



Hewitt Associates LLC

Benefit SpecSelect™
United States 2009

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United States 2009

Date: 08-09-2009

Defined Contribution

Plan Prevalence by Employer

In the following table, plans are categorized by their features. A discretionary/contributory feature within a matched plan is a plan where there is an additional employer contribution, usually a percentage of pay, in addition to the employer match. The employee is not required to contribute to receive this discretionary contribution.

	Employer	Percent
Matched savings	30	96.77%
With 401(k) salary reduction	30	96.77%
Air Products - Salaried	Plan ID: B	
Allegheny Energy - Salaried	Plan ID: A	
Armstrong Wood Products - Salaried	Plan ID: A	
Armstrong World - Salaried	Plan ID: A	
Black Box Network Services - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
CIGNA - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: B	
Federated Investors - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: B	
Heinz - Salaried	Plan ID: B	
Hershey Company - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
Lincoln Financial Group - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: B	
Penn National - Salaried	Plan ID: B	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Toll Brothers - Salaried	Plan ID: A	
Unisys - Salaried	Plan ID: A	
United States Steel - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
Voith Siemens Hydro Power - Salaried	Plan ID: B	
Westinghouse Electric - Salaried	Plan ID: A	
Noncontributory feature within matched savings	3	9.68%
Hershey Company - Salaried	Plan ID: B	
Toll Brothers - Salaried	Plan ID: B	
United States Steel - Salaried	Plan ID: B	
Unmatched savings	1	3.23%
Carpenter Technology - Salaried	Plan ID: B	
Deferred profit sharing	3	9.68%
Delaware Investments - Salaried	Plan ID: C	
Lincoln Financial Group - Salaried	Plan ID: B	

Defined Contribution

Performance-Based Employer Contributions

This table shows whether or not an employer provides a plan with a performance-based element used to determine the amount of the employer contribution to the plan. It includes employers that make a contribution at the discretion of the Board of Directors.

	Employer	Percent
Performance-based contribution made in at least one plan	5	16.13%
CIGNA - Salaried		
Duquesne Light - Salaried		
Knoll - Salaried		
United States Steel - Salaried		
Voith Siemens Hydro Power - Salaried		
No performance-based contribution made in any plan	26	83.87%
Air Products - Salaried		
Allegheny Energy - Salaried		
Armstrong Wood Products - Salaried		
Armstrong World - Salaried		
Black Box Network Services - Salaried		
Carpenter Technology - Salaried		
CertainTeed - Salaried		
Comcast - Salaried		
Delaware Investments - Salaried		
Federated Investors - Salaried		
Giant Eagle - Salaried		
GlaxoSmithKline - Salaried		
Heinz - Salaried		
Hershey Company - Salaried		
IKON Office Solutions - Salaried		
IMS Health - Salaried		
Lincoln Financial Group - Salaried		
NOVA Chemicals - Salaried		
Penn National - Salaried		
PNC Financial Services - Salaried		
Rohm and Haas - Salaried		
Toll Brothers - Salaried		
Unisys - Salaried		
UPMC - Salaried		
US Filter - Salaried - (PG 604)		
Westinghouse Electric - Salaried		
TOTAL EMPLOYERS	31	100.00%
(This total may not equal the number of employers you chose. Some employers may not provide this feature.)		

-- End of Report --

Defined Contribution

Type of DC Plan With Performance-Based Contribution

This table shows the percentage of employers that make performance-based contributions by type of defined contribution plan. Note that an employer may offer more than one type of plan with a performance-based contribution. Total will not equal 100% because only plans with a performance-based contribution are included.

	Employer	Percent
Matched savings	4	12.90%
CIGNA - Salaried		
Plan ID: A		
Duquesne Light - Salaried		
Plan ID: B		
Knoll - Salaried		
Plan ID: A		
Voith Siemens Hydro Power - Salaried		
Plan ID: B		
Noncontributory feature within matched savings	1	3.23%
United States Steel - Salaried		
Plan ID: B		

-- End of Report --

Defined Contribution

Prevalence of Company Stock as an Investment Option

This table shows whether or not company stock is offered as an investment option in any of an employer's defined contribution plans (excluding stock purchase plans).

