

AIFS EMPLOYEE — — HANDBOOK

We bring the world together.®



ABOUT THIS HANDBOOK/DISCLAIMER

We prepared this handbook to help employees find the answers to many questions that they may have regarding their employment with AIFS. Please take the necessary time to read it in its entirety.

We do not expect this handbook to answer all questions. Supervisors and Human Resources also serve as a major source of information. Neither this handbook nor any other verbal or written communication by a management representative is, nor should it be considered to be, an agreement, contract of employment for a specific period of time or otherwise, express or implied, or a promise of treatment in any particular manner in any given situation, nor does it confer any contractual rights whatsoever. AIFS adheres to the policy of employment at will, which permits the Company or the employee to end the employment relationship at any time, for any reason, with or without cause or notice. No Company representative other than the Chairman may modify at-will status and/or provide any special arrangement concerning terms or conditions of employment in an individual case or generally and any such modification must be in a signed writing.

Many matters covered by this handbook, such as benefit plan descriptions, are also described in separate Company documents. These Company documents are always controlling over any statement made in this handbook or by any member of management. This handbook states only general Company guidelines. The Company may, at any time, in its sole discretion, modify or vary from anything stated in this handbook, with or without notice, except for the rights of the parties to end employment at will, which may only be modified by an express written agreement signed by the employee and the Chairman.

The policies in this handbook pertain to AIFS and AIFS Foundation.

This handbook supersedes all prior handbooks.



Letter from the CEO

Welcome to AIFS!

We're thrilled to have you join the team as we continue our long history of bringing the world together through cultural exchange and educational travel. Our mission and programs are designed to provide the very best opportunity for participants to expand their knowledge and understanding of the world around them. Our hope is that this will lead to a more compassionate and tolerant global community. In short, AIFS is a place where you can apply your talents to truly make a difference. To achieve this, we know it all begins with a team. We continually invest in promoting a creative and diverse environment that supports our employees' development for future success. With that said, I wish you every success as you begin your AIFS career.

This employee handbook has been designed to provide you with all necessary information regarding our policies and procedures, benefits, and opportunities. Please take some time to read carefully and familiarize yourself with AIFS. Be sure to visit our website and follow our social media accounts to broaden your perspective on the various AIFS programs and locations.

Please also visit our intranet for current information regarding company news and events, divisional updates, and opportunities to further your career at AIFS. We are continually developing and adapting, and these resources will help you stay informed.

You are welcome to reach out to me or any of our staff if you have questions or need further information. I look forward to working with you and wish you all the best.

Sincerely,

A handwritten signature in black ink that reads "Jack". The signature is written in a cursive, flowing style.

John A. (Jack) Burg
CEO & Vice Chairman

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AIFS Vision, Mission, Values and Competencies

Vision

We bring the world together®

Mission

To provide the highest quality educational and cultural exchange programs to enrich the lives of young people throughout the world

Values

- Excellence in programs, operations, and people
- Exceptional, caring support for program participants
- Honest, equitable and non-discriminatory treatment of program participants, partners, and employees
- Technological innovation
- Teamwork and collaboration both within the organization and with partners
- Encouragement of Employee initiative and professional development
- Responsibility for financial stewardship
- Support of multicultural values

Competencies

- Working through AIFS Vision and Values
- Work Standards
- Adaptability
- Innovation
- Building Customer Loyalty
- Building Partnerships

About AIFS

Since 1964, AIFS has been the leading provider of cultural exchange and educational opportunities for more than 1.5 million people. By bringing people and experiences together, we bring the world together.

For additional information on the AIFS Family programs, visit www.aifs.com.

AIFS, Inc.

AIFS, Inc. is the parent company of AIFS and its programs. AIFS, Inc. provides support for all AIFS, and AIFS Foundation programs run out of the Stamford and Maryland office. The support divisions of AIFS, Inc. include Accounting, Corporate Services, Human Resources, Information Systems, Marketing and Sales and Travel.

AIFS Abroad

Study abroad for U.S. college students

AIFS Abroad offers a wide range of unique study abroad, internship abroad and volunteer abroad programs in Asia, Australia, Europe, South Africa, and the Americas, as well as customized, faculty-led programs in collaboration with more than 400 U.S. colleges and universities.

www.aifsabroad.com

Au Pair in America

International live-in childcare for U.S. families

Au Pair in America was the first organization to be designated by the U.S. Government to offer a legal au pair program in the United States. Since 1986, more than 110,000 of our au pairs from over 55 countries have provided the highest quality, cultural, live-in childcare to American families. Au Pair in America has been established in cooperation with the U.S. Department of State as a J-1 cultural exchange program.

