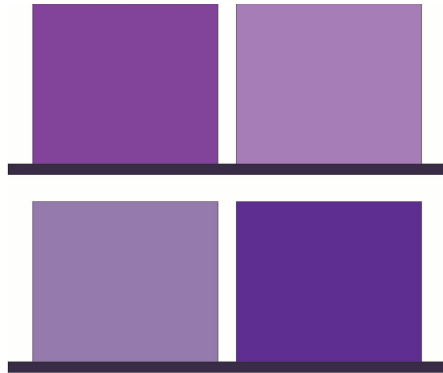


Cost structure



K Advisers Oy

Source: Etera's salary calculator

	Maths	Taxes	Insuarances
Average salary	18.35 /h		
Expert's salary	50 /h		33
	50		
Annual leave	4.5	1.49	
Employer's costs			
Health insurance	1.13		
Emploee pension	10.36		
Accident insurance	0.49		
Unimployment insurance	0.44		
Life insurance	0.04		
Total	12.46		12.46
Employee's costs			
Employee pension	3.11		3.11
Unimployment insurance	0.35		0.35
Taxes	17.98	17.98	
Net salary	32.02		
Invoicing			
Price per hour	100		
+ V.A.T.	24	24	
Employers income	33.04		
Tax man gets		43.47	
Insurers			15.92