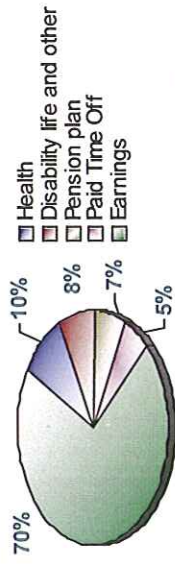


Your Compensation Profile



Joe G Alvin
1700 Maple Ave
Methuen, MA 01844

Benefits	\$10,912
Earnings	\$26,667
Total compensation*	\$35,684

*Adjusted for paid time off

Lambert & Carney Benefits Group, LLC is pleased to provide you with this Benefits Profile. Benefits are sometimes called the 'hidden paycheck' because their value is frequently overlooked. The Profile can help you understand the value of the benefits and the plan options you have chosen, and their role in your overall compensation. This Profile was produced based on your pay and benefits information as of November 2006. It does not reflect any salary or benefit changes made since then. Please review this Profile carefully. We hope it will be a useful tool in planning your future benefit elections.

Your Benefits

Lambert & Carney Benefits Group, LLC Annual Expense

Lambert & Carney Benefits Group, LLC offers medical, prescription drug, dental, disability, life insurance, paid time off, retirement and other benefits as part of your total compensation.

Medical

Lambert & Carney Benefits Group, LLC offers you several choices for medical protection. You may choose from a Health Maintenance Organization (HMO), Point Of Service (POS) or Preferred Provider Organization (PPO) plan. Your prescription drug program is delivered in combination with your selected medical plan.

\$3,044

Dental

You and your family are enrolled with Medspan Dental. Your policy provides for the following levels of coverage: 100% Preventive, 80% Basic, 50% Major Services, with a \$1,000 annual calendar year maximum for dental services. Orthodontic Services are covered at 50%, with a \$750 lifetime maximum per member. You must also satisfy a deductible of \$50 per individual with a maximum of \$150 per family for services provided in the Basic, Major, and Orthodontia categories.

\$538

Life Insurance

As a Lambert & Carney Benefits Group, LLC employee your Group Life Insurance coverage provides a basic death benefit of \$50,000 and an accidental death and dismemberment benefit of \$50,000 .

\$40

Long Term Disability

Lambert & Carney Benefits Group, LLC provides benefits for Long Term Disability coverage for full-time employees and part-time employees working 30 hours a week or more. LTD benefits begin after 90 days of a covered, approved disability. This benefit equals 60% of your monthly covered earnings up to a maximum benefit of \$5,000 per month for a period of up to 5 years.

\$112

Workers Compensation

For on the job accidents or illness, Workers Compensation pays medical bills; continues a portion of your earnings if you cannot work; and pays a benefit to survivors if you die.

\$148

Paid Time Off

Lambert & Carney Benefits Group, LLC provides generous time-off benefits. The value of your used time in the year 2006 is:

\$1,895

Vacation:	\$1,229
Sick time:	\$0
Holidays:	\$666

Retirement Benefits

Lambert & Carney Benefits Group, LLC provides a Defined Benefit Pension Plan for your years of service. Your Retirement Income Plan's current accrued monthly benefit is: \$ 290.37.

\$2,550

By retiring from Lambert & Carney Benefits Group, LLC at age 65, (assuming the plan and your earnings stay the same) your estimated Retirement Income Plan monthly benefit will be: \$ 526.20.

Refer to the Summary Plan Description in the Employee Benefits Guide for vesting information and eligibility details.

In addition to our Pension plan, you have the opportunity to invest for your retirement in Tax Sheltered Annuities.

Lambert & Carney Benefits Group, LLC also pays Social Security payroll taxes which help fund Social Security retirement benefits and Medicare. These payments are required by federal law and may amount to over 7% of your

\$2,040

Other Benefits

The following is a listing of other benefits Lambert & Carney Benefits Group, LLC provides for its employees. Some or all may be utilized by you and your family. The following cost illustrates an average cost per employee and does not reflect your actual usage:

\$545

Educational Assistance, Service Awards, Dependent Care Flexible Spending Account, Pretax Contributions for Benefits, Savings Bonds, Options for Short Term Disability and Supplemental Life Insurance Coverage, Commuter Programs, Free On-Site Parking, Subsidized On-Site Cafeteria, Daycare, Jury Duty Leave, Military Leave, Bereavement Days, and Unemployment Compensation.

Total estimated value of Lambert & Carney Benefits Group, LLC's contribution to your benefits for the year 2008:

\$10,912

This Benefits Profile was prepared by Lambert & Carney Benefits Group LLC, using data provided by Lambert & Carney Benefits Group, LLC. Every effort has been made to ensure that it is an accurate reflection of benefits offered during the specified time period. Some or all Profile items reflect estimates of their annual cost to Lambert & Carney Benefits Group, LLC. The Profile does not constitute a legal document or a guarantee of benefits. Payment of any benefit is determined solely by the terms and conditions of the applicable plan.