Camp America

International staffing for U.S. summer camps

Camp America recruits exceptional international students and young adults to serve as Counselors, role models and support staff at a wide variety of American summer camps nationwide. The program carries its own J-1 visa sponsorship through the U.S. Department of State in both camp Counselor and summer work travel categories. While the minimum age is eighteen, most participants are mature university students, graduates or professionals. All speak fluent English and undergo a rigorous screening and eligibility process.

www.campamerica.aifs.com

www.aupairinamerica.com

Cultural Insurance Services International (CISI)

Insurance coverage for individuals and groups

CISI is the leading provider of study abroad and international student insurance coverage and has insured over 1 million participants worldwide. CISI maintains relationships with financially stable insurance carriers, all rated A or better by A.M. Best. CISI provides travel, technical and medical assistance as well as claim paying services.

www.culturalinsurance.com | www.caremedus.com

AIFS Foundation

The American Institute For Foreign Study Foundation is an independent, not-for-profit, 501(c)(3) tax exempt public charity, established in 1967 with the assistance of the late Senator Robert Kennedy.

Academic Year in America (AYA)

High school foreign exchange

Academic Year in America (AYA) brings international high school students ages 15–18½ to the U.S. to live with carefully screened and selected American host families for a semester or academic year. The aim of the program is for international youths to develop a greater sensitivity to and appreciation for American life and to stimulate American interest in other cultures and languages. Academic Year in America has been established in cooperation with the U.S Department of State as a J-1 cultural exchange program.

www.academicyear.org

American Council for International Studies (ACIS)

Educational Group Travel

ACIS (together with the original AIFS high school program) has helped over a half a million students discover the world on teacher-led study tours. By traveling on an ACIS tour, students develop global mindedness while gaining insight, not just from seeing famous places but also from observing life in and around these locations. Focused commitment to changing lives through travel has made ACIS the most respected name in educational travel. ACIS is headquartered in Boston, MA.

www.acis.com

Workplace Standards & Employment Information

Employment At Will

Employment with AIFS is voluntarily entered, and the employee is free to resign at any time, with or without notice. Similarly, AIFS may terminate the relationship at any time, with or without notice or cause.

Policies set forth in this handbook are not intended to create a contract of employment or enforceable obligations of any kind between AIFS and any of its employees, contractual or otherwise. No oral or written statement or representation by any employee, including a manager or Officer, can change the AIFS Employment At Will policy, create a contract or create any other obligations enforceable against AIFS.

These provisions supersede all existing policies and practices and may be amended by the Company at any time without prior notice.

Introductory Period

We look forward to working with each employee toward the successful completion of their Introductory Period and long-term goals. All newly hired regular full-time and part-time employees are Introductory Employees for the first ninety (90) calendar days from their date of hire. This Introductory Period is designed to observe and evaluate the capacity of the employee, which includes the employee's ability to satisfactorily perform the essential functions of their job; and to observe and evaluate the employee's work standards and conduct, including attendance and the employee's relationship with other staff. This period also allows employee to assure themselves that AIFS is a good fit for them.

It is important for employees to perform their job in an effective manner. If there are additional tools employees need to perform their job more effectively, it is their responsibility to bring this to the attention of their manager. AIFS understands that for employees to do their job well, they need to have a clear understanding of job skills, behaviors, expectations, accountabilities, responsibilities and opportunities. Employees should speak to their manager if they have any questions. At the discretion of AIFS, an Introductory Period may be extended if Management needs more time to fairly assess the skills of the employee. Neither the completion of the Period, nor the extension of it, constitutes a commitment by AIFS for continued employment.

Code of Conduct

AIFS endeavors to maintain a positive work environment. Each employee plays a role in fostering this environment. Accordingly, we all must abide by certain rules of conduct, based on honesty, common sense and fair play. Because everyone may not have the same idea about proper workplace conduct, it is helpful to adopt and enforce rules all can follow. Unacceptable conduct may subject the offender to disciplinary action, up to and including termination, in the Company's sole discretion. The following are examples of some, but not all, conduct which can be considered unacceptable:

- Obtaining employment based on false or misleading information
- Harassment or discrimination of any kind
- Fighting, threatening, bullying or violence of any kind
- Alcohol or illegal drug usage, possession, or distribution, or working under the influence of any substance, while conducting AIFS business
- Dishonesty: verbal or written of any kind
- Stealing, removing, or defacing AIFS property or a co-worker's property
- Misuse of company electronic communications, software, and equipment
- Conflict of interest and disclosing confidential information
- Irregular attendance, habitual lateness, or unexcused absences
- Performing work of a personal nature during working time
- Insubordination; disregard for authority

- Unsatisfactory work performance
- Any other violation of Company policy

Note that all employees are employed at-will, and AIFS reserves the right to impose whatever discipline it chooses, or none, in a particular instance. The Company will deal with each situation individually and nothing in this handbook should be construed as a promise of specific treatment in each situation. However, AIFS may at times utilize progressive discipline, but no order or amount of discipline is needed before a personnel action is taken. The observance of these rules will help to ensure that our workplace remains a safe and desirable place to work.

