

Total Rewards Statement



Sample Employee Name
1 Ebix Way
Johns Creek, GA 30097



www.ebix-ebaw.com

***For additional information about our fully customized
Total Rewards Statement offerings, contact Sales:***

*Bill Bertha
(678) 281-0308
William.bertha@ebix.com*

We are pleased to provide you with this personal statement, which highlights your estimated annual Total Rewards from Your Company. This statement was developed to show your Total Rewards package including your base pay, your benefits coverage and the company's cost to provide this coverage.

The Total Rewards package is an important way that the company rewards you for your commitment, loyalty, hard work and dedication and is designed to not only help meet your needs today, but also to help you plan for the future. If you have any questions regarding this statement or your benefits, please contact Human Resources.

Your Company
engage ● grow ● soar

2025

Your 2025 Total Rewards

Your Earnings

Annual Salary	\$ 60,300
Bonus (earned in 2024, paid in 2025)	\$ 2,781

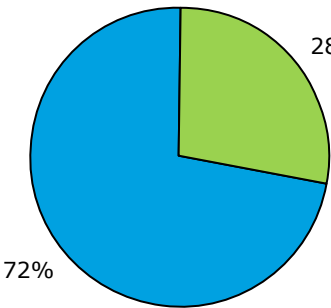
TOTAL ESTIMATED EARNINGS \$ 63,081

Your Benefits	Your Annual Cost	Company's Annual Cost
Medical	\$ 4,099	\$ 15,283
Dental	\$ 414	\$ 1,172
Vision	\$ 213	\$ 0
Short-Term Disability	\$ 0	\$ 209
Long-Term Disability	\$ 0	\$ 109
Basic Life and AD&D	\$ 0	\$ 72
Supplemental Life	\$ 480	\$ 0
Supplemental AD&D	\$ 180	\$ 0
Spouse Life	\$ 240	\$ 0
Spouse AD&D	\$ 90	\$ 0
Child(ren) Life	\$ 6	\$ 0
Federal Unemployment	\$ 0	\$ 42
State Unemployment	\$ 0	\$ 434
Workers' Compensation	\$ 0	\$ 174
401(k) Matching Contribution	\$ 0	\$ 1,809
Social Security & Medicare	\$ 4,273	\$ 4,273
Gym Membership	\$ 0	\$ 660

TOTAL ESTIMATED BENEFITS \$ 9,995 \$ 24,237

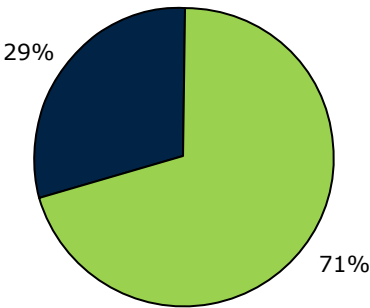
YOUR ESTIMATED ANNUAL TOTAL REWARDS \$87,318

TOTAL REWARDS



● Total Earnings: \$63,081
● Company Benefits Cost: \$24,237
● Your Benefits Cost: \$9,995

TOTAL BENEFITS



Important: This statement is intended to summarize your company provided benefits and earnings. The values shown are based on your eligibility, benefit elections, and earnings as of 01/01/2025 and assume a full year's employment. Portions of your pay deferred for later use in FSA, HSA, or retirement accounts are not included in your above annual cost, but are outlined on these pages. If you believe your statement is in error, please contact Human Resources. Should any information in this statement conflict with legal plan documents, the terms in the plan documents and collective bargaining agreements (if applicable) shall prevail. Your Company reserves the right to amend, change or terminate the plans at any time.

● Paid Time Off Benefits

As of 01/01/2025, you are eligible to observe paid holidays and accrue vacation time on an annual basis as outlined below. You may also be eligible for bereavement, jury, and parental leave.

TYPE	AMOUNT	CASH VALUE
Vacation	15 days	\$3,479
Holidays	12 days	\$2,783
Sick Days	10 days	\$2,319



● Health Care Benefits

Your Company offers eligible employees comprehensive health care insurance, including medical, dental, and vision coverage. Your coverage as of 01/01/2025 is shown below.

BENEFIT	YOUR PLAN	YOUR COVERAGE
Medical	Blue Shield Blue Cross HMO	Employee + Child(ren)
Dental	Delta Dental HMO	Employee + Child(ren)
Vision	VSP Enhanced	Employee + Child(ren)

● Flexible Spending Accounts

Your Company provides the opportunity to enroll in Flexible Spending Accounts (FSA) to help you save on eligible health and dependent care expenses by paying for them with pre-tax dollars. Your elections as of 01/01/2025 are shown below.

