

## Chesapeake Financial Shares Personal Benefit Statement

(Note: Based on calendar year employment and an annual salary of \$25,000)

<u>Benefit</u>	<u>Description</u>	<u>Employer Annual Investment</u>
Health Care	Company provided health care:	
	Medical Option 1 - Keycare 15 PPO (Base Plan)	\$4,008.00
	Medical Option 2 - High Deductible Health Plan	\$3,300.00
	Employer Funded contribution to your Health Savings Account	\$1,200.00
	Vision:	\$78.36
	Dental:	\$391.68
Retirement Plans	To help you save for your retirement, the Company offers two separate retirement plans in addition to matching Social Security:	
401K	The 401K Plan includes both Company contributions and your own voluntary contributions if you are eligible. The Company expects to spend:	\$1,125.00
	(Using a 6% Deferral Rate - Does not include Administrative Fees paid by the Company)	
	Employer Funded Defined Contribution to 401K (Estimate)	\$498.00
	(In 2007 CFS contributed \$180,000 to it's employees through the 401K DC)	
ESOP	Employer Funded Defined Contribution to ESOP (Estimate)	\$846.03
	(In 2007 CFS contributed \$270,000 to it's employees through this plan)	
Social Security & Medicare	The Company matches your contributions. Projected amount:	\$1,912.50
Basic Life Insurance	The Company provides Basic Life Insurance in the amount of three times your salary. That cost will be:	\$144.00
Vacation	The value of the vacation provided to you each year (10 days):	\$961.54
Holidays	Typically 10 paid Holidays per year	\$961.54
Long Term Disability	Covers 60% of base monthly pay until you become eligible for retirement:	\$62.50
Worker's Compensation	Partial income compensation and medical care in the event of an on-the-job injury:	\$242.50
Unemployment Compensation	The Company pays state and Federal tax to provide income during unemployment:	\$103.20
Sick Leave	The Company pays for salary continuation during illness (4 hours per month accrued, up to 30 days):	\$576.92
Other Benefits	Tuition Reimbursement, Christmas Parties and other Special Events	\$600.00
	Lucrative Incentive Programs:	Based on Performance
	TOTAL BENEFIT COST TO Company (medical option 1)	\$12,511.77
	TOTAL BENEFIT COST TO Company (medical option 2)	\$13,003.77
	TOTAL BASE SALARY	\$25,000.00
	TOTAL COMPENSATION PLAN (medical option 1):	\$35,011.77 *
	TOTAL COMPENSATION PLAN (medical option 2):	\$35,503.77 *

Year 2008 Rates

\*Your vacation, holidays, and sick pay benefits are already included in your 2008 wages