Open-Door Policy and Employee Grievance

It is important that the AIFS culture be one of openness and trust. Employees are encouraged to speak freely, but responsibly, and to ask questions without fear of reprisal. Open and direct communication between employees and their managers is one of the cornerstones of AIFS' success. AIFS is committed to responding to suggestions and concerns and will make every effort to address them in a timely manner. The Open-door policy is not only for negatives experiences; we encourage positive experiences along with ideas or suggestions. Employees may go directly to HR.

AIFS recognizes that there are times when the need arises for employees to express concerns or complaints in a formal manner. We ask employees to express their concerns with their direct Manager first. While it is customary to take concerns up the reporting chain of each division, employees may occasionally wish to seek a route other than their immediate Supervisor or Manager as there may be times when circumstances make this approach uncomfortable. In that case, there are several individuals to whom employees may speak. This includes, but is not limited to, HR, the Vice President of the relevant division or any member of the Management or Executive Committees.

If the incident pertains to a violation of our Code of Conduct, a supervisor or Manager has a responsibility to report it to HR for additional investigation. Employees should know that once they have informed us about an incident tied to discrimination or harassment we must move forward with an investigation. Investigations will be conducted in a timely manner and will be confidential to the extent consistent with a thorough investigation. An investigation of any complaint, information or knowledge of suspected discrimination or harassment will be prompt and thorough. All persons involved, including complainants, witnesses and alleged perpetrators will be afforded a fair and impartial investigation.

Employees may be required to cooperate as needed in an investigation of suspected discrimination or harassment. Employees who participate in any investigation will not be retaliated against. Any employee who engages in retaliation will be placing their employment in jeopardy.

Diversity and Inclusion

AIFS is committed to fostering, cultivating, and preserving a culture of diversity and inclusion. Our human capital our primary asset. The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities, and talent that our employees invest in their work represents a significant part of not only our culture, but our reputation and company's achievement as well.

We embrace and encourage our employees' differences in gender, age, color, disability, ethnicity, family or marital status, gender identity or expression, language, national origin, physical and mental ability, political affiliation, race, religion, spirituality, sexual orientation, socio-economic status, veteran status, and other characteristics that make our employees unique.

AIFS' diversity initiatives are applicable—but not limited—to our practices and policies on recruitment and selection; compensation and benefits; professional development and training; promotions; transfers; social and recreational programs; personnel decisions and the ongoing development of a work environment built on the premise of gender and diversity equity that encourages and enforces:

- Respectful communication and cooperation between all employees, participants, and clients.
- Teamwork and employee participation, permitting the representation of all groups and employee perspectives.

- Work/life balance through flexible work schedules to accommodate employees' varying needs.
- Employer and employee contributions to the communities we serve.
- A greater understanding and respect for the diversity of the communities we serve.

All employees of AIFS have a responsibility to always treat others with dignity and respect. All employees are expected to exhibit conduct that reflects inclusion during work, at work functions on or off the work site, and at all other company-sponsored and participative events. All employees will be required to complete a Diversity & Inclusion training upon hire.

Any employee found to have exhibited any inappropriate conduct or behavior against others may be subject to disciplinary action up to and including termination.

Employees who believe they have been subjected to any kind of discrimination that conflicts with the company's diversity policy and initiatives should seek assistance from a supervisor or HR.

Harassment

It is AIFS's policy to prohibit intentional and unintentional harassment of any individual by another person based on any protected classification including, but not limited to, race, color, gender, national origin, disability, religion, marital status, veteran status, sexual orientation, or age. The purpose of this

policy is not to regulate our employees' personal morality, but to ensure that in the workplace, no one harasses another individual.

If the employee feels that they have been subjected to conduct which violates this policy, they should immediately report the matter to their supervisor. If the employee is unable for any reason to contact any such person, or if the employee has not received a satisfactory response within five (5) business days after reporting any incident of what the employee perceives to be

harassment, the employee should contact HR. If the person toward whom the complaint is directed is one of the individuals indicated above, the employee should contact any higher-level manager in their reporting hierarchy. Every report of perceived harassment will be fully investigated, and corrective action will be taken where appropriate. All complaints will be kept confidential to the extent consistent with a thorough investigation. In addition, the Company will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. If an employee feels they have been subjected to any such retaliation, they should report it in the same way the employee would report a claim of perceived harassment under this policy. Violation of this policy including any improper retaliatory conduct will result in disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

Sexual and Other Unlawful Harassment

AIFS is committed to maintaining a workplace free from sexual harassment. Sexual harassment is a form of workplace discrimination. AIFS has a zero-tolerance policy for any form of sexual harassment, and all employees are required to work in a manner that prevents sexual harassment in the workplace. This Policy is one component of AIFS' commitment to a discrimination-free work environment.

