

## We manage your project and keep you on schedule and on budget

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We have helped dozens of clients produce hundreds of successful projects over the past 30+ years. Here are a few reasons our clients find us to be a valuable extension of their internal team...

**Availability** – with only a few exceptions, our clients are within a two-hour drive of our office

**Flexibility** – we are flexible in how we work with you; for example, we can utilize the talent of your internal creative staff to keep outside costs down and give you input about your project's design; we are also flexible in dealing with your data sources

**Creativity** – we don't reinvent the wheel with each project, but we do bring creativity to each project through personalized content based on your objectives and by developing creative and appealing designs

**Affordability** – we are a small business with low overhead costs, which allows us to keep fees reasonable

**Timeliness** – we help you establish a realistic project schedule and we manage your project so your target dates are achieved and employees receive their statements in a timely manner



## WC Consulting, LLC

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Wayne Carroll became an independent consultant after a successful 20-year career with a major benefits consulting firm, and in 2001 he started his own business, WC Consulting.

Wayne is actively involved with his local business community and is a leader in the Louisville Area Chapter of ISCEBS (International Society of Certified Employee Benefit Specialists).

With over 30 years of communications experience, Wayne has successfully managed hundreds of client projects. His creativity and attention to detail have resulted in satisfied clients and repeat customers through the years.

Please give us a chance to show how we can be the perfect outsource solution for many of your communication needs. Please contact Wayne to set up an introductory meeting.

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**WC CONSULTING, LLC**

*Your outsource partner  
for effective communications*

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*Your trusted outsource provider for  
accurate, creative & cost-effective*

## Total Compensation Statements

*Over 30 years of experience  
producing hundreds of  
successful projects*



*Communications that make a difference*

## Outsourcing is a cost-effective solution for recurring annual communications or special projects

Your Human Resource and benefits staff already have a full plate. It may be difficult or impossible to carve out the time or internal resources to effectively manage intensive projects such as employee benefit statements, new-hire orientation packets, benefit enrollment, training materials or those special projects that seem to come out of nowhere.



**WC Consulting LLC** provides outstanding communications project management, allowing your staff to continue doing what they do best as we become an extension of your internal team. Whether you just need assistance or you need us to handle the entire project, you will benefit from:

**Our experience** – We have many years of experience working with employers of all sizes and industries. We excel in helping our clients improve the quality of their communications, and we have extensive background in all phases of print, production and fulfillment.

**Our knowledge** – We understand employee benefits and know how to communicate them in simple language to employees. We have earned the highly-regarded Certified Employee Benefit Specialists (CEBS) professional designation.

**Our flexibility** – We react quickly and efficiently to your needs for economical pricing and timely completion of projects. We are happy to work with any internal resources you may have for design and/or production.

**Our network** – Our extensive network of experienced consultants, designers, printers and fulfillment vendors bring just the right combination of talent to your project.

## We are Experts at Helping Our Clients Develop Effective Total Compensation Statements

We have over 30 years of experience helping our clients prepare professional **Total Compensation Statements**. Our personalized products inform your employees of the value of their total compensation while giving them valuable information about their personal benefits under your company's various benefit programs.

HR system modules and internally produced statements do not duplicate the degree of experience, creativity and personalization we bring to your project. You will have *better informed* employees and *increase your retention* when you provide one of our proven statement products.

### YOUR TOTAL COMPENSATION

Your total estimated annual compensation of **\$70,989** as of 07/01/2012 includes your base pay, overtime and bonus (if applicable), and the value of the benefits paid by FLANDERS on your behalf. As you can see in the chart below, your company-paid benefits account for a large percentage of your estimated total annual compensation.

**Total Compensation**

29%  
17%  
54%

■ Base Pay ■ Benefits ■ Bonus/Overtime

**Annualized Benefit Costs**  
Below is a list of the comparative estimated annual costs to you and to the company for your major benefit programs:

Benefit Program	You	FLANDERS
Wellness Rewards	n/a	\$5,980
Medical Plan	\$5,980	\$8,987
Dental Plan	\$1,276	n/a
Onsite Clinic (average annual value)	n/a	\$680
Health Care Spending Account	\$1,040	n/a
Dependent Care Spending Account	\$0	n/a
Basic Long-Term Disability Plan	n/a	\$67
Optional Long-Term Disability Plan	\$42	n/a
Company-paid Life & AD&D Insurance	n/a	\$113
<i>(including dependent coverage, if applicable)</i>		
Optional Life Insurance (includes dependent)	\$262	n/a
Optional AD&D Insurance	\$0	n/a
Company-paid Travel insurance	n/a	\$7
Optional AFLAC coverage	\$0	n/a
401(k) Plan (actual contributions 7/1/11 - 6/30/12)	\$1,468	\$668
Social Security	\$2,162	\$2,928
Workers' Compensation (average)	n/a	\$226
Unemployment Insurance	n/a	\$169
Employee Assistance Program (average)	n/a	\$23
Uniforms (estimated annual cost)	n/a	\$780
<b>Total estimated annualized costs</b>	<b>\$12,230</b>	<b>\$20,628</b>
Base annualized pay *		\$38,272
Overtime Pay (from 07/01/11 - 06/30/12)		\$11,077
Bonus Pay (from 07/01/11 - 06/30/12)		\$1,012
<b>Estimated Total Annual Compensation</b>		<b>\$70,989</b>

\* Your base annualized pay shown above includes the value of your Paid Time Off (PTO) and seven paid holidays (six full days plus two half days).

### SECURITY TOMORROW

**401(k) Plan Status as of 06/30/2012**

The 401(k) Plan gives you a chance to save for the future on a tax-deferred basis. As an added incentive to participate, FLANDERS matches 30% of the first 5% of pay you save under the plan, and we may also make additional discretionary Profit Sharing contributions.

As of July 1, 2012 you are saving 3% of pay in the 401(k) Plan. As of 06/30/12 you had an estimated total account value of \$6,686 in your 401(k) account. You may change your contribution percentage at any time.

You become 100% vested in matching and discretionary contributions after reaching five years of vesting service under the plan. As of 06/30/12 you had an estimated \$6,364 vested 401(k) Plan account balance.

**Estimated Future 401(k) Plan Values**  
By making some assumptions, we can project your estimated future 401(k) Plan account value. These assumptions were used for your projections:

- Your work status and base pay do not change in the future
- Your future contributions do not assume any overtime or bonus pay
- There are no changes to the 401(k) Plan provisions
- You make no withdrawals from the Plan
- You save 3% of pay each year
- FLANDERS continues to match 30% of the first 5% of pay you save
- Projections assume no discretionary Profit Sharing contributions
- Your account has 4% investment earnings each year (this is not guaranteed – just an assumption for illustration purposes)

Based on these assumptions, your estimated future plan values could be:

Estimated Future Account Values:		
In 5 years:	In 10 years:	In 15 years:
06/30/2017	06/30/2022	06/30/2027
\$16,355	\$28,126	\$42,446

**Note**  
Your actual future values will vary depending on actual contributions and investment earnings on your account. These estimates are just for illustration and to encourage you to use the 401(k) Plan as a vital component of your savings for retirement.

**Social Security Benefits**  
When you retire at age 62 or later, if you meet eligibility requirements you may receive retirement benefits from Social Security. Please refer to the Social Security Administration website ([www.ssa.gov](http://www.ssa.gov)) for more information and for estimates of your personal retirement benefits.