



At Kinder Morgan, Inc. we offer competitive wages, 401(k) savings plan, retirement plan, comprehensive medical/Rx and dental plans, paid time off, paid holidays, and a bonus program.

Company Provided Benefits

- ◆ **Basic Life Insurance** for you equal to 2x Annual Base Pay
- ◆ **Basic AD&D Insurance** for you equal to 2x Annual Base Pay
- ◆ **Business Travel Accident Coverage** for you equal to 3x Annual Base Pay
- ◆ **Short-Term Disability** benefits paid @ 100% or 70% of Base Pay, (depending on Credited Years of Service); STD replaces pay for up to 6 months for approved personal disability
- ◆ **Long-Term Disability** benefits paid @ 60% of Base Pay (for approved personal disability)
- ◆ **Savings Plan 401(k)** Company contribution (QNEC) 5% of Eligible Compensation
- ◆ **Retirement Plan (PRA)** Company contribution equal to 4% or 5% of Eligible Compensation to a Personal Retirement Account (PRA). Percent is determined based on Age + Service
- ◆ **Tuition Reimbursement** up to \$5,250 annually
- ◆ **Annual Incentive Plan** (bonus)
- ◆ **Paid Time Off** Monthly accrual contingent upon offer
- ◆ **Holiday** 10 days paid annually
- ◆ **Service Awards** recognizes an employee on his/her anniversary date in multiples of five years of service (5, 10, 15, etc. years).
- ◆ **Employee Assistance Program (EAP)** provides you and your family free, confidential support for those everyday challenges, and a resource and referral service for financial, legal and personal family matters

Optional Benefits You May Elect

- ◆ **Medical/RX Plan (HDHP Base, HDHP Buy-up, PPO, EPO)**
 - Company pays approximately 75% of premium
 - Pre-Tax Payroll Deduction
 - Coverage options include eligible family members
- ◆ **Dental Plan**
 - Company pays 50% of premium
 - Pre-Tax Payroll Deduction
 - Coverage options include eligible family members
- ◆ **Vision Coverage**
 - 100% Employee Paid
 - Pre-Tax Payroll Deduction
 - Coverage options include eligible family members
- ◆ **Flexible Spending Accounts (FSA)** Pre-Tax Payroll Deduction Health Care, Dependent Daycare, and/or Limited Purpose
- ◆ **Health Savings Account (HSA)** Pre-Tax Payroll Deduction With High Deductible Health Plan (HDHP) election
- ◆ **Optional Life Insurance** After-Tax Payroll Deduction
Employee – 1x to 5x base pay
Spouse - flat amounts \$25,000 | \$50,000 | \$100,000 | \$150,000 | \$250,000
Child - \$10,000 each child
- ◆ **Voluntary AD&D Insurance** After-Tax Payroll Deduction: Employee (1x to 5x base pay), Family
- ◆ **Savings Plan 401(k)** Pre-Tax Payroll Deduction and/or After-Tax Roth 401(k) Deduction
- ◆ **Employee Stock Purchase Plan (ESPP)** After-Tax Payroll Deduction for KMI common stock (ESPP)
- ◆ **Flexible Work Schedule** Supervisor/business unit discretion on if/where to offer
- ◆ **Voluntary Benefits** After-Tax Payroll Deduction: Critical Illness, Accident and Hospital Indemnity, Pre-paid Legal, Identity Protection, Pet Insurance, Total Pet Program

This document is not intended to be a guarantee of benefits. While every effort has been made to report information accurately, the benefits you will actually receive are subject to the provisions of the legal documents relating to each plan. If there is any difference between this document and the appropriate plan documents, the plan documents will govern. Such documents may be examined upon request during regular business hours. Kinder Morgan reserves the right to modify or terminate these plans at its sole discretion.