

Everett Charles Technologies, Inc.

2008 Company Benefits Summary

Everett Charles Technologies offers a comprehensive benefits package that gives you the flexibility to choose the options that are best for you and your family. This benefits summary provides you with a quick look at your coverage and choices available as an employee of ECT. If you have any questions or would like additional information about any of these benefits, please contact Human Resources.

Eligibility and Effective Date

You are eligible if you are a full-time employee working 30 hours or more per week. Coverage becomes effective on the first day of the month following 30 days of continuous employment.

Once you become eligible, the company provides benefits in the areas of health care, survivor benefits, income protection, flexible spending accounts, retirement savings, paid time off, and other benefits. Each of these is summarized below.

Eligible dependents can also be covered on most of the benefits that ECT offers. The definition of an eligible dependent would be someone such as a spouse or dependent child up to the age of 19 (Some coverage's are extended to dependents up to the age of 25 if certain criteria have been met). Same gender domestic partners are also eligible for coverage on the medical, dental and vision plans only. Special tax considerations apply in the event of the domestic partner enrollment. Please contact Human Resources for more details.

Health Care Benefits

Medical

Our medical plans are designed to promote wellness and protect you and your family from financial hardship in the event of illness or injury. Eligible Employees are given the choice of participating in either of the Bluecross/Blueshield Preferred Provider Organizations (PPOs): Our traditional PPO 15 or our PPO 20 (PPO 20 is unavailable to Northern California employees). Additionally, Northern and Southern California Employees may participate in the Kaiser HMO plan and Arizona employees may participate in the Health Net HMO plan.

PPO 15 – The PPO 15 plan gives you the freedom to see any doctor. However, you receive a higher level of coverage and save significant out-of-pocket expenses when you are treated within the PPO network of doctors and hospitals. If you choose in-network providers, the plan generally pays 100% of physician visits after co-payment and 90% of hospital services after you meet your deductible and make your co-payment. If you choose out-of-network providers, the plan generally pays 70% after you meet your deductible.

PPO 20 – The PPO 20 plan also gives you the freedom to see any doctor. And, you receive a higher level of coverage and save significant out-of-pocket expenses when you are treated within the PPO network of doctors and hospitals. The PPO 20 differs from the PPO 15 in that it offers more modest benefit levels and it is more affordable.

Kaiser HMO – The HMO offers benefits within the Kaiser plan. The plan generally pays 100% of physician visits and hospital services after co-payments. You pay a portion of the premium for health coverage. Employee premiums for health coverage are deducted on a pre-tax basis under Section 125 of the Internal Revenue Code.

Current bi-weekly employee contributions are set forth in the table below:

	PPO 15	PPO 20	Northern CA Kaiser HMO	Southern CA Kaiser HMO
Employee Only	\$66.75	\$45.24	\$46.54	\$37.15
Employee + Spouse	\$176.45	\$108.09	\$198.99	\$78.01
Employee + Child(ren)	\$143.24	\$97.80	\$169.09	\$70.58
Full Family	\$212.20	\$151.85	\$318.63	\$127.85

Dental

Sound dental care is an important part of overall health. At ECT, dental benefits are provided through Delta Dental. This PPO plan offers you the freedom to visit the licensed dentist of your choice. You can reduce your out-of-pocket costs, however, by selecting a PPO provider who has agreed to accept negotiated fees as payment in full. This plan includes a deductible and an annual benefit maximum per person. Orthodontia for dependent children under age 19 is also covered under this plan.

You pay a portion of the premium for dental coverage. Employee premiums for dental coverage are deducted on a pre-tax basis under Section 125 of the Internal Revenue Code. Current weekly employee contributions are set forth in the table below.

Employee Only	\$4.54
Employee + Spouse	\$13.79
Employee + Child(ren)	\$13.53
Full Family	\$21.38

Vision

ECT's vision benefits through Vision Service Plan (VSP) make it easy to use your eye care benefits and to maintain your eye health. The plan includes coverage for examination, lenses, and frames or contacts.

