

**LDI also offers  
Life Insurance  
and Accidental  
Death or  
Dismemberment  
Insurance**

to all regular full-time employees. This program provides insurance coverage based on your annual salary and the number of years you have worked with LDI and its affiliated companies.

Salary	0-5	5-10	10-15	15-20	20-Plus
Under \$10,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
10,000-14,999	15,000	22,500	30,000	37,500	45,000
15,000-19,999	20,000	30,000	40,000	50,000	60,000
20,000-24,999	25,000	37,500	50,000	62,500	75,000
25,000-29,999	30,000	45,000	60,000	75,000	90,000
30,000-34,999	35,000	52,500	70,000	87,500	105,000
35,000-39,999	40,000	60,000	80,000	100,000	120,000
40,000-44,999	45,000	67,500	90,000	112,500	135,000
45,000-49,999	50,000	75,000	100,000	125,000	150,000
Over \$50,000	<b>1.0 times Salary</b>	<b>1.5 times Salary</b>	<b>2.0 times Salary</b>	<b>2.5 times Salary</b>	<b>3.0 times Salary</b>

The Accidental Death and Dismemberment amount is equal to the life insurance benefit. If your death were accidental, your beneficiaries would receive insurance proceeds equal to the amount shown in the above chart. The maximum life or AD&D benefit is \$300,000.

*Planning for  
Your Future  
—Today*

No matter how long you stay, we know you won't always be with us. That's why LDI offers the following retirement plans:



**401(k) Savings Plan**

LDI's 401(k) program gives you an opportunity to save money for your retirement. You can save from 1 to 15 percent of your gross pay. LDI will match 50 percent of your contributions, up to 6 percent of your income (3 percent total). You can also borrow from the plan and continue to contribute to it while you repay your loan.

**Profit Sharing**

Even if you don't participate in the 401(k) plan, LDI helps you save for the future. Once a year, we contribute a portion of our profits to a profit sharing account for your benefit.

*All of your retirement funds (401(k), Match and Profit Sharing) are invested in a number of select investments—you choose the funds and the percentages you want to invest in each one.*

**Help When You Need It Now**

The Liberty Employee Assistance Program (LEAP) is available to all employees and their families. An outside counseling and referral center helps you deal with daily life, work or family issues. Anything you discuss is held completely confidential. It's as easy as a call to 1-800-328-5000.

**Questions?**

This is just a brief look at the benefits we offer at LDI. The actual policies are detailed in the Summary Plan Descriptions. If you have further questions, consult your employee handbook, contact your HR representative or Roger Cone at (612) 536-6635.



**A World of Opportunity**



Liberty Diversified Industries  
5600 N. Hwy. 169  
New Hope, MN 55428  
(612) 536-6600  
[www.libertydiversified.com](http://www.libertydiversified.com)



We're Glad You're Here

Liberty Diversified Industries prides itself on its commitment to its employees. That's why we consciously seek to provide you with benefits and services that help you balance your work and personal life, and training to help you achieve your career goals.

## Opportunities for Advancement—They're Here!

You have a world of opportunities at Liberty Diversified Industries. We encourage you to take advantage of all of them. We want you with us for a long time!

## We Promote From Within

It's exciting to see people grow and advance in their careers. That's why we try to promote from within whenever possible. And when we have new job openings, we let our employees know about them first. We also provide opportunities for transfer within the company that will help you use your skills and talents to their utmost. Jobs are posted on bulletin boards at all company locations, and on the LDI Intranet.

## Improve Your Skills Through LDI "U"

We believe in investing in our employees. That's why we started LDI University! LDI "U" offers courses to help you improve your business, technical, interpersonal and personal skills. These classes are specifically tailored to help you grow within your area of work or responsibility.



## Outside Training, Too

Sometimes the training you seek is available only outside the company. LDI's tuition reimbursement program helps you gain the knowledge you need to further your career.

