



Xuberant, Inc.

Last updated:
4/12/2005

There is more to your total compensation at Xuberant, Inc. than salary alone. We have prepared this personalized statement highlighting the real value of your total compensation. Please review it carefully. If you have any questions, please do not hesitate to contact Human Resources.

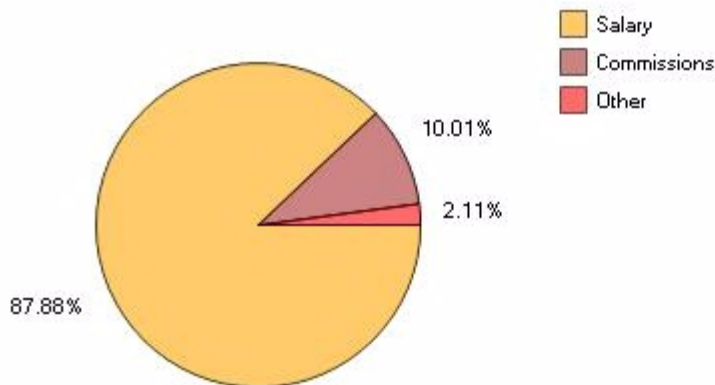
PREPARED FOR:

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CASH COMPENSATION:

Salary	8/28/2004	\$75,000.00
Bonus	1/1/2005-12/31/2005	\$1,800.00
Commissions	1/1/2005	\$8,544.00
TOTAL:		\$85,344.00

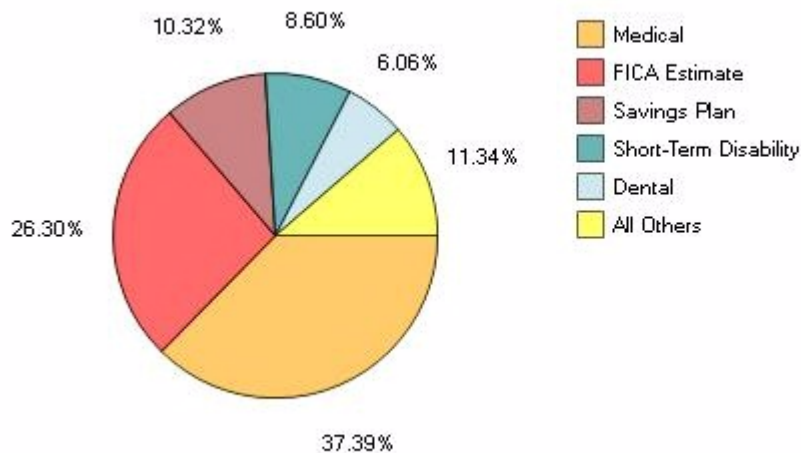
Summary of Your Cash Compensation



BENEFITS:

Program	Current Benefit	Coverage Level	Employee Contribution	Employer Contribution
Medical	United Healthcare HMO	EE + Family	\$3,600.00	\$8,154.60
Dental	Horizon Dental PPO	EE + Family	\$500.00	\$1,320.96
Vision	Davis Vision Plan	Employee + Family	\$120.00	\$646.56
Life & Accident Insurance	John Hancock	2 x Salary		\$375.00
Long-Term Disability	UNUM Provident	60% of income		\$74.76
Short-Term Disability	UNUM Provident	100% for 6 mos.		\$1,875.00
Savings Plan	Fidelity		\$4,500.00	\$2,250.00
Paid Holidays		10 days		\$360.58
Paid Time-Off	Vacation/personal	15/5 days		\$721.15
FICA Estimate	7.65% of pay		\$5,737.50	\$5,737.50
Unemployment Taxes	Federal, state and local			\$296.25
ANNUAL TOTAL:			\$14,457.50	\$21,812.36

