



URATA & SONS CEMENT, INC.
Benefits Summary Plan 2009 - Nevada

Below is a brief summary of benefits. Regular full-time employees (working a minimum of 30 hours per week) are eligible for:

Medical Insurance – We offer Nevada Health Insurance. Urata & Sons will pay 50% of the coverage for the Employee. The remaining 50% will be paid by the Employee. Dependant's coverage can be added and taken out of the Employees' paycheck. Coverage begins the first of the month following (180) days of employment.

Profit Sharing - It enables you to save for retirement without putting any of your own money into a plan. The Plan does not permit nor require you to make employee contributions. You must be employed with the company 1,000 hours or (1) year and be 18 years or older to participate.

401(k) & Profit Sharing plan – This is a great opportunity to save for retirement. Urata & Sons invests the money for you into the 401K and the Profit Sharing plan. These plans are above industry standards because the Employee does not have to invest their own money into the plan. They can contribute more money into the 401K plan if they choose to.

- You must be actively employed on the last day of the Plan Year.
- You must have completed at least 1000 hours of service with Urata & Sons during the Plan Year.
- You save on taxes three ways:
 - Your contribution is taken out before federal and state taxes lowering your taxable income.
 - Your account grows without being taxed until money is withdrawn and since you may be in a lower tax bracket when you retire
 - You may pay less in taxes when the money is withdrawn.
- 401 K Safe Harbor: Employer contributes a guarantee of 3% per year of annual income. In addition, Employee may elect to contribute more to the plan of their own money.

Profit Sharing: Contributions may be made each year on a discretionary basis if the company makes a profit

Employee Referral Program- Urata & Sons is always looking to hire excellent people. So as an incentive to bring new employees to Urata, we will award employees who refer a friend or relative for a current job opening for key positions. Employees will receive a bonus if their referral is hired and successfully completes (3) three months of employment with Urata & Sons.

Contact Susan Bigler at (916) 638-5364 for questions regarding any of the above benefits.