Sexual harassment is against the law. All employees have a legal right to a workplace free from sexual harassment, and employees can enforce this right by filing a complaint internally with AIFS. AIFS Policy applies to all employees, applicants for employment, interns, whether paid or unpaid, contractors and persons conducting business with AIFS.

- Sexual harassment will not be tolerated. Any employee or individual covered by this policy who engages in sexual harassment or retaliation will be subject to remedial and/or disciplinary action, up to and including termination.
- Retaliation Prohibition: No person covered by this Policy shall be subject to adverse employment action including being discharged, disciplined, discriminated against, or otherwise subject to adverse employment action because the employee reports an incident of sexual harassment, provides information, or otherwise assists in any investigation of a sexual harassment complaint. AIFS has a zero-tolerance policy for such retaliation against anyone who, in good faith complains or provides information about suspected sexual harassment. Any employee of AIFS who retaliates against anyone involved in a sexual harassment investigation will be subjected to disciplinary action, up to and including termination. Any employee, paid or unpaid, or any non-employee working in the workplace who believes they have been subject to such retaliation should inform a supervisor, manager, or HR.
- Sexual harassment is offensive, is a violation of our policies, is unlawful, and subjects both AIFS and the harasser to potential liability for harm to victims of sexual harassment. Employees of every level who engage in sexual harassment, including managers and supervisors who engage in sexual harassment or who knowingly allow such behavior to continue, will be penalized for such misconduct.
- AIFS will conduct a prompt, thorough and confidential investigation that strives to ensure due process for all parties, whenever management receives a complaint about sexual harassment, or otherwise knows of possible sexual harassment occurring. Effective corrective action will be taken whenever sexual harassment is found to have occurred. All employees, including managers and supervisors, are required to cooperate with any internal investigation of sexual harassment.
- All employees are encouraged to report any harassment or behaviors that violate this policy. Managers and supervisors are required to report any complaint that they receive, or any harassment that they observe to HR.
- This policy applies to all employees, paid or unpaid interns, and business invitees and all must follow and uphold this policy. This policy will be posted and in the employee manual.
- All employees are required to take Sexual Harassment trainings based on their state and labor requirements.

What Is "Sexual Harassment"?

Sexual harassment is a form of sex discrimination and is unlawful under federal, state, and (where applicable) local law. Also forbidden by AIFS is harassment based on gender, sexual orientation, and the status of being transgender. Sexual harassment includes unwelcome conduct which is either of a sexual nature, or which is directed at an individual because of that individual's sex when:

- Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive work environment, even if the complaining individual is not the intended target of the sexual harassment.
- Such conduct is made either explicitly or implicitly a term or condition of employment; or
- Submission to or rejection of such conduct is used as the basis for employment decisions affecting an individual's employment.

Sexual and Other Unlawful Harassment

A sexually harassing hostile work environment consists of words, signs, pictures, writings, emails, literature, jokes, pranks, gestures, intimidation or physical violence which are of a sexual nature, or which are reasonably offensive to individual because of that individual's gender. Sexual harassment also consists of any unwanted verbal or physical advances, sexually explicit derogatory statements or sexually discriminatory remarks made by someone which are offensive or objectionable to the recipient, which cause the recipient discomfort or humiliation, or which interfere with the recipient's job performance.

Sexual harassment also occurs when a person in authority tries to trade job benefits for sexual favors or threatens job-related or other harm if sexual behavior is not complied with. This can include hiring, promotion, continued employment or any other terms, conditions or privileges of employment, and promises or threats relating to job security, advancement, pay, benefits, or other terms and conditions of employment. This is also called "quid pro quo" harassment.

Any employee who feels harassed should complain so that any violation of this policy can be corrected promptly. Any harassing conduct, even a single incident, can be addressed under this policy.

