

KAR Holdings, Inc.
2008 Summary of Benefits

Vacation Time	Years of Service	Days granted on January 1st
	1 - 4 years	10
	5- 9 years	15
	10+ year	20
	Prorated schedule for new hire's first year	
Sick Time	6 days granted on January 1st Prorated schedule for new hire's first year	
Personal Time	4 days granted on January 1st Prorated schedule for new hire's first year	
Holidays	New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day 1/2 day on Christmas Eve, Christmas Day, 1/2 day on New Year's Eve	
Benefit Plans	Medical Dental Vision	Eligible 1st of the month following 30 days \$5,000 maximum contribution
	Medical Flexible Spending Account	\$5,000 maximum contribution
	Dependent Care Flexible Spending Account	\$5,000 maximum contribution
	Short Term Disability	3 business day waiting period; 65% for 26 weeks; Employer Paid
	Long Term Disability	66 2/3% to \$10,000 monthly maximum; Employer Paid
	Basic Life & AD&D Insurance	2x annual earnings; Employer Paid
	Supplemental Life Insurance	1x - 5x annual earnings
	Dependent Supplemental Life Insurance	Spouse - not to exceed 50% of employee's election; Children - up to \$20,000
	Employee Assistance Program	Employer Paid
	401(k)	Company match 100% of 1st 4% Eligible 1st paycheck of the month following 30 days of employment