You pay a portion of the premium for vision coverage, depending on coverage selected. Employee premiums for vision coverage are deducted on a pre-tax basis under Section 125 of the Internal Revenue Code. Current weekly employee contributions are set forth in the table below.

Employee Only	\$3.40
Employee + Spouse	\$5.40
Employee + Child(ren)	\$5.50
Full Family	\$8.80

Survivor Benefits

Life and AD&D

ECT provides Term Life and Accidental Death & Dismemberment (AD&D) insurance at no cost to you. Life insurance helps protect your family from a loss of income should you die. AD&D also pays a benefit to your beneficiaries if your death is due to an accident – or a benefit to you if you are injured as a result of an accident. Life insurance benefits are two times annual salary (rounded when appropriate to the next highest \$5,000) up to a maximum of \$500,000. The IRS requires that benefit amounts over \$50,000 are treated as taxable income to the employee.

ECT pays the entire cost of premiums for this valuable coverage.

Voluntary Group Life

ECT also offers you the option to purchase individual life insurance policies for yourself and eligible dependents at group rates. Policies are provided through Unum. The plan is portable – if you leave ECT, you can continue your policy.

Your premiums are based on age and amount of coverage elected, and are deducted from your weekly pay on an after-tax basis.

Business Travel Accident Insurance

Coverage under this plan provides worldwide protection against all accidents occurring while traveling on company business. The plan provides coverage for accidental death and dismemberment including permanent and total disability. ECT pays the entire cost of premiums for this valuable coverage.

Income Protection

Sick Pay

Non-exempt employees accrue up to five (5) sick days per year. Earned, unused sick pay in excess of 80 hours is paid out at the end of each calendar year.

Salary Continuation

Exempt employees who are absent due to a personal medical condition are eligible to receive their full salary for any week during which they perform any work. Beyond that week, exempt employees who are absent due to a personal medical condition continue to be eligible for full salary replacement for up to 90 days.

Voluntary Short Term Disability

ECT offers the option to purchase income protection on a short-term basis to non-exempt employees in states that don't have a state mandated plan. After a fifteen-day elimination period, the coverage provides 60% of regular weekly earnings to a maximum of \$750 per week. The weekly salary cap is \$1,250.

Long-Term Disability

This plan offers important income protection should you be unable to work for an extended time as a result of your non-work related illness or injury. Provided you meet the plan's definition of disability, this coverage provides 60% of regular salary to a maximum of \$7500 per month beginning 90 days after the onset of total disability.

ECT pays the entire cost of premiums for this valuable coverage.

Flexible Spending Accounts

ECT offers its employees the opportunity to participate in two separate WageWorks Flexible Spending Accounts and to fund these accounts through payroll deduction with pre-tax dollars.

Medical Reimbursement – This plan allows you to pay for un-reimbursed, out-of-pocket medical expenses such as deductibles and co-payments. Other examples of eligible expenses include some over the counter medicines, mileage to and from a doctor visit, physical exams not covered under the medical plan, orthodontia, and hearing and vision care expenses. You may defer up to \$5,000 per calendar year for medical expenses. We will continue offering the use of the debit card feature with the medical reimbursement account effective 01/01/08. The debit card is accepted by most major providers, hospitals, labs and pharmacies, etc. Eligible expenses can be paid for with the debit card allowing for immediate reimbursement and no out of pocket expenses. Unused funds are forfeited at the end of the prescribed period.

Dependent Care – This plan allows you to pay for dependent care that is necessary for you and your spouse to work or for your spouse to attend school full-time. You may defer up to \$5,000 per calendar year for dependent care. Unused funds are forfeited at the end of the prescribed period.

401(k) Savings & Retirement Plan

At ECT, we consider our 401(k) plan to be an important part of our benefits package, as well as an excellent way to help shape our futures. It is never too early to begin planning for retirement and the ECT 401(k) plan helps you to build your future financial security.