Examples of sexual harassment

The following describes some of the types of acts that may be unlawful sexual harassment and that are strictly prohibited:

- Physical assaults of a sexual nature, such as: touching, pinching, patting, grabbing, brushing against another employee's body, or poking another employees' body; rape, sexual battery, molestation or attempts to commit these assaults.
- Unwanted sexual advances or propositions, such as: requests for sexual favors accompanied by implied or overt threats or promises concerning the victim's job performance evaluation, a promotion or other job benefits or other terms and conditions of employment; subtle or obvious pressure for unwelcome sexual activities.
- Sexually oriented gestures, noises, remarks, jokes or comments about a person's sexuality or sexual experience, which create a hostile work environment.
- Sexual or discriminatory displays or publications anywhere in the workplace, such as: Displaying pictures, posters, calendars, graffiti, objects, promotional material, reading materials or other materials that are sexually demeaning or pornographic. This includes such sexual displays on workplace computers or cell phones and sharing such displays while in the workplace.
- Hostile actions taken against an individual because of that individual's sex, sexual orientation, gender identity and the status of being transgender, such as: Interfering with, destroying or damaging a person's workstation, tools or equipment, or otherwise interfering with the individual's ability to perform the job; Sabotaging an individual's work; Bullying, yelling, name-calling.

Who can be a target of sexual harassment?

Sexual harassment can occur between any individuals, regardless of their sex or gender. The law protects employees, paid or unpaid interns, and non-employees, including independent contractors, and business invitees. A perpetrator of sexual harassment can be a superior, a subordinate, a coworker or anyone in the workplace including an independent contractor, contract worker, vendor, client, customer or visitor.

Where can sexual harassment occur?

Unlawful sexual harassment is not limited to the physical workplace itself. It can occur while employees are traveling for business or at employer sponsored events or parties. Calls, texts, emails, and social media usage by employees can constitute unlawful harassment if they have an impact in the workplace, even if they occur away from the workplace.

Sexual and Other Unlawful Harassment

What is "Retaliation"?

Unlawful retaliation can be any action that tends to discourage a worker from coming forward to make or support a sexual harassment claim. Adverse action need not occur in the workplace to constitute unlawful retaliation.

Such retaliation is unlawful under federal, state, and (where applicable) local law. State Law protects any individual who has engaged in “protected activity.” Protected activity occurs when a person has:

- filed a complaint of sexual harassment, either internally or with any anti-discrimination agency;
- testified or assisted in an investigation or proceeding involving sexual harassment under the Human Rights Law or other anti-discrimination law;
- opposed sexual harassment by making a verbal or informal complaint to management, provided information, or has simply informed a supervisor or manager of harassment;
- complained that another employee has been sexually harassed; or
- encouraged a fellow employee to report harassment.

Reporting Sexual Harassment

Preventing sexual harassment is everyone’s responsibility. AIFS cannot prevent or remedy sexual harassment unless it knows about it. Any employee paid or unpaid intern or non-employee who has been subjected to behavior that may constitute sexual harassment is encouraged to report such behavior to a supervisor, manager or HR. Anyone who witnesses or becomes aware of potential instances of sexual harassment should report such behavior to a supervisor, manager or HR.

Reports of sexual harassment may be made verbally or in writing. A written complaint can better facilitate an investigation.

Supervisory Responsibilities

All supervisors and managers who receive a complaint or information about suspected sexual harassment, observe what may be sexually harassing behavior or for any reason suspect that sexual harassment is occurring, are required to report such suspected sexual harassment to HR.

In addition to being subject to discipline if they engaged in sexually harassing conduct themselves, supervisors and managers will be subject to discipline for failing to report suspected sexual harassment or otherwise knowingly allowing sexual harassment to continue.

Supervisors and managers will also be subject to discipline for engaging in any retaliation.

Complaint and Investigation of Sexual Harassment

All complaints or information about suspected sexual harassment will be investigated, whether that information was reported in verbal or written form. Investigations will be conducted in a timely manner and will be confidential to the extent consistent with a thorough investigation.

An investigation of any complaint, information or knowledge of suspected sexual harassment will be prompt and thorough. All persons involved, including complainants, witnesses and alleged perpetrators will be accorded a fair and impartial investigation.

Any employee may be required to cooperate as needed in an investigation of suspected sexual harassment. Employees who participate in any investigation will not be retaliated against.

Workplace Safety

The safety and security of AIFS Employees is of the utmost importance. As such, we do not tolerate violence or any conduct that has the potential to harm another employee, a customer or the working atmosphere. Any person engaging in this type of behavior on Company property may be removed from the premises pending the outcome of an investigation, which may include a fitness-for-duty medical examination.

AIFS provides information to employees about Workplace Safety and health issues through internal communication channels including bulletin board postings, memos, the Intranet and other written communications. The Safety Committee meets semi-annually to discuss any safety issues in our work areas or the building. Each employee is expected to obey safety rules and to exercise caution in all work activities. Employees must immediately report any unsafe condition to their Supervisor or HR.

Prohibited Conduct

Threats, threatening language or any other acts of aggression or violence made toward or by any Company employee will not be tolerated. For purposes of this policy, a threat includes any verbal or physical harassment or abuse, any attempt at intimidating or instilling fear in others, menacing gestures, flashing or brandishing of weapons, stalking or any other hostile, aggressive, injurious or destructive action undertaken for the purpose of domination or intimidation. To the extent permitted by law, employees and visitors are prohibited from carrying weapons onto Company premises.

