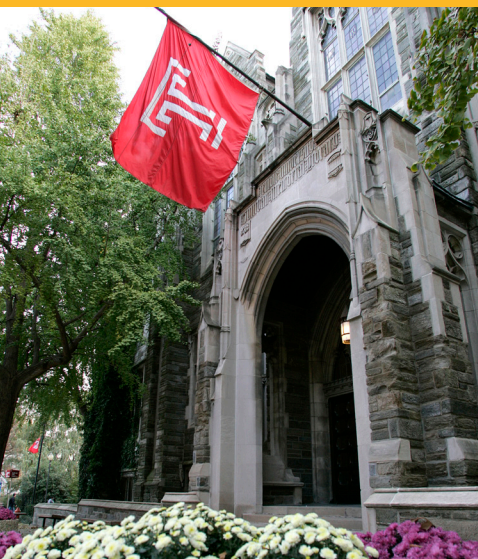




Your Personal Total Compensation Statement



March, 2011

Dear John:

I am pleased to present you with your **Temple University 2010 Total Compensation Statement** covering the period of January 1 through December 31, 2010. This statement has been prepared specifically for you and is designed to show how your compensation and benefits provide current protection and future security for you.

The benefits you receive are as important as your paycheck and are an integral part of your total compensation package. Total Compensation is the measurement standard which is used to position your pay and benefits in the marketplace. Temple University's philosophy is to provide a competitive total compensation package that will attract and retain employees whose individual performance and team efforts help support the success of the University. While these benefits are provided at significant cost, we regard the cost as an investment in our most important asset - our employees.

We appreciate your contributions to the strength and success of the University and look forward to future opportunities that lay ahead.

If you have any questions regarding this information, please contact the Benefits Division of Human Resources at 215-926-2270.

Sincerely,

A handwritten signature in black ink, appearing to read 'Harry A. Young'.

Harry A. Young
Associate Vice President
Human Resources

02 00999
JOHN DOE
1852 N. 10TH STREET
PHILADELPHIA PA 19122

This statement has been prepared for you as of **December 31, 2010**, and is based on the following personal data:

- Your Hire Date: **12/17/2003**
- Your Birth Date: **02/05/1978**

Your benefits are an extremely valuable part of your total compensation and help protect you and your dependents when you have health care expenses, become disabled or die, along with providing vehicles to help provide income security for your future.

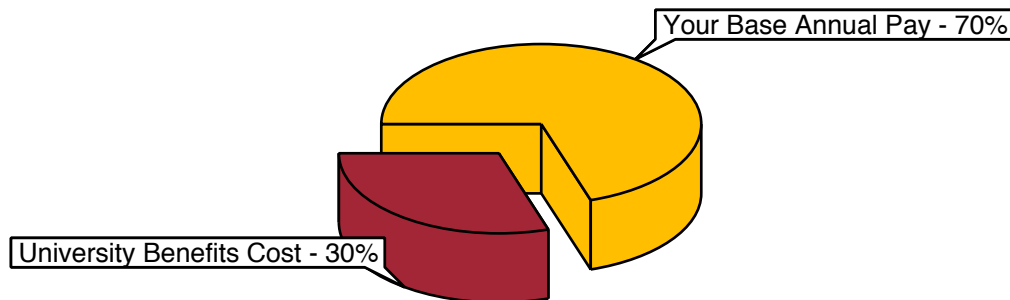
Your Base Annual Pay **\$56,499**

The following shows your annual benefits costs plus the University's estimated annualized costs as of 12/31/2010.

	<u>Your Cost</u>	<u>University Cost</u>
Health Care Benefits	\$2,846	\$15,663
Defined Contribution Pension Plan	\$2,505	\$4,732
Life Insurance Benefits	\$121	\$14
Disability Benefits	\$297	\$0
Social Security/Medicare	\$4,322	\$4,322
Total Annual Benefits Cost	\$10,091	\$24,731
Your Total Compensation		\$81,230

The pie chart below illustrates how your pay and the University's cost for your benefits combine to form your total compensation package.

Your Total Compensation — \$81,230



Included in your pay is time off for Holidays, Vacation Days, and Personal Days which represents approximately **12%** of your pay or **\$6,780**.

You are eligible for full tuition remission for up to eight credit hours in Temple's undergraduate colleges for either undergraduate or graduate courses. No tuition credit is given for courses taken in Temple's School of Law, Medicine, Dentistry or College of Podiatric Medicine. A spouse/domestic partner is entitled to one-half tuition remission. Legally dependent children under age 24 when initially enrolled, are eligible for full tuition remission for up to ten semesters to complete a degree in a Temple University undergraduate program.

Other benefits of significant value that are not included in the cost of benefits shown above include:

- Workers' Compensation
- Unemployment Insurance
- Jury Duty
- Military Leave
- Bereavement Leave
- Interest Free Computer Loan Program

**YOUR
TOTAL
COMPENSATION**

**TUITION
REMISSION**

**ADDITIONAL
BENEFITS**

**HEALTH CARE
BENEFITS**

MEDICAL BENEFITS

You are enrolled in the **Personal Choice (PPO) Plan** and have elected to enroll your eligible dependents.

This Plan offers comprehensive medical benefits which provides routine preventative care and coverage in the event of illness or injury. The level of coverage is based on whether you choose an in-network or out-of-network provider. Most services are covered in full if you choose an in-network provider. Inpatient hospital services are covered in full and doctor office visits require a \$10 copayment per visit.

PRESCRIPTION DRUG BENEFITS

You are enrolled in the **CVS/CareMark Prescription Drug Plan** and have elected to enroll your eligible dependents. You pay 10% of the cost for generic drugs, 20% of the cost for preferred brand name drugs and 30% of the cost for non-preferred brand name drugs. A mail order program is also available.