	Employer	Percent
Company stock is an option	18	58.06%
Air Products - Salaried		
Allegheny Energy - Salaried		
Carpenter Technology - Salaried		
CIGNA - Salaried		
Comcast - Salaried		
Delaware Investments - Salaried		
Duquesne Light - Salaried		
GlaxoSmithKline - Salaried		
Heinz - Salaried		
IMS Health - Salaried		
Knoll - Salaried		
Lincoln Financial Group - Salaried		
NOVA Chemicals - Salaried		
PNC Financial Services - Salaried		
Rohm and Haas - Salaried		
Unisys - Salaried		
United States Steel - Salaried		
US Filter - Salaried - (PG 604)		
Company stock is not an option	11	35.48%
Armstrong Wood Products - Salaried		
Armstrong World - Salaried		
Black Box Network Services - Salaried		
CertainTeed - Salaried		
Federated Investors - Salaried		
Hershey Company - Salaried		
IKON Office Solutions - Salaried		
Penn National - Salaried		
Toll Brothers - Salaried		
UPMC - Salaried		
Voith Siemens Hydro Power - Salaried		
Not a public company	2	6.45%
Giant Eagle - Salaried		
Westinghouse Electric - Salaried		
TOTAL EMPLOYERS	31	100.00%
(This total may not equal the number of employers you chose. Some employers may not provide this feature.)		

-- End of Report --

Defined Contribution

Matched Savings: Eligibility for Plan Participation

This table summarizes any age or service requirements necessary for an employee to become a participant in the matched savings plan and eligible to receive employer contributions.

				Plan 16	Percent 53.33%
Immediate					
Allegheny Energy - Salaried	Plan ID: A				
Armstrong Wood Products - Salaried	Plan ID: A				
Armstrong World - Salaried	Plan ID: A				
Black Box Network Services - Salaried	Plan ID: A				
CIGNA - Salaried	Plan ID: A				
Delaware Investments - Salaried	Plan ID: A				
Duquesne Light - Salaried	Plan ID: B				
Heinz - Salaried	Plan ID: B				
Hershey Company - Salaried	Plan ID: A				
IMS Health - Salaried	Plan ID: A				
Lincoln Financial Group - Salaried	Plan ID: A				
Rohm and Haas - Salaried	Plan ID: A				
Unisys - Salaried	Plan ID: A				
UPMC - Salaried	Plan ID: A				
US Filter - Salaried - (PG 604)	Plan ID: A				
Westinghouse Electric - Salaried	Plan ID: A				
Service requirement only				7	23.33%
		SERVICE MONTHS			
		1			
			3	10.00%	
Air Products - Salaried	Plan ID: B				
Knoll - Salaried	Plan ID: A				
United States Steel - Salaried	Plan ID: A				
		3			
Comcast - Salaried	Plan ID: A		1	3.33%	
		6			
CertainTeed - Salaried	Plan ID: A		1	3.33%	
		12			
GlaxoSmithKline - Salaried	Plan ID: B		2	6.67%	
NOVA Chemicals - Salaried	Plan ID: B				
Age requirement only				2	6.67%
		AGE			
		20.0			
Penn National - Salaried	Plan ID: B		1	3.33%	
		21.0			
Giant Eagle - Salaried	Plan ID: A		1	3.33%	
Age and service requirement				1	3.33%
		AGE			
		21.0			
PNC Financial Services - Salaried	Plan ID: A	6	1	3.33%	
Next enrollment date; no service requirement				1	3.33%

- United States 2009

Voith Siemens Hydro Power - Salaried		Plan ID: B		
Next enrollment date after specified service and age requirement				
AGE		SERVICE MONTHS		
21.0		12	1	3.33%
Toll Brothers - Salaried		Plan ID: A		
First of month after hire				
Federated Investors - Salaried		Plan ID: A		
Other				
IKON Office Solutions - Salaried		Plan ID: A		
TOTAL PLANS			30	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)				

-- End of Report --

Defined Contribution

Matched Savings: Automatic Enrollment

This table summarizes whether a matched savings plan has an automatic enrollment and the employee's contribution rate.

			Plan	Percent
Automatic enrollment			18	60.00%
% OF PAY				
2.0		2	6.67%	
	CertainTeed - Salaried	Plan ID: A		
	Comcast - Salaried	Plan ID: A		
3.0		9	30.00%	
	CIGNA - Salaried	Plan ID: A		
	Duquesne Light - Salaried	Plan ID: B		
	Heinz - Salaried	Plan ID: B		
	Hershey Company - Salaried	Plan ID: A		
	NOVA Chemicals - Salaried	Plan ID: B		
	Penn National - Salaried	Plan ID: B		
	Rohm and Haas - Salaried	Plan ID: A		
	US Filter - Salaried - (PG 604)	Plan ID: A		
	Westinghouse Electric - Salaried	Plan ID: A		
4.0		3	10.00%	
	Armstrong Wood Products - Salaried	Plan ID: A		
	Armstrong World - Salaried	Plan ID: A		
	Voith Siemens Hydro Power - Salaried	Plan ID: B		
6.0		4	13.33%	
	Air Products - Salaried	Plan ID: B		
	Black Box Network Services - Salaried	Plan ID: A		
	Delaware Investments - Salaried	Plan ID: A		
	Lincoln Financial Group - Salaried	Plan ID: A		
No automatic enrollment			12	40.00%
	Allegheny Energy - Salaried	Plan ID: A		
	Federated Investors - Salaried	Plan ID: A		
	Giant Eagle - Salaried	Plan ID: A		
	GlaxoSmithKline - Salaried	Plan ID: B		
	IKON Office Solutions - Salaried	Plan ID: A		
	IMS Health - Salaried	Plan ID: A		
	Knoll - Salaried	Plan ID: A		
	PNC Financial Services - Salaried	Plan ID: A		
	Toll Brothers - Salaried	Plan ID: A		
	Unisys - Salaried	Plan ID: A		
	United States Steel - Salaried	Plan ID: A		
	UPMC - Salaried	Plan ID: A		

