

When you purchase the **Ben@xpert** Survey, you will also have access to the following reports at no additional cost:

- General industry prevalence
- Pharmaceutical industry prevalence
- Consumer goods and distribution industry prevalence
- Medical devices industry prevalence

Each of these reports include a Summary of Findings section that will be useful for additional planning and budgeting purposes.

Have you ever wondered

if the benefit programs your company offers are competitive or follow the market trends?

Would you like to know

what other companies, including your competitors, are offering their employees?



You can enjoy all the information that **Ben@xpert** provides you for just \$500.

For more information please contact Maritza Ojeda at (787) 767-5525, ext. 141 or send an e-mail to maritza.ojeda@hewitt.com



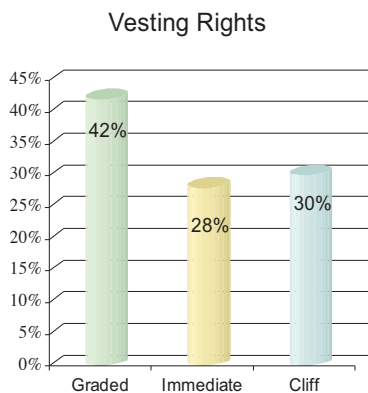
Then you should definitely take advantage of the benefits that Hewitt's **Ben@xpert** 2007-2009 Survey can provide you!

The **Ben@xpert** Report provides summarized information covering the benefits programs provided by participants with operations and facilities in Puerto Rico. Published bi-annually over the past 12 years by Hewitt Associates office in San Juan, Puerto Rico, this study is the most comprehensive and important of this type.

Hewitt's **Ben@xpert** provides comprehensive information on the following plan types:

- Benefit market trends per industry — More industries for 2007
- Defined Benefit
- Defined Contribution
- Death (group life, survivor benefits, retiree life)
- Disability (short-term, long-term)
- Healthcare (medical, prescription drugs, dental, vision, post-retirement medical)
- Time off with pay (vacation, holidays, special provisions)
- Perquisites

Defined Contribution — General Market Practice*

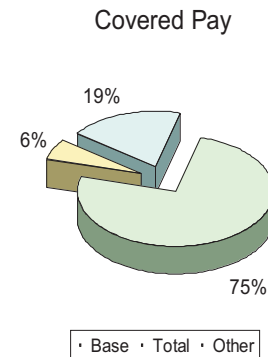


87% of the comparator group offers a Savings 1165(e) plan.

Prevalence information on additional design components available.

* Source: 2007 **Ben@xpert** Results

Employer Paid Group Life — General Market Practice*



96% of the companies offer basic group life insurance to its employees. The average benefit is 1.78 times pay.

Prevalence information on additional design components available.

* Source: 2007 **Ben@xpert** Results



In May 2007, Hewitt posted the survey results on our Total Compensation Center (www.TotalCompensationCenter.com). Participants received a username and passcode to access the data at their convenience. Access will remain valid for one year.

The 2007 participants include companies from the manufacturing, pharmaceutical, banking, retail & distribution, and insurance industries, among others.

The data collection process is either managed by one of our associates or done through an online questionnaire using Hewitt's proprietary data-collection tool, Global Inquirer™. We encourage you to participate, if you are interested in purchasing the survey.