Under ECT's 401(k) plan, you may defer from 1% to 100% of your available weekly wages, depending upon your compensation level, up to the statutory limit on such deferrals. All newly-hired ECT employees are automatically enrolled, meaning that once an employee has worked for 30 days, a 401(k) deferral of 4% is automatically deducted from pay and invested in the plan. The default investment will be one of a suite of "retirement dated" funds appropriate for that employee's age. Employees may opt to change either the percentage of salary deferral or the investment instruments at any time. This process is completely paperless so all changes can be made via phone or internet. Naturally, all money deferred from pay is always 100% vested. Vesting or "ownership" of any ECT matching contribution is subject to a five-year vesting schedule. ECT's matching contribution is determined on an annual basis. For 2007, ECT matched employee deferrals at the rate of 20% of each employee's deferral, not to exceed 10% of the employee's salary. To be eligible for this match, an employee must be on the active payroll at year-end.

ECT's 401(k) Plan offers you a wide range of attractive investment options across all asset classes, easy 24-hour account access via phone and the internet, and financial planning through Morningstar financial calculators, paid for entirely by ECT. With this benefit, 401(k) Plan participants have 24-hour-a-day, 7-day-a-week access to an interactive, internet-based service offering personalized investment and financial planning based on the participant's personal goals, investment experience, objectives and risk tolerance.

Paid Time Off

Vacation

Regular, full-time employees earn vacation time based on the following schedule:

Less than five years of service	80 hours per year
5-9 years of service	120 hours per year
10 or more years of service	160 hours per year

Employees may accumulate up to a maximum of twice the amount of their current vacation eligibility.

Holidays

ECT recognizes ten (10) paid holidays per year. The actual observed holidays vary by state according to statute, and may also be modified in some locations to track with those of our customers. Most, however, will be observed on the following days:

- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day
- New Year's Day
- Three (3) paid holidays between Christmas & New Year's Day

Other Benefits

Tuition Reimbursement

ECT is committed to the continuing education and personal development of its employees. We provide a generous reimbursement for school expenses, including tuition, fees and books. This program provides full-time employees with reimbursement of up to \$2,500 per year for undergraduate degree programs and \$5,000 per year for graduate degree programs.

Credit Union

As an employee of ECT, you are automatically eligible for credit union membership. Many ECT employees find this an easy and effective way to use payroll deduction to establish a Christmas Club, to save for vacations or to prepare for that “rainy day” expense. In addition, credit unions charge lower rates than banks or savings & loan institutions for loans, pay higher dividends on savings accounts, and provides a variety of other financial services at little or no cost. E-Central Credit Union currently services ECT employees throughout the United States.

Direct Deposit

Optional, multiple destination direct deposit is available to and is used by virtually all of ECT’s domestic employees.

Employee Referral Program

ECT encourages the practice of employee referrals. An employee who refers an applicant who is subsequently hired will be eligible to receive an employee referral award of \$500.

You must be a current ECT employee to be eligible for referral awards.

If your referral is hired, you will receive your cash reward of \$500 (gross-up) effective the referral’s first day of work. The reward money is taxed through payroll deduction.

There is no limit to the number of applicants you can refer or the number of rewards you can receive.

Program is open to all ECT employees with the exception of Corp. HR staff, VP level employees, the hiring supervisor if subordinate, and if referring a rehire employee or temporary employee.

Federal/State Mandated Benefits

A number of Federal/State mandated programs (such as Social Security, Workers’ Compensation, State Disability and Unemployment Insurance) cover all ECT employees in the manner prescribed by law.

Performance Reviews

All employees receive a 90-day review after completion of the introductory period. Thereafter, employees are reviewed for performance annually at year end, with any resulting reward becoming effective January 1st of the following year.

This summary of benefits contains a general description of the benefits to which you may be entitled as an employee of the Company. This general explanation is not intended to, and does not, provide you with all the details of these benefits. This summary does not change or otherwise interpret the terms of the official plan documents. Your rights can be determined only by referring to the full text of the official plan documents, which are available for your examination from Human Resources. To the extent that any of the information contained in this summary is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases. Everett Charles Technologies reserves the right, in its sole and absolute discretion, to amend, modify or terminate, in whole or in part, any or all of the provisions of the benefit plans described herein.