

#### Additional Information

Your statement has been prepared based on data in Company records as of July 1, 2014. Every effort has been made to ensure the accuracy of the information reported. However, errors can occur. In all cases, actual benefits will be paid in accordance with the governing plan documents or insurance contracts.

**Pension Plan** benefits shown are estimates only, based on the assumption that your base pay as of July 1, 2014 and current Social Security law remain unchanged until you retire. If you are within five years of a retirement age shown, your past earnings have been taken into account in estimating your benefit at that age. Affiliate service is considered for plan participation, vesting, early retirement eligibility and early retirement subsidy. Affiliate service and compensation is considered for pension plan benefit accrual, only if affiliate participates in the MBUSA pension plan.

Part-time service may not count towards eligibility for vesting. These estimates do not include any overtime that you may have earned as a non-exempt employee. However, overtime pay will be considered in the actual final pension benefit calculation you will receive upon retirement or termination of employment.

**Social Security** benefits shown are estimates only, based on reasonable assumptions about your past earnings and on prospective amounts payable under current law. It is assumed that you have worked in Social Security-covered employment all of your adult life and that you qualify for all Social Security benefits.

Actual benefits at retirement, death or disability will be based on your covered earnings as recorded with the Social Security Administration and on the benefit formula and other provisions of the law in effect when benefits become payable.

For an actual estimate of your Social Security payment, call the Social Security Administration's toll-free number (1-800-772-1213) or visit their website ([www.socialsecurity.gov](http://www.socialsecurity.gov)).

**Employee Retirement Savings Plan (401(k))** – Generally, if you make a withdrawal or receive a distribution from the Employee Retirement Savings Plan before age 59-1/2, federal law requires that you pay a special 10% tax in addition to income taxes that would normally be due. You do not have to pay this special tax if the withdrawal or distribution is because of early retirement at age 55 or later. In addition, IRS withholding rules apply to withdrawals and lump-sum payments made after January 1, 1993.

If you have questions about your statement, or if this statement does not agree with your records, please contact a member of your HR team:

Jay DeVore  
408-991-6604

Courtney Letts  
408-991-6602

Jenna Tanaka  
408-991-6605

#### VENDOR CONTACT INFORMATION

**Medical**  
Horizon Blue Cross-Blue  
Shield of New Jersey  
1-800-355-2583  
[www.horizon-bcbsnj.com/  
mercedesbenz](http://www.horizon-bcbsnj.com/mercedesbenz)

**Pharmacy**  
Express Scripts  
1-800-589-7817  
[www.Express-Scripts.com](http://www.Express-Scripts.com)

**Flexible Spending Accounts**  
Horizon Healthcare Insurance  
Agency  
1-800-224-4426  
[www.horizonblue.com/fsa](http://www.horizonblue.com/fsa)

