



George Herman Ruth
700 Lower State Road
Elkridge MD 21075

Dear Babe:

Dempsey and Sons is pleased to provide you with your **Total Compensation Statement**, an overview of your salary and the benefit plans in which you participated as of January 1, 2015.

This personalized document is intended to help you gain a comfortable understanding of the value of the group insurance plans and benefits provided to you and their value as part of your total compensation. While salary is the largest portion of your total compensation, a significant portion is provided through indirect pay for health insurance, retirement and other benefits.

As the chart shows, when the value of your benefits is combined with your paycheck, your total compensation package is enhanced by as much as 20-30%.

Please review this information carefully. Every effort has been made to report your compensation and benefits information accurately.

Sincerely,

Kevin Dempsey

President
Dempsey & Sons



Total Annual Compensation Statement 2015

What You Should Know About Your Total Compensation Statement:

The purpose of this statement is to help you better understand the value of your benefits program. The benefits provided by *Dempsey & Sons* is a significant percentage of your total annual compensation package, and are designed to protect your overall financial health and well-being. Your Annual Base Salary is calculated using estimated hours provided to Human Resources. This may vary from your actual hours. In addition, it does not reflect additional compensation such as overtime, differentials, on-call, etc.

Total Annual Compensation Statement 2015

What You Should Know About Your Total Compensation Statement:

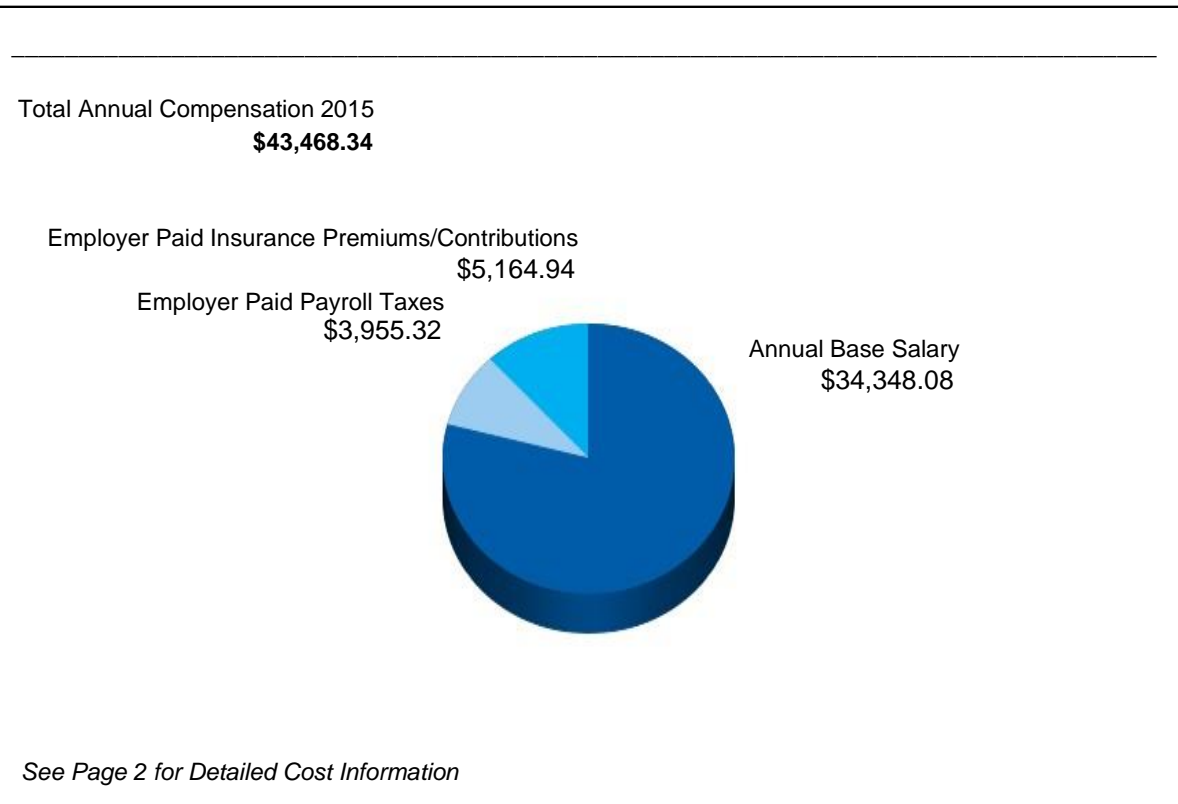
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Annual Base Salary		\$34,348.08
Paid Time Off (Days)	10	\$1,321.08
Paid Holidays	9	\$1,188.97
Total Paid Time Off (Days)	19	\$2,510.05

Total Paid Time Off as a percentage of Annual Base Salary..... 7.31%

Dempsey & Sons Contributions / Benefits	\$9,120.26
Benefits as a percentage of Total Compensation.....	20.98%
<i>See Page 2 for Detailed Cost Information</i>	

Total Compensation	\$43,468.34
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Total Annual Compensation Statement 2015

Prepared for: **Babe Ruth**

Employer / Employee Detailed Costs

	Annual Cost	Employee Annual Cost
Social Security	\$2,129.58	\$2,129.58
Medicare	\$498.05	\$498.05
Unemployment Insurance	\$115.20	\$0.00
Worker's Compensation Insurance	<u>\$1,212.49</u>	<u>\$0.00</u>
Payroll Taxes Total	\$3,955.32	\$2,627.63
Medical Insurance Basic DV Single	\$4,096.88	\$1,066.00
Dental Insurance Dental Base Single	\$274.56	\$0.00
Life & AD&D Insurance	\$87.38	\$0.00
Long Term Disability Insurance	\$77.28	\$0.00
Short term Disability Insurance	\$113.62	\$0.00
401(k) Contribution	<u>\$515.22</u>	<u>\$1,030.44</u>
Premiums/Contribution Total	\$5,164.94	\$2,096.44
Total Annual Costs	\$9,120.26	\$4,724.07

Additional Benefits

In addition to the benefits outlined in this statement, you may also be eligible for the following:

- Medical and Dependent Care Flexible Spending Accounts
- Bereavement Leave
- Catastrophic Sick Leave (accumulates 6 days per year to a maximum of 60)
- Family Medical Leave
- Jury Duty Leave
- Military Leave
- Personal Leave
- Tuition Assistance
- Referral Bonus
- Direct Deposit
- Credit Union

• Voluntary Benefits:

- Accident Insurance
- Universal Life Insurance w/ Long Term Care

Total Annual Compensation Statement Disclosure Notice

While care has been taken to ensure this statement is accurate, the possibility of error always exists. The availability and amounts of your actual benefits will always be governed by the official Plan documents. This statement is not a legal document and should not be construed as such. It does not constitute a contract of employment or a guarantee of any particular benefit. Please Contact Human Resources if you have any questions.