TOTAL PLANS

30 **100.00%**

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Matched Savings: Automatic Escalation

This table summarizes those plans with automatic enrollment that include automatic escalation.

		Plan	Percent
		8	44.44%
Automatic escalation			
ANNUAL %	MAXIMUM %		
1.0	6.0	6	33.33%
CIGNA - Salaried	Plan ID: A		
Duquesne Light - Salaried	Plan ID: B		
Hershey Company - Salaried	Plan ID: A		
Rohm and Haas - Salaried	Plan ID: A		
Voith Siemens Hydro Power - Salaried	Plan ID: B		
Westinghouse Electric - Salaried	Plan ID: A		
1.0	10.0	2	11.11%
Penn National - Salaried	Plan ID: B		
US Filter - Salaried - (PG 604)	Plan ID: A		
No automatic escalation		10	55.56%
Air Products - Salaried	Plan ID: B		
Armstrong Wood Products - Salaried	Plan ID: A		
Armstrong World - Salaried	Plan ID: A		
Black Box Network Services - Salaried	Plan ID: A		
CertainTeed - Salaried	Plan ID: A		
Comcast - Salaried	Plan ID: A		
Delaware Investments - Salaried	Plan ID: A		
Heinz - Salaried	Plan ID: B		
Lincoln Financial Group - Salaried	Plan ID: A		
NOVA Chemicals - Salaried	Plan ID: B		
TOTAL PLANS		18	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)			

-- End of Report --

Defined Contribution

Matched Savings: Safe Harbor

This table summarizes the prevalence of safe harbor plans being offered by employers.

	Plan	Percent
Offer a safe harbor plan	10	33.33%
CIGNA - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: B	
Lincoln Financial Group - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: B	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Unisys - Salaried	Plan ID: A	
Not a safe harbor plan	20	66.67%
Air Products - Salaried	Plan ID: B	
Allegheny Energy - Salaried	Plan ID: A	
Armstrong Wood Products - Salaried	Plan ID: A	
Armstrong World - Salaried	Plan ID: A	
Black Box Network Services - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: B	
Federated Investors - Salaried	Plan ID: A	
Heinz - Salaried	Plan ID: B	
Hershey Company - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
Penn National - Salaried	Plan ID: B	
Toll Brothers - Salaried	Plan ID: A	
United States Steel - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
Voith Siemens Hydro Power - Salaried	Plan ID: B	
Westinghouse Electric - Salaried	Plan ID: A	
TOTAL PLANS	30	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Contribution

Matched Savings: Basis for Employer Contributions

This table summarizes the basis used to determine the amount of the employer contribution.

	Plan	Percent
Fixed rate	19	63.33%
Allegheny Energy - Salaried	Plan ID: A	
Armstrong Wood Products - Salaried	Plan ID: A	
Black Box Network Services - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: B	
Heinz - Salaried	Plan ID: B	
Hershey Company - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Lincoln Financial Group - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: B	
Penn National - Salaried	Plan ID: B	
PNC Financial Services - Salaried	Plan ID: A	
Toll Brothers - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
Fixed rate plus discretionary or profit-related additional allocations	3	10.00%
CIGNA - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: B	
Knoll - Salaried	Plan ID: A	
Varies by employee contribution type or amount	4	13.33%
Air Products - Salaried	Plan ID: B	
Armstrong World - Salaried	Plan ID: A	
Federated Investors - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Varies by years of service or participation	1	3.33%
CertainTeed - Salaried	Plan ID: A	
Discretionary	1	3.33%
Voith Siemens Hydro Power - Salaried	Plan ID: B	
Suspended match	2	6.67%
Unisys - Salaried	Plan ID: A	
United States Steel - Salaried	Plan ID: A	
TOTAL PLANS	30	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Contribution

Matched Savings: Maximum Matched Employee Contributions

This table shows the maximum employee contribution allowable that is matched by the employer.