**Dental**  
Delta Dental Plan of New  
Jersey  
1-800-452-9310  
[www.deltadentalnj.com](http://www.deltadentalnj.com)

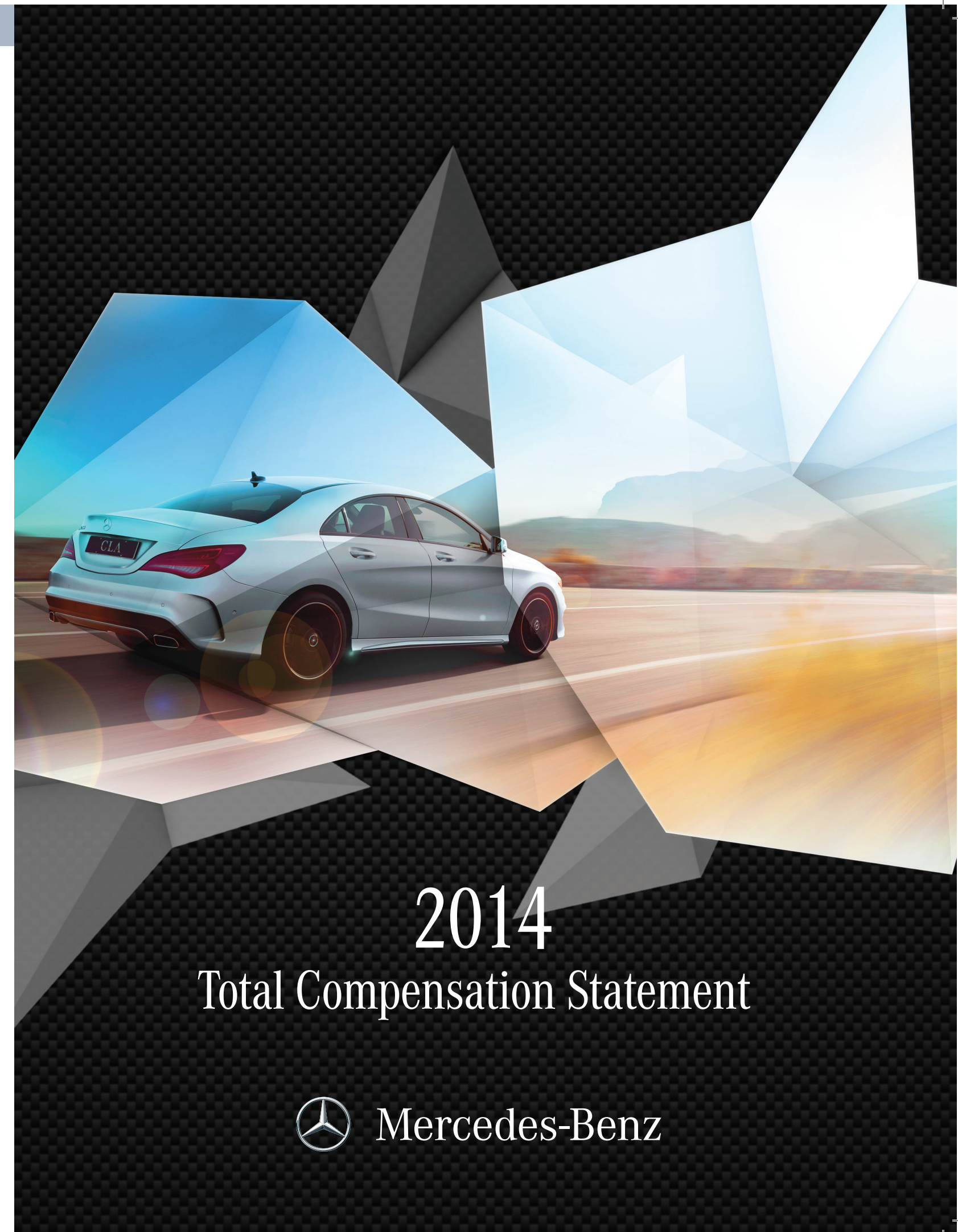
**Vision**  
Vision Service Plan (VSP)  
1-800-877-7195  
[www.vsp.com](http://www.vsp.com)

**Employee Retirement  
Savings Plan**  
Milliman  
1-866-767-1212  
[www.millimanbenefits.com](http://www.millimanbenefits.com)

**Driven to Health Wellness  
Program**  
1-800-330-2746  
[www.healthyroads.com](http://www.healthyroads.com)

**MBRDNA**  
JAMES B DOE  
99 ROAD STREET  
ANYWHERE, QX 99999

09993



2014  
Total Compensation Statement







Dear James:

MBRDNA is proud to present you with your personalized 2014 Total Compensation Statement. This statement provides a detailed overview of the value of your salary and benefit packages, which include the following key components:

- Base compensation and variable bonus
- Comprehensive health care benefits
- Life insurance and disability summary
- Retirement plans and income replacement projection
- Other fringe benefits provided by the company

We believe this statement illustrates the true value and meaning of our programs for both you and your family. The information contained within it reflects benefit elections and compensation data as of July 1, 2014. Please take this opportunity to review your statement and feel free to contact any member of the Human Resources team with questions.

