

Rayonier provides a comprehensive and competitive benefits package that offers added financial protection and is designed to help you plan for your future.

Medical and Dental Coverage

Medical and dental coverage, including prescription drugs, provides protection for you and your family. Employees and Rayonier share the cost of the plan, with the company paying approximately 75 percent. Employees share in the cost through contributions, deductibles, co-pays and co-insurance. If you choose to enroll, you can select coverage for yourself and eligible dependents.

Provided Insurance

Life—At no cost to you, this insurance provides benefits approximately equal to your annual base salary to your named beneficiary in the event of your death.

Accidental Death & Dismemberment—At no cost to you, this insurance provides benefits approximately equal to your annual base salary to your named beneficiary in the event of your accidental death. If you survive an accident, but suffer dismemberment, you will receive benefits based on a percentage of the amount of your coverage effect.

Business Travel Accident—At no cost to you, this insurance provides benefits equal to eight times your annual base salary to your named beneficiary in the event of your death while traveling on company business. Maximum benefits are \$1 million.

Full Salary—During Disability the company will continue your full salary for four to 18 weeks, depending on your length of service.

Short-Term Disability—At no cost to you, this insurance provides two-thirds of your weekly earnings from the time your full salary ends up to 52 weeks after your disability begins.

Long-Term Disability—You may elect to purchase insurance that provides benefits after the short-term period ends. This insurance pays 60 percent of your basic monthly earnings, up to \$7,500 monthly, offset by any Social Security, Worker's Compensation or retirement benefits you might also receive.

Additional Life—You may elect to purchase, at group rates, additional term life insurance for yourself of up to five times annual base salary. You may also elect coverage for your spouse and your eligible children.

Additional Accidental Death & Dismemberment—You may elect to purchase, at group rates, additional Accidental Death & Dismemberment insurance for yourself and your family.

-ANOTHER GREAT REASON TO JOIN OUR WINNING TEAM!

As you are searching for a new career, your primary focus may not be on your retirement, yet it is important to know that at Rayonier, we are committed to helping our employees plan for their future and set in place a process to help them retire with a comfortable income.

Rayonier Investment & Savings Plan for Salaried Employees:

Deferred Salary (Before-Tax) Contributions – You may make Deferred Salary contributions of 1 to 100% of your pay. These contributions consist of before-tax dollars, and earnings on these contributions grow tax-deferred. You may increase or decrease the amount of your contributions daily. You may stop your contributions any time.

After-Tax Contributions – You may make After-Tax contributions up to 16% of your pay. If you are considered a highly compensated employee based on IRS guidelines, your contributions are limited to 4%.

Company Match Contributions – Each pay period the Company will match 60 cents for each dollar you save up to the first 6 percent of your base pay. The company match is made in Rayonier Stock. You will become vested in the company match at 20 percent each year, so you will be fully vested after five years.

Years of Service	Vested Percentage
0	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Enhanced Retirement Contributions – The Company contributes an additional 3% of your base pay at the end of each year as an Enhanced Retirement Contribution and you choose how it is invested. You will vest in these contributions 20% each year and are fully vested after five years of service.

Years of Service	Vested Percentage
0	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Immediate Rollover Opportunity – If you have money in a 401(k) or other qualified retirement account with a previous employer, you may roll that money (excluding after-tax contributions) into the plan.

Choice of Investments – The plan offers a variety of ways to invest your money, so you control the amount of risk to take with your investments and offers tools to help you choose an investment strategy. You will have seven core investment options ranging from conservative to aggressive and five target maturity options to invest your contributions.

Once you are ready to join the Rayonier team, we will provide you with comprehensive enrollment materials to help you plan for a comfortable retirement.