OPPORTUNITY

# Thoughtfully - Chosen Benefits & Services

## Personal Time Off

Time spent away from work should be just as productive as time spent at work. LDI's Personal Time Off (PTO) policy gives you the flexibility to manage your time off. It rewards healthy behavior, and supports your need for work/life balance.

You accrue PTO on a monthly basis, based on your years of service:

Years of Service	PTO
1-5	15 days
6-14	20 days
15+	25 days

*Although it may not be possible during illness and other emergencies, you should schedule your time off in advance with your supervisor.*

## Extended Illness Account

If you were hired before June 1, 1999, you may have hours banked in an extended illness account. You have immediate access to those hours for all sick time (including sick children) through May 31, 2000. After June 1, 2000, you'll be able to use those hours after 5 consecutive days of absence due to illness or a child's illness. For more information, please consult your employee handbook.

## 10 Ten Paid Holidays

At LDI, we observe 10 paid holidays throughout the year:

New Year's Eve Day	Memorial Day	Thanksgiving Day	Christmas Eve Day
New Year's Day	Independence Day	Day after Thanksgiving	Christmas Day
Good Friday	Labor Day		

## When You Need More Time...

Illness, injury, family concerns, and even civic duties sometimes require more time off. LDI has a plan to cover most situations.



- Leaves of Absence**  
 LDI grants the following leaves of absence. For more information regarding these policies, consult your employee handbook.
 

Parental Leave	Child School Conference Leave
Family and Medical Leave (FMLA)	General Leaves of Absence
Bone Marrow Donation Leave	Jury Duty
Funeral Leave	Military Service/Training Leave of Absence
- Short-Term Disability (STD)**  
 STD pays a benefit when illness or injury prevents you from working. The benefits begin two (2) weeks from the beginning of the illness or injury and may continue for as long as six (6) months. If you are in your first year of service, the plan pays 40 percent of your base pay. If you've been with the company for more than one year, you'll receive 60 percent of your base pay.
- Long-Term Disability (LTD)**  
 Long-term disability protects you financially if you become disabled for an extended period of time. LTD benefits begin when STD ends. The plan pays 60 percent of your monthly earnings, up to \$6,000/month. Benefits end when you are no longer disabled and/or when you reach age 65 (benefits may be extended if you become disabled after age 62).

# Insurance For You & Those You Love



Medical emergencies, routine doctor visits, prescriptions — let's face it, medical expenses can really add up!

LDI seeks to help you ease the burden by providing your choice of two excellent health insurance plans. Payroll deductions make it easy for you to provide subsidized health insurance for yourself, and your eligible dependents.

See any doctor you choose for your health care, but your out-of-pocket expenses will be lower when you receive care from a participating provider of the Blue Cross and Blue Shield plan.

## Comprehensive Major Medical Plan

Each year, you pay a maximum deductible of \$200 per person or \$600 per family. After that, most covered services are compensated at 80 percent.

## Section 125 — The "Easy-Pay" Plan That Lowers Your Tax Rate

LDI's Section 125 Plan allows you to pay your health insurance premiums, health and dental care expenses not covered by insurance, and child or dependent care costs with pre-tax dollars. By deducting these costs from your check before taxes are taken out, you actually pay taxes on a smaller portion of your salary! Health and dental care expenses have a \$2,000 yearly maximum, and child/dependent care costs are limited to \$5,000.

## Double Gold Plan — BlueCard PPO Program

If you use a Blue Cross PPO provider, most services are covered at 100 percent, with only a \$20 co-payment from you.



## LDI offers you a choice of two dental health plans:

### Starmark Value Dental Insurance

This plan is based on a percentage of the prevailing fees charged by dentists in your area. This is a basic plan that covers routine cleanings and x-rays.

### Starmark Premier Dental Insurance

Based on the prevailing fees of dentists in your area, this plan covers dental services on a percentage basis. This plan also covers routine cleanings and x-rays and pays for some of the more expensive dental services.