Best Regards,

Johann Jungwirth  
President & CEO

Jay DeVore  
Senior Manager, Human Resources

### Your Personal Data

Name ..... JAMES B DOE  
 Birth Date ..... 07/01/1970  
 Hire / Rehire Date ..... 11/01/2008  
 Service Date ..... 09/01/1997  
 Employee ID ..... 999993

### Your Beneficiary Information

It is important to ensure that your beneficiary designations are up to date. You can view and change your beneficiaries online through **eHR (PeopleSoft)**. You have the following beneficiaries on record as of **July 1, 2014**:

**Company-Provided Life Insurance**  
Doe, Jane

**Supplemental Life Insurance**  
Doe, Jane  
Doe, Julie  
Doe, Joseph

**Company-Provided Accidental Death and Dismemberment Insurance**  
Doe, Jane

**Supplemental Accidental Death and Dismemberment Insurance**  
Doe, Jane  
Doe, Julie  
Doe, Joseph

**Company-Provided Travel Accident Insurance**  
Doe, Jane

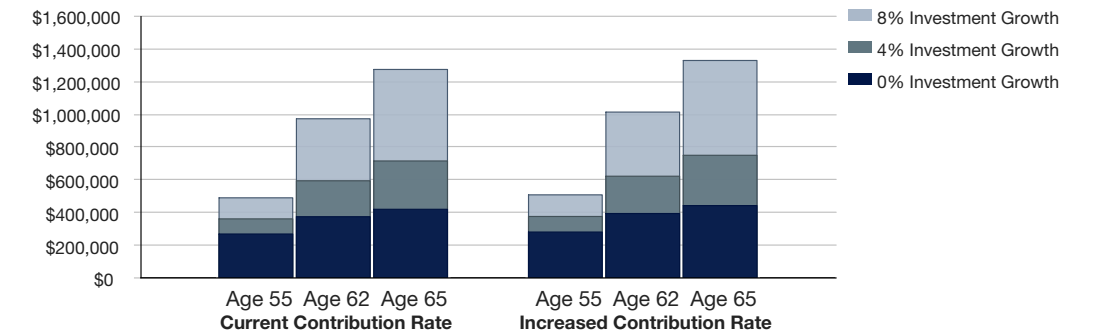
**Employee Retirement Savings Plan (401(k))**  
Doe, Jane

Estimated account balance:	If annual investment growth averages		
	0%	4%	8%
at age 65	\$417,000	\$711,700	\$1,269,600
at age 62	\$371,800	\$590,900	\$969,000
at age 55	\$266,300	\$358,600	\$487,000

If you were to save an additional 1% through the Employee Retirement Savings Plan, your account could look like this:

Estimated account balance:	If annual investment growth averages		
	0%	4%	8%
at age 65	\$439,600	\$746,300	\$1,324,300
at age 62	\$391,200	\$618,700	\$1,009,700
at age 55	\$278,300	\$373,300	\$505,100

The amounts shown are illustrative only and are not intended to be relied upon as a guarantee of future results. Keep in mind that these estimates may fluctuate from year to year based on your actual earnings, contributions and investment performance.



### Your Total Retirement Income

Your income at retirement will come from the benefits provided by the Pension Plan, the Employee Retirement Savings Plan (401(k)), Social Security and vested amounts in other employers' retirement plans, as well as any other personal assets you may have.

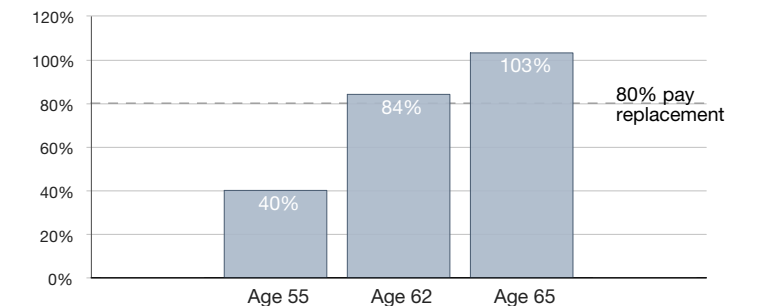
The following chart and graph show your total projected monthly retirement income as a life annuity from the Pension Plan, Employee Retirement Savings Plan (401(k)) and Social Security. All the amounts are stated in "today's dollars." That means we have ignored future salary increases and inflation. We assumed that your current base pay remains unchanged until you retire and that your Employee Retirement Savings Plan (401(k)) investments grow at 4% annually.

