

Company Profile

Founded in 1904, MTL Insurance Company provides a full spectrum of quality insurance and investment products, meeting the financial security and retirement planning needs of individuals and businesses. MTL is based in Oak Brook, IL.



Success Story: MTL Insurance Company

Challenge

Mutual Trust Life Insurance Company was founded in 1904 on the principles of mutuality and policyholder participation. Throughout the past century, MTL has continued to provide premier life insurance products, designed to maintain integrity over time, to provide policyholders with protection and wealth management, while maintaining excellent financial strength.

MTL is also a firm believer in communicating the value of their benefits and the impact that value has on employees' total compensation. For the past several years, MTL has been producing total comp statements for employees using a well known desktop solution. Their challenges with this solution were many — the software could only exist on one computer so their HR team struggled with sharing project responsibilities. Setting up and designing the statements was not user friendly and often times needed coding to format the layout. Lastly, the end result was not the polished, professional look they desired.

Solution

Not satisfied, MTL HR staff researched the Internet for a more user-friendly, professional solution. After evaluating several options, MTL selected TotalRewards Software to provide their employees with personalized, total compensation statements.

Results

Using the cloud-based TotalRewards Builder software platform, MTL was able to create individual statements that detailed each employee's cash compensation along with the total value of their benefits and retirement programs.

While "fun" is not normally a word typically associated with a total compensation statement project — the MTL HR team proved otherwise. No longer chained to and burdened with a hard to use desktop software, they made the most of the project. "I'm having lots of fun creating these total comp statements! This platform really is great, thank you! I'm looking forward to doing this project again next year" described Stacy Ryan, HR Generalist at MTL. "Our employees really liked the layout of these statements and appreciated the fact that they were personalized just for them! Thank you for all your help, this project was a huge success!"

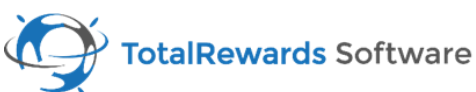
Next year, MTL looks to roll-out the online statement format included with TotalRewards Builder. Employees can then log in from work to view their statements or from home to share with family members.

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Stacy Ryan
HR Generalist
MTL Insurance Company

More than 500 companies have come to rely on [TotalRewards Builder](#) — the first, cloud-based total rewards marketing platform for communicating total compensation value to employees, new hires and candidates.

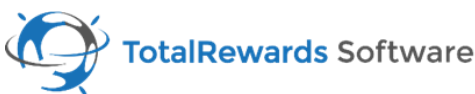
To learn how TotalRewards Software, Inc. can maximize your company's investment in human capital, please contact us at toll free [\(866\) 478-6428](tel:8664786428) or visit us at www.TotalRewardsSoftware.com.



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MTL Insurance Company is especially proud of being recognized annually since 2006 as a Chicago's 101 Best and Brightest Companies to Work For award recipient.



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Your 2014 Personalized Total Compensation Statement

MTL Insurance Company



Pat Employee
123 Main St
Any City Illinois 60523

Dear Pat:

We are pleased to present you with this Total Compensation Statement, which we created to provide a comprehensive summary of the total value of the compensation and benefits that are provided to you by MTL Insurance Company. We believe it is important for our employees to fully understand the complete pay package awarded to them on an annual basis, including both direct and indirect compensation.

Direct compensation is defined as "all compensation that is paid directly to an employee." Indirect compensation is defined as "compensation that is not paid directly to an employee, but paid on behalf of the employee and is calculated in addition to direct compensation." We are providing this statement to you because the more detail we can provide to you, the better able you will be to make important decisions that can affect you and your family.

MTL is committed to remaining an employer of choice, and we strive to provide employees competitive wages and a comprehensive program of benefits. We encourage you to review this document carefully, and contact the Human Resources Department if you have any questions.

Thank you for your contributions to the company's success throughout the year.

Sincerely,

Freddie Jacob
Senior Vice President



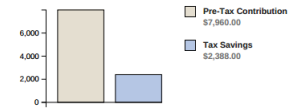
Prepared Especially For: Pat Employee

ESTIMATED TAX SAVINGS

MTL also offers you the opportunity to pay for additional benefits with pre-tax dollars. The following programs will save you tax dollars when you elect to pay for such benefits with pre-tax deferrals.

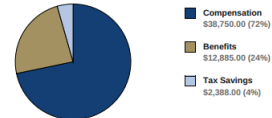
Program	Amount
Medical Insurance	\$2,500.00
Dental Insurance	\$400.00
Vision Insurance	\$60.00
FSA Healthcare	\$1,000.00
FSA Dependent Care	\$3,000.00
401 (k) Retirement Plan	\$1,000.00
Total:	\$7,960.00

Based on 30% effective tax rate (federal, state, local and FICA taxes).



TOTAL COMPENSATION VALUE

The true value of your total compensation includes your direct pay, the company's contribution to your benefits and the consequent tax savings to you.



THE TOTAL VALUE OF YOUR COMPENSATION: \$54,023.00

Pat Employee

Powered by TotalRewards Software

Data as of 12-31-2014