Procedure for Reporting a Threat

All potentially dangerous situations, including threats by co-workers, should be reported immediately to any member of management with whom the employee feels comfortable. Reports of threats may be maintained confidential to the extent maintaining confidentiality does not impede AIFS's ability to investigate and respond to the complaints. All threats will be promptly investigated and all employees must cooperate with all investigations. No employee will be subjected to retaliation, intimidation or disciplinary action as a result of reporting a threat in good faith under this policy. If the Company determines, after an appropriate good faith investigation, that someone has violated this policy, the Company will take swift and appropriate corrective action. If the employee is the recipient of a threat made by an outside party, that employee should follow the steps detailed in this section. It is important for the Company to be aware of any potential danger in its offices. Indeed, the Company wants to take effective measures to protect everyone from the threat of a violent act by employees or by anyone else.

Workplace Bullying

The purpose of this policy is to communicate to all employees, including Supervisors, Managers and Executives, that the Company will not tolerate Bullying behavior. AIFS defines Bullying as "repeated inappropriate behavior, either direct or indirect, whether verbal, physical or otherwise, conducted by one or more persons against another or others, at the place of work and/or during the course of employment." Such behavior violates the Company Code of Conduct, which clearly states that all employees will be treated with dignity and respect.

Bullying may be intentional or unintentional. However, it must be noted that where an allegation of Bullying is made, the intention of the alleged bully is not of primary concern will not be dispositive when determining Discipline. As in Sexual Harassment, it is the effect of the behavior upon the individual that is primarily important. AIFS considers the following types of behavior examples of Bullying:

- **Verbal Bullying:** Slandering, ridiculing or maligning a person or his/her family; persistent name calling that is hurtful, insulting or humiliating; using a person as the butt of jokes; abusive and offensive remarks.
- **Physical Bullying:** Pushing, shoving, kicking, poking, tripping, assault or threat of physical assault; damage to a person's work area or property.
- **Gesture Bullying:** Nonverbal threatening gestures or glances that convey threatening messages.
- **Exclusion:** Socially or physically excluding or disregarding a person in work-related activities.

Substance Abuse Policy

AIFS is committed to providing a safe workplace that is free of alcohol and drugs. To this end, employees are required to report to work in appropriate mental and physical condition to perform their jobs in a satisfactory manner.

While on AIFS property or while conducting business-related activities off premises, no employee may use, possess, distribute, sell or be under the influence of alcohol or illegal drugs. The legal use of prescribed medications is permitted on the job only if it does not impair an employee's ability to perform the essential functions of the job and does not affect the safety of the employee and others.

At company sponsored events where alcohol is served, employees consuming alcohol should drink responsibly. Drinking alcohol excessively is unacceptable, and you may incur personal liability if your behavior causes harm. Any employee who violates this policy will be subject to disciplinary action, up to and including termination of employment. AIFS reserves the right to require employees to undergo drug or alcohol testing in accordance with all applicable laws.

Smoking

For AIFS to provide a safe and healthy work environment and to comply with legal mandates, smoking is prohibited throughout the workplace. This includes the use of electronic smoking devices. No separate "Smoking Breaks" are provided. Smoking is only permitted in the designated areas outside of the building, at least 25 feet from the exit.

This policy applies equally to all employees, customers, and visitors.

Visitors in the Workplace

To provide for the safety, security and productivity of employees and the facilities at AIFS, only authorized visitors are allowed in the workplace. Restricting unauthorized visitors helps maintain safety standards, protects against theft, ensures security of equipment, protects confidential information, safeguards employee welfare, and avoids potential distractions and disturbances.

Employees are responsible for the conduct and safety of their visitors. If children are visiting, they should be always supervised by an adult. If an unauthorized individual is observed on AIFS premises, employees should immediately notify a member of the Management Team.

Visitors are required to adhere to all AIFS safety procedures in place at that time.

Conflict of Interest

It is AIFS' policy that all employees avoid any conflict between their personal interests and those of the Company. The purpose of this policy is to ensure that the Company's honesty and integrity, and therefore, its reputation, are not compromised. The fundamental principle guiding this policy is that no employee should have, or appear to have, personal interests or relationships that actually or potentially conflict with the best interests of the Company.