A good way to analyze how much income you will need to retire is to relate it to your salary just prior to retirement. Many financial experts recommend 60% - 80% of final pay as a comfortable retirement income target. If your MBRDNA and Social Security benefits are less than 60% of your final pay, you may want to increase the amount that you are saving. If MBRDNA and Social Security are expected to provide more than 80% of your final pay, you may want to use this information as part of your financial planning to reach the retirement target that is right for you. The Company's plans are designed to replace a significant portion of final pay for those who spend the majority of their career with the Company.

MONTHLY AMOUNTS	Age 55	Age 62	Age 65
Pension Plan	\$1,934	\$2,644	\$2,937
Employee Retirement Savings Plan (401(k))	\$1,920	\$3,584	\$4,617
Social Security	*	\$1,900	\$2,360
<b>Total</b>	<b>\$3,854</b>	<b>\$8,128</b>	<b>\$9,914</b>
Monthly Base Pay and Bonus for 2014	\$9,625	\$9,625	\$9,625
Income Replacement Percentage	40%	84%	103%

\*\$1,900 beginning at age 62 (the first age you are eligible to receive Social Security benefits)

### RETIREMENT INCOME REPLACEMENT AS A PERCENTAGE OF CURRENT BASE PAY AND BONUS



## WHEN YOU RETIRE

### Pension Plan

Here are estimates of your monthly retirement income, assuming your employment continues and that the current Plan, Social Security law and your July 1, 2014 base pay continue unchanged until you retire. We have also included an average of your last five bonuses. Plan estimates are shown as a Life annuity for you only – the normal pension payment if you are not married, and as a 100% Joint and Survivor Annuity – the normal pension payment if you are married (for at least one year).

	Life Annuity	100% Joint and Survivor Annuity	
	for you only	for you only	for your surviving spouse
<b>at age 65</b>			
Pension Plan	\$2,937	\$2,300	\$2,300
Social Security	\$2,360 <sup>1</sup>	\$2,360 <sup>1</sup>	\$2,360 <sup>2</sup>
<b>Total</b>	<b>\$5,297</b>	<b>\$4,660</b>	<b>\$4,660</b>
<b>at age 62</b>			
Pension Plan	\$2,644	\$2,123	\$2,123
Social Security	\$1,900 <sup>1</sup>	\$1,900 <sup>1</sup>	\$1,900 <sup>2</sup>
<b>Total</b>	<b>\$4,544</b>	<b>\$4,023</b>	<b>\$4,023</b>
<b>at age 55</b>			
Pension Plan	\$1,934	\$1,632	\$1,632
Social Security	* <sup>1</sup>	* <sup>1</sup>	* <sup>2</sup>
<b>Total</b>	<b>\$1,934</b>	<b>\$1,632</b>	<b>\$1,632</b>

\*\$1,900 beginning at age 62 (the first age you are eligible to receive Social Security benefits)

<sup>1</sup>Additional benefits may be payable to your eligible spouse age 62 or older during your retirement.

<sup>2</sup>Assumes your spouse is eligible for unreduced benefits at your death.

**Accrued and Vested Benefits** – This is the amount you would receive at age 65 if you would have stopped working as of July 1, 2014. Your estimated monthly benefit as of July 1, 2014 ..... **\$615** payable as a Life Annuity starting at age 65. **You are vested in this benefit.**

### Other Benefits

**Retiree Medical Plan** – If you meet the eligibility requirements, you may continue Pre-65 Retiree Medical coverage for yourself and your covered dependents by paying the required premiums. At age 65, you may be eligible for either the Post-65 Retiree Medical or the Premium Reimbursement account. For further information on eligibility, please see the Retirement Guide.

**Dental/Vision Plan** – Coverage may be continued under COBRA for up to 18 months by making the required contributions.

### Employee Retirement Savings Plan (401(k))

While exact predictions are not possible, here are some estimates of what your account could be worth at retirement. These estimates are based on your July 1, 2014 account balance of **\$99,456** and the assumption that:

- the Plan(s) continue unchanged
- your July 1, 2014 base pay remains the same
- you continue to contribute **8% (includes 8% pre-tax, 0% after-tax, 0% Roth and 0% Supplemental after-tax)**
- the Company match of 75% of your contribution rate, up to 8%, continues unchanged
- you take no loans or withdrawals.