ACCOUNT	YOUR ELECTION
FSA Medical	\$2,500/annually
FSA Dependent Care	Not Participating



● Disability Benefits

Short-term disability (STD) covers periods of disability up to 12 weeks (after a seven-day elimination period) and long-term disability (LTD) covers periods of disability of more than 90 days. Your coverage as of 01/01/2025 is shown below.

TYPE	PERCENT OF EARNINGS	YOUR COVERAGE	MAXIMUM BENEFIT
STD	66.67%	\$773/week	\$2,500/week
LTD	60%	\$3,015/month	\$5,000/month

● Life and AD&D Benefits

Your Company also provides basic life and accidental death and dismemberment (AD&D) insurance coverage to all eligible employees at an amount equal to two times your annual salary, up to a maximum benefit of \$200,000. Supplemental coverage is also available at an additional cost to you for yourself, your spouse, and your children. Your coverage as of 01/01/2025 is shown below.

BENEFIT	YOUR COVERAGE
Basic Life	\$121,000
Basic AD&D	\$121,000
Supplemental Life	\$500,000
Supplemental AD&D	\$500,000

BENEFIT	YOUR COVERAGE
Spouse Life	\$250,000
Spouse AD&D	\$250,000
Child(ren) Life	\$10,000
Child(ren) AD&D	\$0

● 401(k) Plan

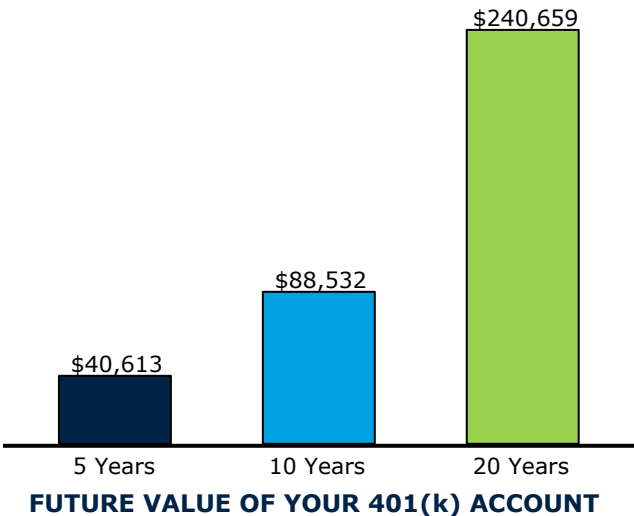
Through the 401(k) Plan, you and Your Company partner to help build your financial security for retirement. Eligible team members may contribute up to the IRS limit (\$23,500 if under age 50; \$31,000 if 50 or older; and \$34,750 for those age 60 - 63 during the calendar year) through payroll deduction. Your Company matches your contribution at 50%, up to 6% of earnings, for a maximum matching contribution of 3%. Employer contributions are vested based on date of hire as follows: 20% after each year of service; after five years - 100% vested.

➔ As of 01/01/2025, you were contributing 6% of your earnings into your account.

2025 401(k) ESTIMATED ACCOUNT ACTIVITY

Your Annual Contribution	➔ \$3,618
Company Matching Contribution	➔ \$1,809
Account Balance as of 01/01/2025	➔ \$5,777

The chart to the right shows the potential value of your account in the years ahead if you continue to contribute at your current rate. These are estimated projections based on specific assumptions and neither the projections nor assumptions can be guaranteed. Estimates are based on a 2% average annual increase in base salary, average annual investment return of 5%, current employee and employer percentages, and assume the employee takes advantage of the catch-up provision upon reaching age 50.



● Employee Stock Purchase Plan

The Company ESPP offers participants the opportunity to purchase an ownership interest in the company at a 15% discount and encourages employees to share in the future growth and success of the company. The values shown below are as of 01/01/2025 and based on the stock price of \$8.20.

DATE	SHARES PURCHASED	PURCHASE PRICE	VALUE AT PURCHASE	TOTAL DISCOUNT
01/01/2025	274	\$1,910	\$2,247	\$337

● Other Valuable Benefits

- ➔ Association Membership
- ➔ Colonial Supplemental Insurance
- ➔ Company Events
- ➔ Employee Assistance Plan
- ➔ Employee Discounts
- ➔ Flexible Work Schedule
- ➔ Flu Shot
- ➔ Free Parking
- ➔ Gym Membership
- ➔ Legal Aid
- ➔ Pet Insurance
- ➔ Service Awards
- ➔ Tuition Assistance
- ➔ Wellness Benefit



Your Company
engage ● grow ● soar