Fixed percentage of pay	Plan	Percent
% OF PAY	30	100.00%
4.0	3	10.00%
CertainTeed - Salaried		
Plan ID: A		
GlaxoSmithKline - Salaried		
Plan ID: B		
Toll Brothers - Salaried		
Plan ID: A		
4.5	1	3.33%
Giant Eagle - Salaried		
Plan ID: A		
5.0	1	3.33%
Heinz - Salaried		
Plan ID: B		
6.0	22	73.33%
Air Products - Salaried		
Plan ID: B		
Allegheny Energy - Salaried		
Plan ID: A		
Armstrong Wood Products - Salaried		
Plan ID: A		
CIGNA - Salaried		
Plan ID: A		
Comcast - Salaried		
Plan ID: A		
Delaware Investments - Salaried		
Plan ID: A		
Duquesne Light - Salaried		
Plan ID: B		
Federated Investors - Salaried		
Plan ID: A		
Hershey Company - Salaried		
Plan ID: A		
IKON Office Solutions - Salaried		
Plan ID: A		
IMS Health - Salaried		
Plan ID: A		
Knoll - Salaried		
Plan ID: A		
Lincoln Financial Group - Salaried		
Plan ID: A		
NOVA Chemicals - Salaried		
Plan ID: B		
Penn National - Salaried		
Plan ID: B		
PNC Financial Services - Salaried		
Plan ID: A		
Rohm and Haas - Salaried		
Plan ID: A		
Unisys - Salaried		
Plan ID: A		
United States Steel - Salaried		
Plan ID: A		
UPMC - Salaried		
Plan ID: A		
Voith Siemens Hydro Power - Salaried		
Plan ID: B		
Westinghouse Electric - Salaried		
Plan ID: A		
7.0	1	3.33%
US Filter - Salaried - (PG 604)		
Plan ID: A		
8.0	1	3.33%
Armstrong World - Salaried		
Plan ID: A		
12.0	1	3.33%
Black Box Network Services - Salaried		
Plan ID: A		

TOTAL PLANS **30** **100.00%**

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

Additional Calculations

Avg Maximum Matched EE Contribution 6.1

-- End of Report --

Defined Contribution

Matched Savings: Prevalence of Company Stock as an Investment Option

This table shows whether or not company stock is an investment option for employee and/or employer contributions and whether or not it is the only option available.

	Plan	Percent
Option for both employee and employer contributions:	17	56.67%
Company stock is only opt for er contribution; one of multiple opts for ee contribution	5	16.67%
Allegheny Energy - Salaried	Plan ID: A	
Heinz - Salaried	Plan ID: B	
Rohm and Haas - Salaried	Plan ID: A	
Unisys - Salaried	Plan ID: A	
United States Steel - Salaried	Plan ID: A	
Company stock is one of multiple opts for both ee and er contributions	12	40.00%
Air Products - Salaried	Plan ID: B	
CIGNA - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: B	
GlaxoSmithKline - Salaried	Plan ID: B	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
Lincoln Financial Group - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: B	
PNC Financial Services - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
Company stock is not an option	11	36.67%
Armstrong Wood Products - Salaried	Plan ID: A	
Armstrong World - Salaried	Plan ID: A	
Black Box Network Services - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Federated Investors - Salaried	Plan ID: A	
Hershey Company - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
Penn National - Salaried	Plan ID: B	
Toll Brothers - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Voith Siemens Hydro Power - Salaried	Plan ID: B	
Not a public company	2	6.67%
Giant Eagle - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	

TOTAL PLANS

30 100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Matched Savings: Recognition of Bonus in Definition of Pay

In this table, "bonus" includes all bonuses and incentives except sales bonuses or incentives. Also, commissions and overtime are not considered bonuses for this study.

	Plan	Percent
Bonus included	20	66.67%
Allegheny Energy - Salaried	Plan ID: A	
Armstrong Wood Products - Salaried	Plan ID: A	
Armstrong World - Salaried	Plan ID: A	
Black Box Network Services - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
CIGNA - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: B	
Heinz - Salaried	Plan ID: B	
Hershey Company - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
Lincoln Financial Group - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Toll Brothers - Salaried	Plan ID: A	
Unisys - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
Bonus not included	10	33.33%
Air Products - Salaried	Plan ID: B	
Duquesne Light - Salaried	Plan ID: B	
Federated Investors - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: B	
Penn National - Salaried	Plan ID: B	
United States Steel - Salaried	Plan ID: A	
Voith Siemens Hydro Power - Salaried	Plan ID: B	
Westinghouse Electric - Salaried	Plan ID: A	
TOTAL PLANS	30	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Matched Savings: Vesting for Employer Contributions

This table summarizes the age or service requirements necessary for employees to become vested in the employer's contributions.