It is not possible to give an exhaustive list of situations that might involve violations of this policy. However, the situations that would constitute a conflict in most cases include but are not limited to:

- holding an interest in or accepting free or discounted goods from any organization that does, or is seeking to do, business with the Company, by any employee who is in a position to directly or indirectly influence either the Company's decision to do business, or the terms upon which business would be done with such organization.
- holding any interest in an organization that competes with the Company.
- being employed by (including as a consultant) or serving on the board of any organization which does, or is seeking to do, business with the Company or which competes with the Company; and/or profiting personally, e.g., through commissions, loans, expense reimbursements or other payments, from any organization seeking to do business with the Company.

A conflict of interest would also exist when a member of the employee's immediate family is involved in situations such as those above. This policy is not intended to prohibit the acceptance of modest courtesies, openly given and accepted as part of the usual business amenities, for example, occasional business-related meals or promotional items of nominal or minor value. It is the employee's

responsibility to report any actual or potential conflict that may exist between the employee (and the employee's immediate family) and the Company.

Personal Identifiable Information

Employees who are privy to personal identifiable information have a shared responsibility with AIFS to protect information that has been entrusted to the company. An important part of this duty is to ensure that you properly collect, access, use, share and dispose of Personally Identifiable Information (PII). You should exercise care when handling all PII.

Examples of PII that require sensitive handling:

- Social Security number
- Driver License or State Identification Number
- Passport number
- Alien registration number
- Citizenship or immigration status
- Medical information
- Criminal history
- Full date of birth
- Financial information

The information above requires special handling because of the increased risk of harm to an individual if it is compromised. The following guidelines explain how you must properly collect, access, use, share and dispose of PII at AIFS.

- Only collect PII when authorized by AIFS
- Only access or use PII when you have a need to know that information
- Minimizing proliferation of PII helps to keep it more secure and reduces the risk of a privacy incident
- Do not create unnecessary or duplicative collections of PII such as duplicate, ancillary, "shadow" or "under the radar" files
- Never leave PII in hard copy unattended and unsecured

AIFS defines a privacy incident as the loss of control, compromise, unauthorized access, or any similar term referring to situations where persons, other than authorized users and for an authorized purpose, have access or potential access to PII in usable form, whether physical or electronic. You must report all privacy incidents, whether suspected or confirmed, to your supervisor immediately. If your supervisor is not available, or if there is a conflict of interest, report the incident to your program Executive or HR.

Electronic Communications

AIFS maintains electronic communications systems including telephone, voicemail, fax, e-mail and internet access, which employees may use to conduct AIFS business only. The telephone, voice mail, e-mail and internet systems, including all passwords, computer and electronic files, messages, e-mails, documents and data of whatever nature stored on AIFS's computers or electronic communication systems are the sole and exclusive property of AIFS. If an employee is provided access to AIFS's electronic communications systems, such access may be revoked or denied this privilege at AIFS's sole discretion.

AIFS reserves the right to monitor and record telephone usage, computer usage, voicemail, e-mail usage and internet traffic from its computers, telephones and other electronic communications systems. Accordingly, AIFS may access, retrieve, read and disclose any information or data composed, created, stored, sent, or received through its online connections and/or stored in its computer, voicemail or other systems for any purpose. Employees should have no absolute expectation of privacy for any such data, information, communications or activities, even if it is intended for "personal" use. Consequently, employees should always ensure that the information contained in e-mail, voicemail and other electronic communications and other transmissions is appropriate and lawful.

AIFS maintains a workplace free of unlawful discrimination and harassment (please refer to such policies in this handbook). Accordingly, AIFS prohibits the use of its electronic communications systems, including but not limited to its computers, voicemail system, e-mail system and internet access, in ways that are offensive to others, disruptive to business or otherwise harmful to morale. Employees are prohibited from using AIFS's electronic communications systems, voicemail or computers to compose, transmit, access, or receive content that may be viewed as offensive, obscene, threatening, intimidating, derogatory, harassing or discriminatory to any employee or other person due to reference to race, sex, age, religion, national origin, disability or other legally protected status or otherwise disruptive to AIFS's business. Among those which may be considered offensive, are any messages which contain sexual implications, racial slurs, gender-specific comments, or any other comment that offensively addresses someone's age, sexual orientation, religious or political beliefs, national origin, or disability.

Employees may not copy or reproduce any software, data or information contained or stored on AIFS's computers or computer systems. Employees may not download files from the internet without authorization from AIFS. Employees may not use a password, access a file, or retrieve any stored communication or data, unless expressly required by their job and/or without authorization from AIFS. AIFS specifically prohibits the use of non-AIFS computers, external hard drives or other storage hardware to copy AIFS data, files or information.

