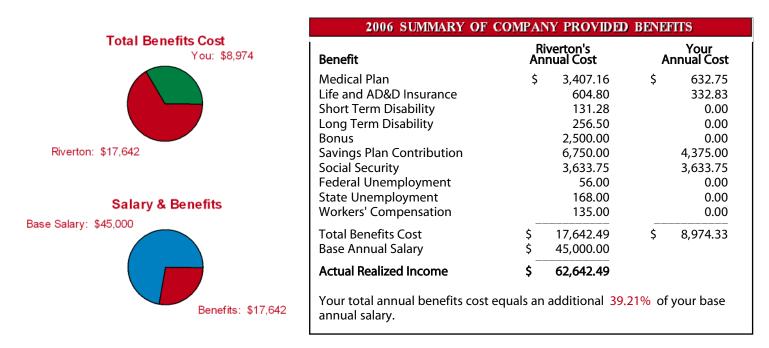
Dear Jennifer:

This benefits statement is a brief outline of your company provided benefits. It is our way of showing you how much we appreciate your contribution to the success of Riverton. Should you have any questions regarding this report, please do not hesitate to call me or the Human Resources Department.

Sincerely, Jury

Gary Riverton, Executive Director



COMPREHENSIVE HEALTH

Y ou have elected to participate in our Comprehensive Health and Welfare Plan. You've elected coverage for your entire family through the Acme Health Plans. Dental benefits are provided through the Del Danno Insurance Company. Vision care benefits are paid up to \$50 for an eye exam every 12 months and up to \$200 for lenses and frames every 24 months.

SALARY CONTINUATION

The firm finances and administers a salary continuation program. Benefits are paid based on your length of service and begin after five consecutive days of disability. Your estimated benefit is \$865 a week for up to 17 weeks which includes state disability benefits.

L ong term disability insurance is also provided as a source of income protection. This coverage will provide you with \$2,250 per month beginning 120 days after the onset of your disability. Refer to your plan description for duration of benefits.

LIFE and AD&D INSURANCE

Upon your death, your beneficiary will receive \$45,000 of basic life insurance. If your death is a result of an accidental injury, an additional \$45,000 will be paid. You have elected additional coverage as follows:

\$25,000 of voluntary life insurance.

\$5,000 of child life insurance.

SAVINGS PLAN

The Riverton 401(k) Savings Plan will help you prepare for your financial future. You can contribute up to 15% of your pay on a pre-tax basis. After one year of service, the firm may make a discretionary contribution to your account. Your Savings Plan account balance was \$34,402.41 as of the last plan valuation date.

PROJECTED TIME-OFF COMPENSATION

30.77
61.54
65.38
57.69

OTHER VALUABLE BENEFITS

Pre-tax Transit Program
Free Checking at World Bank

Employee Assistance Program

On-site Child Care
Direct Deposit

Flexible Spending Accounts

Discount Ticket Program

- Family Medical Leave
- Cellular Phone Plan

This Report Was Especially Prepared For Jennifer Nelson.