	Plan	Percent
Immediate 100% vesting	10	33.33%
Air Products - Salaried	Plan ID: B	
Black Box Network Services - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: B	
Lincoln Financial Group - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Unisys - Salaried	Plan ID: A	
 Cliff vesting	 12	 40.00%
YEAR 100% VESTED AT		
1	1	3.33%
Allegheny Energy - Salaried	Plan ID: A	
2	1	3.33%
CIGNA - Salaried	Plan ID: A	
3	10	33.33%
Armstrong Wood Products - Salaried	Plan ID: A	
Armstrong World - Salaried	Plan ID: A	
Heinz - Salaried	Plan ID: B	
Hershey Company - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: B	
Penn National - Salaried	Plan ID: B	
United States Steel - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
 Graded vesting	 8	 26.67%
YEAR 100% VESTED AT		
3	1	3.33%
Duquesne Light - Salaried	Plan ID: B	
5	5	16.67%
CertainTeed - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
Voith Siemens Hydro Power - Salaried	Plan ID: B	

- United States 2009

6

2

6.67%

Federated Investors - Salaried	Plan ID: A
Toll Brothers - Salaried	Plan ID: A

TOTAL PLANS

30

100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Matched Savings: Disposition of Forfeitures

This table summarizes the disposition of employer contributions that are forfeited when employees are not vested.

	Plan	Percent
Offset employer contribution or plan expenditures	20	66.67%
Allegheny Energy - Salaried	Plan ID: A	
Armstrong Wood Products - Salaried	Plan ID: A	
Armstrong World - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
CIGNA - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: B	
Federated Investors - Salaried	Plan ID: A	
Heinz - Salaried	Plan ID: B	
Hershey Company - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: B	
Penn National - Salaried	Plan ID: B	
Toll Brothers - Salaried	Plan ID: A	
United States Steel - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
Voith Siemens Hydro Power - Salaried	Plan ID: B	
Westinghouse Electric - Salaried	Plan ID: A	
No forfeitures (immediate vesting)	10	33.33%
Air Products - Salaried	Plan ID: B	
Black Box Network Services - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: B	
Lincoln Financial Group - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Unisys - Salaried	Plan ID: A	
TOTAL PLANS	30	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Contribution

Matched Savings: Rate of Employer Match

This table is based on the matched savings plans with a fixed (no variance) match rate. It shows the rate of employer match in relationship to the maximum amount of pay the employee may contribute.

Fixed percentage of pay		Plan	Percent
MAX MATCHED EE % OF PAY	EMPLOYER PER \$ RATE	21	100.00%
4.0	\$0.50	1	4.76%
Toll Brothers - Salaried	Plan ID: A		
4.0	\$1.00	1	4.76%
GlaxoSmithKline - Salaried	Plan ID: B		
4.5	\$1.00	1	4.76%
Giant Eagle - Salaried	Plan ID: A		
5.0	\$0.55	1	4.76%
Heinz - Salaried	Plan ID: B		
6.0	\$0.50	8	38.10%
Allegheny Energy - Salaried	Plan ID: A		
Armstrong Wood Products - Salaried	Plan ID: A		
Duquesne Light - Salaried	Plan ID: B		
IKON Office Solutions - Salaried	Plan ID: A		
IMS Health - Salaried	Plan ID: A		
Penn National - Salaried	Plan ID: B		
UPMC - Salaried	Plan ID: A		
Westinghouse Electric - Salaried	Plan ID: A		
6.0	\$0.75	1	4.76%
Hershey Company - Salaried	Plan ID: A		
6.0	\$1.00	6	28.57%
Comcast - Salaried	Plan ID: A		
Delaware Investments - Salaried	Plan ID: A		
Lincoln Financial Group - Salaried	Plan ID: A		
NOVA Chemicals - Salaried	Plan ID: B		
PNC Financial Services - Salaried	Plan ID: A		
United States Steel - Salaried	Plan ID: A		
7.0	\$0.50	1	4.76%
US Filter - Salaried - (PG 604)	Plan ID: A		
12.0	\$0.25	1	4.76%
Black Box Network Services - Salaried	Plan ID: A		

TOTAL PLANS

21 100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

Additional Calculations

Average Max Matched EE Contribution	6.1
Average ER Contribution Per \$ Rate	\$0.70

-- End of Report --

Defined Contribution

Noncontributory Feature - Savings Plans: Eligibility for Participation

This table summarizes any age or service requirements necessary for an employee to become a participant.

