




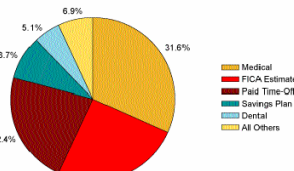
What it is...

The Real Value Statement is a personalized total compensation statement that presents each employee with the total value of cash compensation, employee benefits and potential tax savings — that is, the "real value" of employment. It's a dynamic, living document that can be easily and frequently updated with new information, and it can be delivered online through Benergy™ and printed for mailing.

real value statement		XUBERANT, INC.		
 <p>Last updated: 4/1/2005</p> <p>There is more to your total compensation at Xuberant, Inc. than salary alone. We have prepared this personalized statement highlighting the real value of your total compensation. Please review it carefully. If you have any questions, please do not hesitate to contact Human Resources.</p>				
		<p>PREPARED FOR:</p> <p>Krista L. Cleer 123 Main Street Apt. A Lynbrook, New York 11555-6789</p>		
<p>CASH COMPENSATION:</p>				
Salary	As of 3/31/2005		\$75,000.00	
Annual Bonus	1/1/2004-12/31/2004		\$1,800.00	
Commissions	3/31/2004-3/31/2005		\$8,544.00	
TOTAL:			\$85,344.00	
<p>Note that your bonus is provided on a calendar year basis, while salary and commissions are paid on a fiscal year.</p>				
<p>BENEFITS:</p>				
Program	Current Benefit	Coverage Level	Your Contribution	Employer Contribution
Medical	United HealthCare HMO	Employee + Family	\$1,680.12	\$8,154.60
Dental	Ameritas Dental	Employee + Family	\$120.12	\$1,320.96

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Vision	Davis Vision Plan	Employee + Family	\$390.00	\$646.56
Life & Accident Insurance	John Hancock	2 x Salary		\$225.00
Long-Term Disability	UNUM Provident	60% of income		\$248.73
Short-Term Disability	UNUM Provident	100% for 6 mos.		\$365.22
Savings Plan	Fidelity			\$2,250.00
Paid Time-Off	Vacation/personal	15/5 days		\$5,769.23
FICA Estimate			\$6,528.82	\$6,528.82
Unemployment Taxes				\$296.25
ANNUAL TOTAL:			\$8,719.06	\$25,805.37

Summary of Employer's Contribution to Your Benefits



Benefit Category	Percentage
Medical	31.6%
FICA Estimate	25.3%
Paid Time-Off	22.4%
Dental	6.9%
Savings Plan	6.7%
All Others	5.1%

What it does...

For the Employee

The Real Value Statement aggregates employee data, pulling together pay and benefits in one place. Employees see:

Cash compensation, such as base salary, commissions, bonuses, overtime and any others you define.

Employee benefits, including health and welfare, retirement, paid time off, work/life and tax programs. The statement contains employer's contributions toward each program and may also display employee contributions for contrast.

Estimated tax savings, this optional area of the statement estimates the tax savings each employee enjoys in insurance premiums, 401(k) contributions, FSAs, etc.

"Real Value", the sum of the above is presented as the real value of employment for each employee.

Retirement and investments, show balances for financial programs, such as 401(k) balances, pension estimates and company stock programs.

To enhance the comprehension of the statement, the application creates appealing graphics that present the relative sizes of each component of compensation.



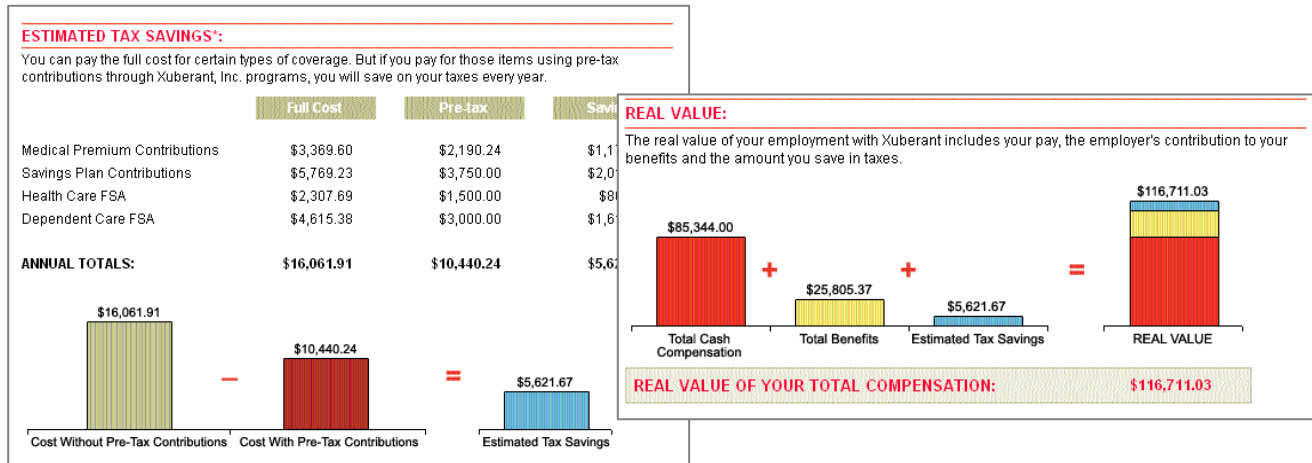
What it does...

For the Employer

The application streamlines the process of publishing total compensation statements. Using easy to follow online wizards and a user-friendly Excel workbook, you can:

- Define the overall template and branding
- Input all the necessary employee data
- Tailor the messages, descriptions and disclaimers
- Preview the statements
- Publish them to the Benergy portal
- Print them for mailing along with a custom cover letter

After you have published and printed your Real Value Statements, you can easily update them periodically to keep pace with changes in employee salaries, benefits and company policy.



What it can do for you...

Simply having good benefits does not necessarily represent real value to employees. You have to show them the value of what they have. The Real Value Statement does just that, easily and economically.

The Big Picture

Open the "buried treasure" for your employees and show them the real value of their employment. Give them one place to go where they can get the complete, personalized view of their pay and benefits. They'll understand and appreciate their company-sponsored programs and more effectively manage their benefits.

Current information

As an online tool, the Real Value Statement is easy to update throughout the year giving employees the most current information. Total compensation no longer is restricted to a once-a-year communication.

Online and on paper

Some employees don't have access to the Internet. And there are also times when it is necessary, and even desirable, to give each employee a personalized printed statement. With the Real Value Statement, it's easy to format and print these documents for hard-copy distribution.

All of this — the full view, the timeliness of the information and the employees' appreciation — pays dividends in improved employee retention and increased productivity.