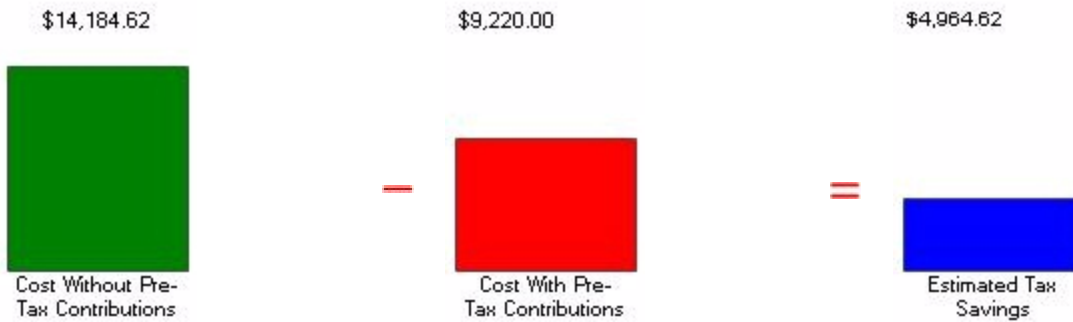
Summary of Employer's Contribution to Your Benefits



ESTIMATED TAX SAVINGS*:

You can pay the full cost for certain types of coverage. But if you pay for those items using pre-tax contributions through Xuberant, Inc. programs, you will save on your taxes every year.

	Full Cost	Pre-tax	Savings
Premium Contributions	\$6,492.31	\$4,220.00	\$2,272.31
401(k) Pre-tax Contribution	\$6,923.08	\$4,500.00	\$2,423.08
FSA Program	\$769.23	\$500.00	\$269.23
ANNUAL TOTAL:	\$14,184.62	\$9,220.00	\$4,964.62

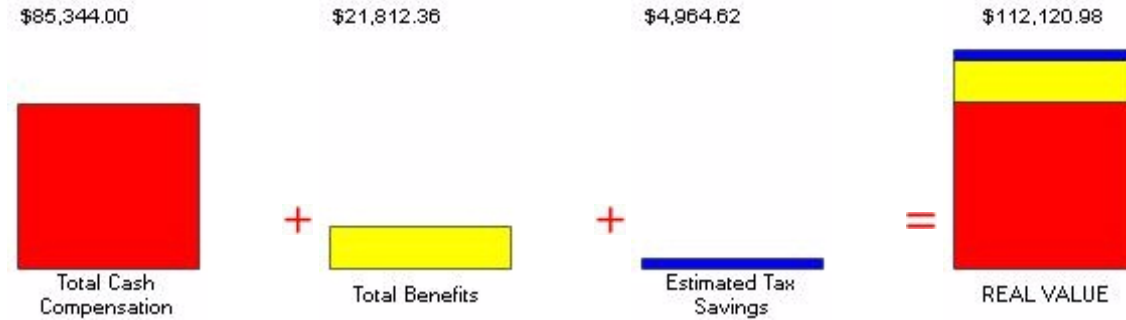


You may be eligible for higher tax savings if you participate in additional company plans. Contact Human Resources to learn more.

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

REAL VALUE:

The real value of your employment with Xuberant, Inc. includes your pay, the employer's contribution to your benefits and the amount you save in taxes.



REAL VALUE OF YOUR TOTAL COMPENSATION:

\$112,120.98

RETIREMENT AND INVESTMENTS:

Xuberant, Inc. provides programs to help you build assets for the future. Below is a summary of your accounts.

401(k) Balance	12/31/2004	\$89,754.00
Cash Balance Pension Plan	4/1/2004	\$93,657.94
Stock Option Program	8/1/2004-8/31/2005	13,500 options

Disclaimer

This report was prepared to communicate the value of the Xuberant, Inc. benefits. Reasonable measures have been taken to report this information accurately. Payment of any benefit, however, is subject to the actual conditions and terms of the applicable plans. Benefits will be determined in accordance with the legal documents establishing the various plans. In some cases, we have estimated values and savings that you might receive. For additional information, please refer to your Benergy™ or contact the Human Resource Department.