



VESTOR | CAPITAL

BENEFITS at VESTOR CAPITAL CORPORATION:

We offer an exceptional benefits package that includes medical, dental, short term disability and long term disability that begins on the 1st day of the month following thirty (30) days of employment. In addition, employees can take advantage of paid vacations, holidays, and a 401K plan eligible for employer matching contributions.

INSURANCE:

Medical Coverage

Our medical plan is an employer subsidized employee insurance provided through HUMANA for healthcare expenses which result from illness or injury. This includes a low deductible Preferred Provider Organization (PPO) plan with 90% co-insurance for in-network and 60% co-insurance for out-of-network expenses. The annual in-network deductible is \$500 per person per year up to a maximum of \$1000 per family and \$1000/\$2000 respectively for out-of-network services. The maximum out-of-pocket for in-network services including the deductible is \$1250 per person per year up to a maximum of \$3000 per family and \$2500/\$6000 respectively for out-of-network services.

The plan also includes a pharmacy benefit that limits the co-pay to \$10 for tier 1 generic drugs, \$30 for tier 2 preferred brand drugs, \$50 for tier 3 non-preferred brand drugs and a 25% co-pay for other types of prescription drugs.

Dental Coverage

Our dental plan is provided through HUMANA DENTAL with an annual deductible of \$50 per person each year. The plan covers 100% of eligible expenses for oral examinations and cleaning once every six months. Depending upon the type of service, you will be reimbursed for 80% or 50% of eligible expenses.

Short-Term Disability

If you are unable to work because of pregnancy, maternity, illness or non-occupational injury, the short-term disability policy provides benefits up to a maximum of 26 weeks to eligible employees determined based on your years of continuous service.

Long-Term Disability

Our long-term disability insurance is available through UNUM-Provident Insurance Company. Benefits are provided after 180 days of total disability in the event that you are unable to work because of illness or non-occupational injury. The monthly benefit is an amount equal to 60% of covered monthly earnings.

RETIREMENT

401K Plan:

This includes an Employees' 401K Plan that you may defer at most 15% of your salary (plus an additional Catch-Up Contribution if age 50 or older) to the maximum allowable deferral contribution limit using pre-tax deferrals or post-tax Roth 401K deferrals. This Plan allows participants to establish self-directed accounts for their deferral contributions with a wide selection

of investment choices from the equity, fixed income and mutual fund marketplaces. Rollovers from prior employer's qualified plans are accepted into the Plan upon enrollment.

Each plan year Vestor Capital generally will make matching contributions based upon a pre-determined formula.

PAID TIME OFF:

Prorated for the first year following seven months of employment. Two weeks during the first full calendar year through the fifth year. Three weeks during the fifth year through the tenth year. Four weeks during the tenth through the twentieth year. Five weeks during and after the twentieth year. You will also enjoy ten paid holidays each year that are typically tied to the non-working days in which the national stock exchanges are closed. Five sick days are available each year for short-term absences due to illness.

TAX DEFERRED SPENDING:

Allows you to use before-tax dollars to pay for eligible expenses deducted automatically from your payroll.

125 Plan

Health, Dental, Life, AD&D and Long Term Disability

Commuter Benefit Program

CTA Passes, RTA Vouchers and Parking.

LOCATION:

Chicago: 10 South Riverside Plaza, Suite 1400.

Our Chicago Main Office is located on the Chicago River between Madison and Monroe Streets. The office is conveniently located ½ block from the Northwestern Train Station (Ogilvy), 1 block from Union Station, accessible by bus, taxi, water-taxi and a short three block walk to the CTA elevated train.

Lake Forest: 207 East Westminster, Suite 210

Our Lake Forest Office is located in the heart of the downtown commercial area 1 block north of Deerpath Road with ample parking available for commuting by car and easily accessible by the RTA train.

HOURS OF OPERATION:

Regular business hours are 8:30 A.M. to 5:00 P.M. Monday through Friday. During the summer months, Fridays are modified for most employees to 7:30 A.M. to 3:30 P.M.

ATTIRE:

Business Professional

Business Casual on Fridays unless otherwise notified.

SOCIAL EVENTS:

A variety of company sponsored social events are held throughout the year.

Vestor Capital Corporation Summary of Benefits for Full-time Employees as of 4/1/2007. This document is a general summary of basic benefit plan provisions and is not a substitute for the official Plan Documents. For Additional details or clarification, consult the applicable Summary Plan Description, Plan Documents or Employee Handbook. If there are any inconsistencies between this summary and the Plan Documents, the Plan Documents will always prevail. These plans are subject to modification or termination by Vestor Capital at any time.