

Merit Resources, Inc. Employee Benefits Survey

In our continued commitment to provide Merit Resources co-employees with an exceptional benefit offering, we value your responses to this short survey. Your participation in this effort will help us gauge interest in specific kinds of benefits, and to determine priorities.

Please rank these current Merit benefits in order of importance to you, with number 1 the most important and number 10 the least important.

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>_____ College Savings</p> <p>_____ Daily Hospital Indemnity</p> <p>_____ Dental Insurance</p> <p>_____ Flexible Spending Accounts</p> <p>_____ Health Insurance</p> | <p>_____ Life Insurance</p> <p>_____ Short Term Disability</p> <p>_____ Long Term Disability</p> <p>_____ Long Term Care Insurance</p> <p>_____ Vision Insurance</p> |
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Please indicate whether you would be (V)ery Interested, (S)omewhat interested, or (N)ot at all interested in the following benefits offered through your worksite and/or through payroll deduction. (Please see the descriptions on back)

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|---|---|---|-----------------------|---|---|---|--------------------|
| V | S | N | Aflac Plans | V | S | N | Preferred Banking |
| V | S | N | Financial Planning | V | S | N | Pre Paid Legal |
| V | S | N | Home / Auto Insurance | V | S | N | U.S. Savings Bonds |
| V | S | N | Pet Insurance | V | S | N | Worksite Mortgage |

Has someone recently contacted you regarding your benefit enrollment? (Please circle one)

Yes or No

Are the benefits provided through Merit Resources and your Worksite Employer greater, about the same, or worse than those provided at your prior employer? (Please circle one)

Greater About the Same Less

Please circle your answer to the following questions using a scale of 1 through 5, 1 being the lowest and 5 the highest.

Please rate your understanding of the benefit choices you have been offered. (Do you feel you were able to make good and informed decisions?)

1 2 3 4 5

Please rate how confident you are that the benefit choices you have made will fit your needs.

1 2 3 4 5

Please provide any additional feedback you would like us to know about here:

Please complete and return this form to Merit Resources along with your other benefit enrollment forms or fax to 515-727-1241. Thank you for your assistance.

Descriptions:

Aflac Plans: Aflac offers a variety of individual insurance plans to choose from. While not employer sponsored, they offer the convenience of payroll deduction for payment of premiums.

Financial Planning: Money management services that provide assistance with your retirement planning, college savings, taxes, investment options and estate planning. Assess where you are now, define your financial goals and objectives, and develop a plan to achieve them.

Home / Auto Insurance: Home insurance is designed to pay for damages to your home and its contents, or it can protect you from financial liability if someone is injured on your property.

If you're involved in an accident with your auto, you can be held financially liable for any of the damage to property or injuries to others you may have caused. In many cases, these costs are insurmountable. Auto insurance is how you protect yourself from these risks. It can also do a great deal more for you. Depending on the coverage you select, you can be protected against various costs, from damages to your own vehicle to the medical costs you may incur in some cases.

Pet Insurance: Your pet insurance reimburses you for the money you spend on veterinary care for accidents and illnesses, accidental deaths, kennel boarding fees, recovery costs for lost pets, and euthanasia.

Preferred Banking: Preferred Banking members experience a diverse range of free or reduced-fee personalized banking services to meet your needs. From wealth management support to other exclusive privileges use Preferred Banking for your professional banking needs.

Pre-Paid Legal: These plans are often described as legal insurance plans. The typical plan provides consumers with certain specific legal services at no cost, and reduced rates for other services in exchange for a membership fee, premium, or some other sort of prepayment often through voluntary payroll deductions.

U.S. Savings Bonds: U.S. Savings Bonds are sold throughout the country by financial institutions either over the Internet or over the counter, and through payroll savings plans administered by companies either for paper savings bonds or electronic savings bonds in Treasury Direct. Treasury products are a convenient and secure way to save money and plan for your future. The Payroll Savings Plan allows employees to save money by investing in savings bonds regularly through payroll deduction. Employers can offer electronic securities to their employees through Electronic Payroll Savings with Treasury Direct or paper securities through the traditional Payroll Savings Plan.

Worksite Mortgage: For most people, their home is their largest asset. Securing a mortgage is a complex and time consuming activity. Worksite mortgage benefits assist employees in obtaining a mortgage for their new or refinanced home, and possibly include payroll deduction for payments.

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