## YOUR TOTAL COMPENSATION

To determine your benefit levels, we annualized your July 1, 2014 monthly salary and included any bonus you may have received in 2014 (overtime was not included).

Your annual base pay for 2014 ..... **\$107,592**  
*(This includes paid time off, such as vacations and holidays.)*  
 Your bonus paid in 2014 ..... **\$7,910**  
 Your total annualized cash compensation ..... **\$115,502**

MBRDNA's estimated annual cost for your benefits:

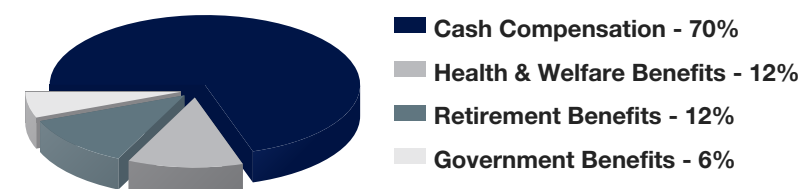
- Health care coverage (Medical, Dental and Vision) ..... **\$18,305**
- Work / Life Assistance Program ..... **\$22**
- Disability benefits ..... **\$487**
- Life insurance ..... **\$206**
- Pension Plan..... **\$13,090**
- MBRDNA's matching contribution to your Employee Retirement Savings Plan account..... **\$6,930**
- Social Security taxes paid by MBRDNA ..... **\$8,835**
- Unemployment ..... **\$488**
- Workers' Compensation ..... **\$292**
- Medical Administration Fees ..... **\$749**
- Dental Administration Fees ..... **\$38**

MBRDNA's estimated total annual cost for your benefits (your "hidden paycheck") ..... **\$49,442**

Your total compensation for 2014 is estimated at ..... **\$164,944**

In addition to the benefits summarized in this statement, MBRDNA pays the cost of other valuable benefits, such as the Mercedes-Benz Vehicle Plan, Tuition Assistance Program, Fitness Reimbursement Program, Service Recognition Program, Back-Up Care Program and Driven to Health Wellness Program.

As you can see, your benefits are an integral part of your **total** compensation.



Below is a breakdown of the estimated 2014 cost to MBRDNA for all employees: **\$44,534,989**.



## YOUR HEALTH CARE BENEFITS

### Medical Plan

**You have elected coverage under the PPO Plan for yourself and your family.**

The Plan pays **80%** of usual and customary charges for covered medical expenses on an in-network basis (60% for out-of-network). There is no deductible for in-network services (\$200 single or \$600 family deductible for out-of-network) and physician office visits have a \$20 co-payment. Specialist office visits have a \$30 co-payment.

The prescription drug program pays the full cost of prescribed drugs after a co-payment.

### Dental Plan

**You have elected coverage for yourself and your family.**

The Plan pays necessary, usual and customary covered charges as follows for each person:

Preventive services are covered at **100%**. After you pay a \$50 annual deductible, the Plan pays Basic Services at **80%** and Major Services at **50%** up to annual maximum Plan benefits of **\$1,500**.

Orthodontic treatment is covered at **50%** up to a separate lifetime maximum of **\$1,500**.

### Vision Plan

**You have elected coverage for yourself and your family.**

The Plan covers an eye exam and lenses every 12 months with no co-payment. Frames are covered every 24 months (\$130 allowance with a 20% discount on coverage). Contacts are covered every 12 months (\$130 allowance) in lieu of glasses. The Vision Plan contributions are paid for you entirely by MBRDNA.

## DRIVEN TO HEALTH WELLNESS PROGRAM

The Driven to Health wellness program is designed to help employees set and reach realistic health improvement goals. The program offers health management tools and resources on a variety of health topics, a personal health coach to help you reach your goals, on-site biometric screening, a tobacco cessation program with free nicotine replacement therapy, and much more. Health challenges are also offered throughout the year such as a walking challenge, stress management challenge, and holiday weight maintenance challenge. The program is available to all MBRDNA full-time employees and their spouse/same sex domestic partner. Employees can earn up to \$175 for completing a variety of wellness activities throughout the year.

