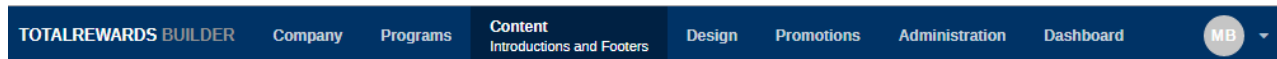


Introductions and Footers

Last Modified on 12/04/2019 11:17 am EST



Introduction and Footers will appear with the Cash Compensation and Benefits summary to guide employees through their statement



Go to **Content**, then choose **Introductions and Footers** from the drop-down menu

Introductions and footers have been pre-populated for you from the NM communications team. Review and change to your business needs.

Note: Introductions and Footers appear on both online and print statements.

Cash Compensation section:

Cash Compensation and Benefits Summary Introduction

The amount of your total compensation from Tower Financial Group is much more than what is indicated in your yearly earnings statement. In addition to direct pay, it includes the value of your health care insurance, disability and life insurance, retirement benefits and government mandated benefits. Below we break out your total compensation.

Cash Compensation Section Footer

Data as of 5/15/2019.

Other Compensation Footer

Balances as of 12/31/2018

For example:

Welcome

Compensation

Health & Wellness


Retirement & Financial Security

Additional Benefits & Per

The amount of your total compensation from Tower Financial Group is much more than what is indicated in your yearly earnings statement. In addition to direct pay, it includes the value of your health care insurance, disability and life insurance, retirement benefits and government mandated benefits. Below, we break out your total compensation.

CASH COMPENSATION	2019 New Salary	2018 Amount
Salary	\$120,000.00	\$112,000.00
Firm-Based Performance Bonus		\$20,000.00
Individual Performance Bonus		\$10,000.00
Employee Referral Bonus		\$500.00
Total:		\$142,500.00

Data as of 5/15/2019.



Benefit Section

Benefit Section Footer

The above benefit elections are based on enrollment October 2018

For example:

BENEFITS	Plan	Coverage	Your Contribution	Company Contribution
Medical Insurance	HDHP 3K	EE + Family	\$1,500.00	\$1,200.00
Dental Insurance	Delta Basic	EE + Family	\$100.00	\$100.00
Vision Insurance	Vision Plus	EE + Family	\$100.00	\$100.00
Health Savings Account			\$500.00	\$250.00
Life Insurance	NM Plan	2x Salary	\$100.00	\$100.00
Disability Insurance	NM Plan	60% of Salary	\$0.00	\$100.00
State Unemployment Ins.			\$0.00	\$400.00
Federal Unemployment Ins.			\$0.00	\$50.00
401k Savings Plan	NM Plan		\$12,000.00	\$6,000.00
Social Security & Medicare			\$4,200.00	\$4,200.00
Auto Allowance			\$0.00	\$10,000.00
Parking / Transit Subsidy			\$0.00	\$600.00
Total:			\$18,500.00	\$23,100.00

The above benefit elections are based on enrollment October 2018

Estimated Tax Saving

Estimated Tax Savings Introduction

Tower Financial also offers you the opportunity to pay for additional benefits with pre-tax dollars. The following programs will save you tax dollars when you elect to pay for such benefits with pre-tax deferrals.

Estimated Tax Savings Footer

Based on 35% effective tax rate (federal, state, local and FICA taxes)

For example:

ESTIMATED TAX SAVINGS

Tower Financial also offers you the opportunity to pay for additional benefits with pre-tax dollars. The following programs will save you tax dollars when you elect to pay for such benefits with pre-tax deferrals.

Program	Pre-Tax Contribution	Tax Savings
Medical Insurance	\$1,500.00	\$52
Dental Insurance	\$100.00	\$3
Vision Insurance	\$100.00	\$3
Health Savings Account	\$500.00	\$17
401k Savings Plan	\$12,000.00	\$4,20
Total:	\$14,200.00	\$4,97

Based on 35% effective tax rate (federal, state, local and FICA taxes)

Total Compensation

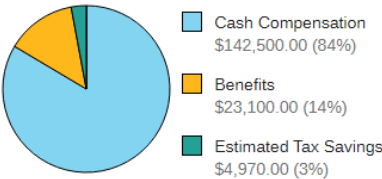
Total Compensation Value Introduction

The true value of your total compensation includes your direct pay, the company's contribution to your benefits and the consequent tax savings to you.

For Example

TOTAL COMPENSATION VALUE

The true value of your total compensation includes your direct pay, the company's contribution to your benefits and the consequent tax savings to you.



TOTAL VALUE OF YOUR COMPENSATION: \$170,570.00

Click **Save** to ensure changes will not be lost.