Chesapeake Financial Shares

Personal Benefit Statement for

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

Benefit	Description	Employer Annual Investment
Health Care	Company provided health care:	
	Medical Option 1 - $1500/90% High Deductible Health Plan	$5,256.00
	Employer matched contribution to your Health Savings Account	$500.00
	Medical Option 2 - $3000+/100% High Deductible Health Plan	$5,568.00
	Employer matched contribution to your Health Savings Account	$1,500.00
	Vision:	$85.08
	Dental:	$454.80
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)	$1,125.00
ESOP	Employer Funded Defined Contribution to ESOP (Estimate) (In 2013 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:	$72.50
Worker's Compensation	Partial income compensation and medical care in the event of an on-the-job injury:	$242.50
Sick Leave	The Company pays for salary continuation during illness (6 hours per month accrued, up to 90 days):	$865.38
Other Benefits	Training, Education, Tuition Reimbursement, Holiday Parties & Other Special Events	$1,300.00
	Lucrative Incentive Programs	Based on Performance
	TOTAL BENEFIT COST TO Company (medical option 1)	$14,726.87
	TOTAL BENEFIT COST TO Company (medical option 2)	$16,038.87
	TOTAL BASE SALARY	$ 25,000.00
	TOTAL COMPENSATION PLAN (medical option 1):	$ 36,938.41 *
	TOTAL COMPENSATION PLAN (medical option 2):	$ 38,250.41 *

Year 2014 Rates

*Your vacation, holidays, and sick pay benefits are already included in your 2014 wages