



NON-EXEMPT EMPLOYEE BENEFIT COMPENSATION PACKAGE

Fiscal Year-End Staff Bonus

A bonus of up to 5% yearly base compensation is payable to all employees in the following year upon approval by the board of directors.

Retirement

Eligible employees are fully vested in the AG Financial Solutions' (AGFS) profit sharing plan after the first deposit by AGFS. Profit sharing contributions are set by the Board of Directors. Employees must work at least 1,000 hours in a year to be eligible. The 2011 contribution is 6.0% of total compensation to be contributed by April of the following year.

Holiday

Full-time employees are eligible for full holiday pay. Part-time employees (20-hour/week minimum) will receive prorated holiday pay based on average number of hours worked per week.

AGFS recognizes the following as paid holidays:

New Year's Day	Martin Luther King, Jr. Day
President's Day	Good Friday
Memorial Day	Independence Day
Labor Day	Columbus Day
Thanksgiving Day	Christmas Eve Day
Friday following Thanksgiving Day	Christmas Day

Paid Time Off (PTO)

Employees begin accruing PTO on the first day of employment and are eligible to redeem after successful 90-day review. Full-time employees with one year of service accrue 120 hours. An additional 8 hours of PTO accrue per year for each year of service with AGFS up to a maximum of 240 hours. The accrual rate for part-time employees (20-hour/week minimum) will be determined by the number of hours worked per week, prorated according to the accrual rates located in the AGFS Policy Manual.

Life Insurance

Life Insurance is provided for full-time or part-time (20-hour/week minimum) employees for two times base salary. Premiums are paid by AGFS with enrollment effective on the first of the month following hire.

Health Insurance

Employees are eligible to participate in the AGFS Health Insurance plan on the first of the month following hire. AGFS pays 65% of the health premium. Employees can choose the following additional coverage (employee pays 100% of premium): Dental, Hospital Intensive Care, Cancer, Accident, Specified Health Event, Vision, and Short Term Disability. Rates for part-time employees are pro-rated.

Flexible Spending Plan

Employees can contribute to a pre-tax flexible spending account that may be used to pay out-of-pocket medical, dental, vision, RX, individual premium expense, and dependent care expenses. AGFS will match up to \$500 per year (pro-rated based upon date of hire).

Health Reimbursement Account

AGFS contributes \$1,500 per year (pro-rated based upon date of hire) for all employees enrolled in the AGFS Health Insurance plan. This account may be used to pay out-of-pocket medical, dental, vision, and RX expenses.

Disability/Long Term Care

AGFS pays 100% of the Long Term Disability premium. After 90-days, the policy pays benefit equal to 60% of pay prior to the employee becoming disabled to a maximum of \$500 per week. Short Term Disability and is available as an elective with the premiums being paid by the employee. Long Term Care insurance is offered as well with the employee paying 100% of the premium.