

Chesapeake Financial Shares

Personal Benefit Statement for

(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 30 PPO:	\$4,176.00
	Medical Option 2 - \$1500/90% High Deductible Health Plan Employer Funded contribution to your Health Savings Account	\$3,996.00 \$750.00
	Medical Option 3 - \$3000+/100% High Deductible Health Plan Employer Funded contribution to your Health Savings Account	\$3,516.00 \$2,000.00
	Vision:	\$85.08
	Dental:	\$336.60
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: (Using a 6% Deferral Rate - Does not include Administrative Fees paid by the Company) Employer Funded Defined Contribution to 401K (Estimate) (In 2009 CFS contributed \$180,000 to it's employees through the 401K DC)	\$1,125.00 \$498.00
ESOP	Employer Funded Defined Contribution to ESOP (Estimate) (In 2009 CFS contributed \$270,000 to it's employees through this plan)	\$846.03
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)	\$12,631.41
	TOTAL BENEFIT COST TO Company (medical option 2)	\$13,201.41
	TOTAL BENEFIT COST TO Company (medical option 3)	\$13,971.41
	TOTAL BASE SALARY	\$ 25,000.00
	TOTAL COMPENSATION PLAN (medical option 1):	\$ 35,131.41 *
	TOTAL COMPENSATION PLAN (medical option 2):	\$ 35,701.41 *
	TOTAL COMPENSATION PLAN (medical option 3):	\$ 36,471.41 *

Year 2010 Rates

*Your vacation, holidays, and sick pay benefits are already included in your 2010 wages