DENTAL BENEFITS

You are enrolled in the **Aetna Dental Plan** and have elected to enroll your eligible dependents. This Plan offers comprehensive coverage for most preventive, basic and major dental services.

VISION CARE BENEFITS

You are enrolled for vision coverage and have elected to enroll your eligible dependents. The University Department of Ophthalmology provides vision exams and eyeglasses once every two years. You may elect to receive a \$25 allowance for contact lenses instead of eyeglasses.

Flexible Spending Accounts let you save money on eligible health care and dependent care expenses by enabling you to pay for these expenses with pre-tax dollars. You do not pay any federal income tax or Social Security tax on these contributions. Each year, you may contribute up to \$5,000 to the health care expense account and \$5,000 to the dependent care account.

Your 2010 Election

- Health Care Expense Account **\$3,200**
- Dependent Care Expense Account **\$0**

VOLUNTARY SHORT TERM DISABILITY INSURANCE

You enrolled in the voluntary short term disability benefit offered by Prudential. This plan provides an income benefit of 60% of your base monthly salary after 4 weeks of disability, provided your sick time has been exhausted. Income replacement may continue for a maximum of 22 weeks. This plan also provides benefit continuation during the length of approved disability.

LONG TERM DISABILITY INSURANCE (Core Plan)

You have not elected coverage. Coverage is available subject to evidence of insurability. Contact the Benefits Office for further information.

SUPPLEMENTAL LONG TERM DISABILITY INSURANCE

You have not elected coverage. Coverage is available subject to evidence of insurability. Contact the Benefits Office for further information.

Coverage is designed to provide benefits to your survivors in the event of your death from accidental or natural causes.

LUMP SUM BENEFITS

- Group Term Life Insurance **\$10,000**
- Optional Supplemental Life Insurance (3 times your pay)..... **\$170,000**
- TIAA-CREF total account balance as of 12/31/2010 **\$35,800**
- Social Security death benefit for eligible dependents..... **\$255**
- Accidental Death and Dismemberment Insurance — You have not elected coverage. Coverage is available the first of the month without evidence of insurability. Contact the Benefits Office for further information.

MONTHLY BENEFITS

Social Security may provide estimated monthly benefits to your survivors as follows:

- For your eligible spouse age 60 or older **\$1,377**
- For your spouse caring for child(ren) under age 16 **\$1,445**
- For each dependent child under age 18 **\$1,445**
- Family maximum benefit **\$3,373**

The EAP provides resources, referrals and coaching to employees and their family members for a wide range of issues, including emotional well-being, family counseling, day care, legal questions, substance abuse, financial concerns, etc. They can be reached 24 hours a day at 1-888-267-8126 or at www.lifeworks.com.

**FLEXIBLE
SPENDING
ACCOUNTS**

**DISABILITY
BENEFITS**

**LIFE INSURANCE
BENEFITS**

**EMPLOYEE
ASSISTANCE
PROGRAM (EAP)**

DEFINED CONTRIBUTION PENSION PLAN

Temple University provides you with the opportunity to save for your retirement by enabling you to invest in TIAA-CREF and/or FIDELITY INVESTMENTS via payroll deduction.

Your Contributions in 2010

• Basic Pre-Tax Savings	\$2,505
• Roth After-Tax Savings	\$0
• Voluntary Pre-Tax Savings	\$0
• Voluntary Roth After-Tax Savings	\$0

Your Account Balance as of 12/31/2010

	<u>TIAA-CREF</u>	<u>FIDELITY</u>
• Employee Basic Balance	\$12,976.47	\$0.00
• Employee Voluntary Balance	\$0.00	\$0.00
• University Basic Balance	\$22,823.98	\$0.00
• Total Balance	\$35,800.45	\$0.00

(Rollovers and prior employer contributions are not included in your total balance. Please refer to your 12/31/2010 TIAA-CREF and/or FIDELITY statement for account balance information.)

You are fully vested in your account value.

You may contact TIAA-CREF at 1-800-842-2888 or visit their website at www.tiaa-cref.org. You may contact FIDELITY at 1-800-343-0860 or visit their website at www.fidelity.com/atwork.

Your Projected Account

The following projections illustrate how your total combined TIAA-CREF and/or FIDELITY account balances can grow over time based on assumed annual investment growth rates of 4% and 7%. It was also assumed that all 2010 contributions to the Plan, your base annual pay and all Plan provisions will remain the same in the future. These amounts are shown for illustrative purposes only and are not guaranteed.

	At 4% Annual Growth Rate	At 7% Annual Growth Rate
In 5 Years	\$82,755	\$91,830
In 10 Years	\$139,882	\$170,415
In 15 Years	\$209,385	\$280,633

Social Security — You may receive an estimated monthly benefit of **\$1,927** beginning at age **67** (your normal Social Security retirement age). You may begin receiving a reduced benefit as early as age 62. Additional benefits may be payable to your eligible spouse.

Social Security benefits shown in this statement are *estimates* only, based on current law, your current pay, and on reasonable assumptions about your past earnings. Actual benefits paid at retirement, death or disability are based on your covered earnings as recorded with the Social Security Administration and on the law in effect at that time.

This statement is designed to provide you with descriptive highlights of your pay and benefits as an employee of Temple University. The amounts shown in this statement are based on current law and current benefit plan provisions. Every effort has been made to ensure the accuracy of the information reported in this statement. In all cases, actual benefits will be paid in accordance with the governing plan documents, insurance contracts and Federal regulations in effect at time of payment. This statement is not a legal document.