			Plan	Percent
Immediate			1	33.33%
Hershey Company - Salaried	Plan ID: B			
Service requirement only			1	33.33%
	SERVICE MONTHS			
	1	1		33.33%
United States Steel - Salaried	Plan ID: B			
Next enrollment date after specified service and age requirement			1	33.33%
AGE	SERVICE MONTHS			
21.0	12	1		33.33%
Toll Brothers - Salaried	Plan ID: B			
TOTAL PLANS			3	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)				

-- End of Report --

Defined Contribution

Noncontributory Feature - Savings Plans: Basis for Employer Contribution

This table summarizes the basis used to determine the amount of the employer contribution.

	Plan	Percent
Fixed rate	2	66.67%
Hershey Company - Salaried	Plan ID: B	
Toll Brothers - Salaried	Plan ID: B	
Discretionary	1	33.33%
United States Steel - Salaried	Plan ID: B	
TOTAL PLANS	3	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Noncontributory Feature - Savings Plans: Disposition of Forfeitures

This table summarizes the disposition of employer contributions that are forfeited when employees are not vested.

	Plan	Percent
Offset employer contribution or plan expenditures	3	100.00%
Hershey Company - Salaried	Plan ID: B	
Toll Brothers - Salaried	Plan ID: B	
United States Steel - Salaried	Plan ID: B	
TOTAL PLANS	3	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Noncontributory Feature - Savings Plans: Vesting for Er Contribution

This table summarizes the age or service requirements necessary for employees to become vested in the employer's contributions.

			Plan	Percent
Cliff vesting			2	66.67%
YEAR 100% VESTED AT				
3		2		66.67%
	Hershey Company - Salaried	Plan ID: B		
	United States Steel - Salaried	Plan ID: B		
Graded vesting			1	33.33%
YEAR 100% VESTED AT				
6		1		33.33%
	Toll Brothers - Salaried	Plan ID: B		
TOTAL PLANS			3	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)				

-- End of Report --

Defined Contribution

Profit Sharing: Eligibility for Plan Participation

This table summarizes any age or service requirements necessary for an employee to become a participant in the deferred profit sharing plan.

	Plan	Percent
Immediate	2	66.67%
Delaware Investments - Salaried Plan ID: C		
Lincoln Financial Group - Salaried Plan ID: B		
Other	1	33.33%
Voith Siemens Hydro Power - Salaried Plan ID: A		
TOTAL PLANS	3	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Profit Sharing: Basis for Employer Contributions

This table summarizes the basis used to determine the amount of the employer contribution.

	Plan	Percent
Fixed rate	2	66.67%
Delaware Investments - Salaried	Plan ID: C	
Lincoln Financial Group - Salaried	Plan ID: B	
Varies by age	1	33.33%
Voith Siemens Hydro Power - Salaried	Plan ID: A	
TOTAL PLANS	3	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Contribution

Profit Sharing: Prevalence of Company Stock as an Investment Option

This table shows whether or not company stock is an investment option for employer contributions and whether or not it is the only option.

			Plan	Percent
Option for employer contributions only:			2	66.67%
Company stock is one of multiple options		2	66.67%	
	Delaware Investments - Salaried	Plan ID: C		
	Lincoln Financial Group - Salaried	Plan ID: B		
Company stock is not an option			1	33.33%
	Voith Siemens Hydro Power - Salaried	Plan ID: A		
TOTAL PLANS			3	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)				

-- End of Report --

Defined Contribution

Profit Sharing: Recognition of Bonus in Definition of Pay

In this table, "bonus" includes all bonuses and incentives except sales bonuses or incentives. Also, commissions and overtime are not considered bonuses for this study.

	Plan	Percent
Bonus included	2	66.67%
Delaware Investments - Salaried	Plan ID: C	
Lincoln Financial Group - Salaried	Plan ID: B	
Bonus not included	1	33.33%
Voith Siemens Hydro Power - Salaried	Plan ID: A	
TOTAL PLANS	3	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Contribution

Profit Sharing: Vesting for Employer Contributions

This table summarizes the age or service requirements necessary for an employee to become vested in employer contributions.

			Plan	Percent
Cliff vesting			3	100.00%
YEAR 100% VESTED AT				
2				66.67%
	Delaware Investments - Salaried	Plan ID: C		
	Lincoln Financial Group - Salaried	Plan ID: B		
3				33.33%
	Voith Siemens Hydro Power - Salaried	Plan ID: A		
TOTAL PLANS			3	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)				

-- End of Report --

Defined Contribution

Profit Sharing: Disposition of Forfeitures

This table summarizes the disposition of employer contributions that are forfeited when employees are not vested.

	Plan	Percent
Offset employer contribution or plan expenditures	3	100.00%
Delaware Investments - Salaried	Plan ID: C	
Lincoln Financial Group - Salaried	Plan ID: B	
Voith Siemens Hydro Power - Salaried	Plan ID: A	
TOTAL PLANS	3	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Money Purchase: Eligibility for Plan Participation

This table summarizes the age or service requirements necessary for an employee to become a plan participant.

