
Sincerely,

Gary Riverton, President

## YOUR PERSONAL SUMMARY

### Total Compensation

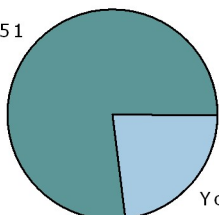
Cash Comp: \$55,500



Benefits: \$15,051

### Total Benefits Cost

Riverton: \$15,051



You: \$4,486

#### Cash Compensation

Estimated Base Salary	\$45,000.00
Projected Overtime	1,500.00
Projected Commission	7,500.00
Bonus (2007)	1,500.00

#### Total Cash Compensation

**\$55,500.00**

#### Benefits

	Your Share	Riverton's Share
Health Insurance	\$800.00	\$6,000.00
Dental Insurance	80.00	400.00
Vision Insurance	15.00	50.00
Basic Life and AD&D	0.00	1,000.00
Supplemental Life	150.00	0.00
Long Term Disability	0.00	2,500.00
401(k) Match	0.00	1,200.00
Social Security & Medicare	3,441.00	3,441.00
State Unemployment	0.00	336.00
Federal Unemployment	0.00	56.00
Workers' Compensation	0.00	68.15

#### Total Benefits Value

**\$4,486.00**

**\$15,051.15**

#### Total Cash Compensation

**\$55,500.00**

#### Total Compensation

**\$70,551.15**

## COMPREHENSIVE HEALTH

You have elected to participate in our Comprehensive Health and Welfare Plan this year. You have elected coverage for your entire family through the Acme Health Plan. Dental benefits are provided through the Del Danno Insurance Company. Vision care benefits are paid up to \$50 for an eye exam every 12 months and up to \$200 for lenses and frames every 24 months.

## LIFE and AD&D

Life and AD&D insurance coverage provides financial protection for you and your family in the event of an accident or death. All eligible employees are covered by basic life and AD&D insurance, paid by Riverton Enterprises, with a benefit equal to three times (3x) your annual earnings up to a maximum of \$1,000,000. The value of your basic life insurance is **\$100,000**. The value of your AD&D benefit is **\$100,000**.

The Company offers additional life insurance coverage for you, your spouse and/or dependents, at your cost. The following lists your current supplemental coverages:

**Employee Life Benefit: \$100,000**

**Spouse Life Benefit: \$25,000**

**Dependent Life Benefit: \$10,000**

## SHORT-TERM DISABILITY and LONG-TERM DISABILITY

Short-Term Disability (STD) benefits are provided to help offset loss of income that results from an accidental injury or illness. Benefits begin on the 8th day of disability and are paid up to 13 weeks. Your short-term disability benefit is **\$649** (75% of your base salary, up to \$2,000) per week.

Long-Term Disability (LTD) insurance is also provided to eligible employees. This coverage will provide you with **\$2,250** (60% of your base salary, up to \$7,000) per month, beginning 14 weeks after the onset of your disability.

## 401(k) PROFIT SHARING and RETIREMENT PLAN

Riverton offers a 401(k) account to help you prepare for retirement. During 2008, you can contribute up to 15% of your earnings, not exceeding the IRS limit of \$15,500. Riverton will match 70% of your contribution (up to a total of 3.5% of your annual income). Riverton also makes discretionary contributions based on the profitability of the Company. Your account balance as of January 1, 2008 was **\$60,000**. Refer to the summary plan description for more details, including the vesting schedule.

## PAID TIME-OFF

Riverton Enterprises recognizes the importance of paid time-off (PTO) for rest and relaxation. Based on your length of service, you accrue approximately **25** days of PTO annually with an approximate value of **\$4,500**.

## OTHER BENEFITS

- Flexible Spending Accounts
- Employee Assistance Program
- Free Checking at World Bank
- On-site Child Care
- Direct Deposit
- Service Awards
- Discount Ticket Program
- Family Medical Leave
- Cellular Phone Plan
- Annual Company Picnic
- Uniform Expense
- Free Parking

## SOCIAL SECURITY

Each year you pay a percentage of your earnings into a form of retirement commonly known as Social Security. Your employer matches your contribution. All contributions are paid directly to the Social Security Administration.

The purpose of both contributions is to provide you with income at retirement, or survivor income for your family in the event of your death. In addition, these funds provide a long list of other benefits which are available to you and your family. Your local Social Security Administration office can provide you with a free booklet which describes each of the many benefits and how to obtain them.

Every year the Social Security Administration sends a statement to workers aged 25 and older. It includes a summary of the estimated benefits you and your family may receive as a result of your earnings. The statement gives you the opportunity to see if your account has been properly credited each year. Consult your local Social Security Administration office for details.

## UNEMPLOYMENT INSURANCE

You are covered with unemployment insurance which provides you with partial compensation in the event you are laid off from work for reasons other than misconduct. If you leave your employer, you are either not covered, or the period of waiting for benefits is extended.

If you qualify for coverage, your income subsidy will be based on a percentage of your earnings. Contact your state employment office for claims filing information.

## WORKERS' COMPENSATION

You are covered with workers' compensation insurance in the event you are injured while working. If your accident results in death, your family will receive survivor's income. This coverage also applies to disability or death caused by a job related disease.

Riverton's insurance carrier will pay for all reasonable medical expenses related to your accident, disability, or death. Spouses and children will receive a lump sum for burial expenses and may be entitled to additional compensation based on your earnings. Workers' compensation laws are state laws, not federal laws. As a result, the benefits will vary between states. Consult your state workers' compensation department or the human resources department for claims information.

*Your fringe benefits contribute greatly to your annual compensation and to your personal well being. The purpose of this report is to help you better understand the value of your benefit program. Every effort has been made to accurately communicate your benefits in this report. Please note that errors do occasionally occur. If you should discover any discrepancies in your report, or if you need help in understanding its contents, please contact the Human Resources Department.*

*This report is only a summary. The actual determination of your benefits is based solely on the plan documents provided by the carrier for each plan. This summary report is **not** legally binding, is **not** a contract, and it does **not** alter or amend any original documents. We hope this report will be helpful to you and your family in planning for your financial security.*

riverton enterprises

2000 West Riley Lane  
New York, NY 10025

## Your Personal Statement of Total Compensation



2 0 0 8

Jennifer Nelson  
111 S.E. 7th Street  
New York, NY 10022