## FLEXIBLE SPENDING ACCOUNTS

### Health Care Spending Account

You can contribute up to \$2,500 per year on a pre-tax basis to pay for certain out-of-pocket health care expenses not reimbursed by any Medical, Dental and/or Vision Plan(s).

**You elected to contribute \$1,500 to this account for 2014.**

### Dependent Care Spending Account

You can contribute up to \$5,000 per year on a pre-tax basis to pay for your dependents' eligible day care expenses.

**You elected to contribute \$500 to this account for 2014.**

## IF YOU BECOME DISABLED

### Salary Continuation & Short-Term Disability (STD)

If you are unable to work because of a non-occupational illness or injury, you can receive **100%** of your pay for **11 weeks** then **75%** of your pay for the next **14 weeks**.

Limitations apply for more than one disability in a 12-month period. Salary continuation will be based on years of full-time service. All of your benefit plans remain in effect while you are out on STD.

### Long-Term Disability (LTD) Plan

After 180 days of total disability, you can receive monthly benefits of **\$5,379**. This includes Social Security Disability, state disability and any other Company-sponsored or legally required benefits payable. If you receive a Social Security Disability award, LTD benefits can continue while you remain disabled – up to age 65 if disability starts before age 62, or for a scheduled period if disability starts at or after age 62.

## IF YOU BECOME DISABLED (continued)

### While You Are Receiving Long-Term Disability:

If you elected Long-Term Disability coverage, your benefits will continue as indicated below:

- Medical and Dental Plans – Coverage continues for you and your covered dependents until you reach age 65, if you pay the required premiums.
- Group Life Insurance – If you become totally disabled prior to age 60, you may be eligible to continue your life insurance coverage through premium waiver.
- Employee Retirement Savings Plan – Your account balance is payable, if you get approved for Long-Term Disability benefits.
- Pension Plan – If you are totally and permanently disabled, you may receive a disability pension.

### Other Disability Benefits

#### Accidental Dismemberment Benefits

If you become dismembered due to an accident, you may be eligible to receive:

- Basic AD&D up to a maximum of ..... **\$216,000**
- Supplemental AD&D up to a maximum of ..... **\$323,000**
- Travel Accident Insurance up to a maximum of ..... **\$200,000**

## IN CASE OF DEATH BEFORE RETIREMENT

### Lump Sum Benefits

#### Life Insurance – If you die for any reason:

- Basic Life Insurance ..... **\$216,000**
- Supplemental Life Insurance ..... **\$108,000**
- Total ..... **\$324,000**

#### Accidental Death Benefits – If you die due to an accident:

- Basic Life Insurance ..... **\$216,000**
- Supplemental Life Insurance ..... **\$108,000**
- Basic AD&D ..... **\$216,000**
- Supplemental AD&D ..... **\$323,000**
- Total ..... **\$863,000**

#### Business Travel – If you die due to an accident while traveling on Company business:

- Basic Life Insurance ..... **\$216,000**
- Supplemental Life Insurance ..... **\$108,000**
- Basic AD&D ..... **\$216,000**
- Supplemental AD&D ..... **\$323,000**
- Travel Accident Insurance ..... **\$200,000**
- Total ..... **\$1,063,000**

### Survivor Income and Other Benefits

**Pension Plan** – If you are vested, your surviving spouse may receive a pension.

**Employee Retirement Savings Plan** – Your account balance as of July 1, 2014 ..... **\$99,456**

This benefit is paid as a lump sum.

**Social Security** – Estimated monthly benefits:

- For a surviving spouse with dependent children, up to ..... **\$4,785**
- For a surviving spouse with no dependent children, starting at age 60, up to ..... **\$1,955**

**Medical Plan** – Your dependents may continue coverage by paying the required premiums.

**Dental Plan** – Your dependents may continue coverage under COBRA for up to 36 months by making the required contributions.

### Dependent Insurance

#### Life Insurance

- Spouse's coverage ..... **\$50,000**
- Each child's coverage (under age 24) ..... **\$10,000**

**Supplemental AD&D Insurance** – You have elected family coverage.