			Plan	Percent
Immediate			3	42.86%
Air Products - Salaried	Plan ID: A			
Carpenter Technology - Salaried	Plan ID: A			
Duquesne Light - Salaried	Plan ID: A			
Service requirement only			3	42.86%
	SERVICE MONTHS			
	12	3	42.86%	
Delaware Investments - Salaried	Plan ID: B			
Heinz - Salaried	Plan ID: A			
NOVA Chemicals - Salaried	Plan ID: A			
Age requirement only			1	14.29%
AGE				
18.0		1	14.29%	
Penn National - Salaried	Plan ID: A			
TOTAL PLANS			7	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)				

-- End of Report --

Defined Contribution

Money Purchase: Basis for Employer Contributions

This table summarizes the basis used to determine the amount of the employer contribution.

	Plan	Percent
Fixed rate	4	57.14%
Carpenter Technology - Salaried		
Delaware Investments - Salaried		
Duquesne Light - Salaried		
NOVA Chemicals - Salaried		
Varies by years of service or participation	2	28.57%
Air Products - Salaried		
Penn National - Salaried		
Varies by age	1	14.29%
Heinz - Salaried		
TOTAL PLANS	7	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Contribution

Money Purchase: Recognition of Bonus in Definition of Pay

In this table, "bonus" includes all bonuses and incentives except sales bonuses or incentives. Also, commissions and overtime are not considered bonuses for this study.

	Plan	Percent
Bonus included	2	28.57%
Delaware Investments - Salaried	Plan ID: B	
Heinz - Salaried	Plan ID: A	
Bonus not included	5	71.43%
Air Products - Salaried	Plan ID: A	
Carpenter Technology - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: A	
Penn National - Salaried	Plan ID: A	
TOTAL PLANS	7	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Money Purchase: Disposition of Forfeitures

This table summarizes the disposition of employer contributions that are forfeited when employees are not vested.

	Plan	Percent
Offset employer contribution or plan expenditures	5	71.43%
Air Products - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: A	
Heinz - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: A	
Penn National - Salaried	Plan ID: A	
Reallocated to participants	1	14.29%
Delaware Investments - Salaried	Plan ID: B	
No forfeitures (immediate vesting)	1	14.29%
Carpenter Technology - Salaried	Plan ID: A	
TOTAL PLANS	7	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Contribution

Money Purchase: Vesting for Employer Contributions

This table summarizes the age or service requirements necessary for an employee to become vested in the employer contributions.

			Plan		Percent
Immediate 100% vesting			1		14.29%
	Carpenter Technology - Salaried	Plan ID: A			
Cliff vesting			4		57.14%
YEAR 100% VESTED AT					
3			3	42.86%	
	Duquesne Light - Salaried	Plan ID: A			
	Heinz - Salaried	Plan ID: A			
	NOVA Chemicals - Salaried	Plan ID: A			
5			1	14.29%	
	Air Products - Salaried	Plan ID: A			
Graded vesting			2		28.57%
YEAR 100% VESTED AT					
5			1	14.29%	
	Delaware Investments - Salaried	Plan ID: B			
6			1	14.29%	
	Penn National - Salaried	Plan ID: A			
TOTAL PLANS			7		100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)					

-- End of Report --

Defined Contribution

Potential Matched Savings Employer Contribution

For those employers providing a matched savings plan, this table summarizes the potential matched contribution. It excludes matched savings plans where employer contributions are suspended.

% OF PAY	Employer	Percent
2.00	2	7.14%
CertainTeed - Salaried Toll Brothers - Salaried		
2.75	1	3.57%
Heinz - Salaried		
3.00	10	35.71%
Allegheny Energy - Salaried Armstrong Wood Products - Salaried Black Box Network Services - Salaried Duquesne Light - Salaried IKON Office Solutions - Salaried IMS Health - Salaried Knoll - Salaried Penn National - Salaried UPMC - Salaried Westinghouse Electric - Salaried		
3.50	1	3.57%
US Filter - Salaried - (PG 604)		
3.90	1	3.57%
Voith Siemens Hydro Power - Salaried		
4.00	3	10.71%
Air Products - Salaried Federated Investors - Salaried GlaxoSmithKline - Salaried		
4.26	1	3.57%
CIGNA - Salaried		
4.50	3	10.71%
Giant Eagle - Salaried Hershey Company - Salaried Rohm and Haas - Salaried		
6.00	6	21.43%
Armstrong World - Salaried Comcast - Salaried Delaware Investments - Salaried Lincoln Financial Group - Salaried		

- United States 2009

NOVA Chemicals - Salaried

PNC Financial Services - Salaried

TOTAL EMPLOYERS

28 100.00%

(This total may not equal the number of employers you chose. Some employers may not provide this feature.)

