

Few **Employees** realize
just how much
their **benefits cost.**



A comprehensive benefit statement combines the direct compensation paid to the employees with all the indirect compensation they also receive during the year; a sort of “hidden paycheck.”

This statement is just an example of what we can create for you. We can provide a variety of layouts, with pie charts, graphs, or other design features you may want to include. The statement can also be printed with your company logo.

If you are interested in a comprehensive benefit statement, please call your Swerdlin representative.

**Swerdlin
&
Company**

Actuaries • Employee Benefit Consultants
Atlanta, Georgia

John Doe Hidden Paycheck

		<i>Annual Company Contribution</i>	<i>Annual Employee Contribution</i>
Health & Welfare	Medical & Dental	\$4,040.16	\$516.00
	Long Term Disability	\$106.08	\$0.00
	Basic Group Life Insurance	\$378.00	\$42.00
	AD&D	\$42.00	\$4.56
	Dependent Life Insurance	\$0.00	\$0.00
	FSA Cafeteria Plan	\$60.00	\$1,200.00
	Long Term Care	\$0.00	\$0.00
	Vision	\$0.00	\$84.00
Retirement	401(k) Plan	\$1,300.00	\$2,600.00
Payroll Taxes	Social Security & Medicare	\$2,432.82	2,432.82
	Federal Unemployment	\$56.00	\$0.00
	State Unemployment	\$68.00	\$0.00
	Workers Compensation	\$80.90	\$0.00
Time Off	Holiday	\$1,417.11	\$0.00
	Paid Time Off	\$1,294.40	\$0.00
Other	Legal	\$0.00	\$0.00
	Employee Assistance	\$33.00	\$0.00
Total Benefit Contribution		\$11,511.70	\$7,082.61
2008 Base Salary		\$32,132.10	
2007 Incentive Bonus		\$1,516.00	
Total 2008 Compensation		\$33,648.10	
Your Benefits & Compensation Package Value		\$45,159.80	

Your total benefits equal an additional 34.21% of your base salary.