Additional Calculations

Average Matched Savings Er Contrib: 3.93

-- End of Report --

- United States 2009

7.90		1	3.33%
Voith Siemens Hydro Power - Salaried	Plan ID: A		
8.00		2	6.67%
Air Products - Salaried	Plan ID: A		
Penn National - Salaried	Plan ID: A		
9.00		1	3.33%
NOVA Chemicals - Salaried	Plan ID: A		
10.00		2	6.67%
Delaware Investments - Salaried	Plan ID: A		
Lincoln Financial Group - Salaried	Plan ID: A		
TOTAL EMPLOYERS		30	100.00%
(This total may not equal the number of employers you chose. Some employers may not provide this feature.)			
Additional Calculations			
Average Total DC Er Contribution:	5.27		

-- End of Report --

Defined Contribution

Matched Savings /Total Potential DC Employer Contribution

This table summarizes the total potential defined contribution employer contribution (matched savings only and all defined contribution plans). In cases where the benefits vary by pay, age, service or points, the following strawman approach was used (Salaried - age 40, 5 years, and pay \$50,000) (Hourly - age 40, 5 years and pay \$30,000). It excludes plans where no employer contribution is provided.

Total potential employer contribution	Employer	Percent
MATCHED SAVINGS % OF PAY	30	100.00%
ALL DC INCL MSP % OF PAY		
0.00	1	3.33%
Carpenter Technology - Salaried		
0.00	1	3.33%
United States Steel - Salaried		
2.00	1	3.33%
CertainTeed - Salaried		
2.00	1	3.33%
Toll Brothers - Salaried		
2.75	1	3.33%
Heinz - Salaried		
3.00	8	26.67%
Allegheny Energy - Salaried		
Armstrong Wood Products - Salaried		
Black Box Network Services - Salaried		
IKON Office Solutions - Salaried		
IMS Health - Salaried		
Knoll - Salaried		
UPMC - Salaried		
Westinghouse Electric - Salaried		
3.00	1	3.33%
Duquesne Light - Salaried		
3.00	1	3.33%
Penn National - Salaried		
3.50	1	3.33%
US Filter - Salaried - (PG 604)		
3.90	1	3.33%
Voith Siemens Hydro Power - Salaried		
4.00	1	3.33%
Federated Investors - Salaried		
4.00	1	3.33%
GlaxoSmithKline - Salaried		
4.00	1	3.33%
Air Products - Salaried		
4.26	1	3.33%
CIGNA - Salaried		

- United States 2009

4.50	4.50	2	6.67%
Giant Eagle - Salaried			
Rohm and Haas - Salaried			
4.50	7.50	1	3.33%
Hershey Company - Salaried			
6.00	6.00	3	10.00%
Armstrong World - Salaried			
Comcast - Salaried			
PNC Financial Services - Salaried			
6.00	9.00	1	3.33%
NOVA Chemicals - Salaried			
6.00	10.00	2	6.67%
Delaware Investments - Salaried			
Lincoln Financial Group - Salaried			

TOTAL EMPLOYERS			30	100.00%
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(This total may not equal the number of employers you chose. Some employers may not provide this feature.)

Additional Calculations

Average Er Contrib All DC Plans: 5.27

-- End of Report --

Selected Filtering

You Chose 31 of 1029 Employers

Demographic Criteria

IndustryType

State

Industry

Metro

Fortune Rank

Company Type

Employee Group

Employee Size

Total Sales

You Chose

No Filter

Pennsylvania

No Filter

No Filter

No Filter

No Filter

Salaried

1 to 9,999,999

1,000,000 to 999,999,000,000

Chosen employers based on your selected filtering

Air Products - Salaried

Allegheny Energy - Salaried

Armstrong Wood Products - Salaried

Armstrong World - Salaried

Black Box Network Services - Salaried

Carpenter Technology - Salaried

CertainTeed - Salaried

CIGNA - Salaried

Comcast - Salaried

Delaware Investments - Salaried

Duquesne Light - Salaried

Federated Investors - Salaried

Giant Eagle - Salaried

GlaxoSmithKline - Salaried

Heinz - Salaried

Hershey Company - Salaried

IKON Office Solutions - Salaried

IMS Health - Salaried

Knoll - Salaried

Lincoln Financial Group - Salaried

NOVA Chemicals - Salaried

Penn National - Salaried

PNC Financial Services - Salaried

Rohm and Haas - Salaried

Toll Brothers - Salaried

Unisys - Salaried

United States Steel - Salaried

UPMC - Salaried

US Filter - Salaried - (PG 604)

Voith Siemens Hydro Power - Salaried

Westinghouse Electric - Salaried