The following behaviors are examples of prohibited actions and activities in violation of AIFS's policy. This list is non-exclusive:

- Sending or posting discriminatory, harassing, or threatening messages or images
- Unauthorized access, use or disclosure of someone else's code or password
- Copying or downloading software or electronic files without authorization
- Unauthorized sending or receipt of proprietary or copyrighted materials
- Sending or posting confidential or proprietary AIFS information
- Engaging in unauthorized transactions
- Sending or posting information that could damage AIFS's image or reputation
- Participating in the viewing or exchange of pornography or obscene materials
- Sending or posting harmful, disparaging or defamatory messages or images
- Sending or posting chain letters, solicitations, or advertisements
- Jeopardizing the security of AIFS's electronic communications systems
- Sending anonymous voice mail or e-mail messages
- Excessive, non-business use of AIFS's electronic communication systems
- Engaging in illegal, unethical or inappropriate activities
- Using personal communications devices while driving AIFS vehicles or while on AIFS business in violation of applicable law or regulation

When employees access the internet, send e-mail or otherwise make electronic communications from AIFS's computers or using its electronic communication systems or voicemail systems, their actions reflect upon AIFS's business and reputation. Accordingly, employees must take extreme care not to compromise AIFS's business interests or do anything that is or leads to illegality. Personal use of the internet should be kept to a minimum. Abuse of this policy or violation of law will subject an employee to disciplinary action, up to and including termination of employment. Employees may also be held personally liable for any violation of these policies under applicable law. Employees should notify AIFS's CIO immediately upon learning of violations of this policy. If you have any questions concerning this policy, please contact AIFS's CIO.

In the case where an AIFS employee has used their own electronic devices to collect, access, use, share or store company information, AIFS reserves the right to access, monitor and delete such information from the employee-owned electronic devices. AIFS will provide reasonable notice to employees as to when employer data will be "wiped" from personal devices.

Use of Equipment

Employees share the responsibility of maintaining and preserving customer and Company property. It is expected that employees will perform their jobs in a way that safeguards and respects property and protects AIFS and the customer from potentially damaging claims. When using property, employees

are expected to exercise care; perform required maintenance and follow all operating instructions, safety standards and guidelines.

Management should be notified if any equipment, furniture, or the building appears to be damaged, defective or in need of repair. Prompt reporting of damages, defects and the need for repairs could prevent deterioration of equipment and possible injury to employees or others.

Software Programs

AIFS employees are only entitled to use licensed software for business purposes, on either company-provided, client-provided or employee-owned computer equipment. If employees are in any doubt as to the software they are licensed to use, they should contact the internal network administrator.

AIFS accepts no responsibility for software licensing violations that an employee may incur relative to using software that has not been authorized by the company. An employee who uses such "pirated" software may incur monetary and criminal penalties. Use of third-party data storage and data transfer services is prohibited. Use of non-AIFS licensed software for business purposes is also prohibited. Any questions relating to this rule should be brought to management's attention, including whether the company should undertake additional licensing or a formal waiver.

This policy pertains to all employees regardless of their work location. Periodic audits will be performed to ensure AIFS is in full compliance with any and all software licensing contractual obligations.

Social Media Policy

This policy provides guidance for employee use of social media, which should be broadly understood for purposes of this policy to include blogs, wikis, microblogs, message boards, chat rooms, electronic newsletters, online forums, social networking sites and any other sites and services that permit users to share information with others in a contemporaneous manner. The following principles apply to professional use of social media on behalf of AIFS as well as personal use of Social Media when referencing AIFS.

Any/all Social Media accounts which are created and/or used by an employee for AIFS business purposes are the sole property of AIFS and remain the property of AIFS upon termination of any employee. Departing employees must leave all access information available to their direct Supervisor and must disengage from accessing those accounts upon departure. It is required that employees keep AIFS related Social Media accounts separate from personal accounts.

Although not an exclusive list, some specific examples of prohibited Social Media conduct include posting commentary, content or images that are defamatory, pornographic, proprietary, harassing, libelous or that can create a hostile work environment.

Employees should be aware of the effect their actions may have on their images, as well as AIFS' image. The information that employees post or publish may be public information for a long time. Employees should be aware that AIFS may observe content and information made available by employees through Social Media. Employees should use their best judgment in posting material that is neither inappropriate nor harmful to AIFS, its employees or customers. Employees are not to publish, post or release any information that is considered confidential or not public. If there are questions about what is considered confidential, employees should check with HR and/or their immediate Supervisor.

Social Media networks, blogs and other types of online content sometimes generate press and media attention or legal questions. Employees should refer these inquiries to authorized AIFS spokespersons. If employees encounter a situation while using Social Media that threatens to become antagonistic, employees should disengage from the dialogue in a polite manner and seek the advice of HR or a direct Supervisor.

Subject to applicable law, afterhours online activity that violates the Company's Code of Conduct, Employee Handbook or any other Company policy may subject an employee to disciplinary action up to and including termination.

Public Statements

AIFS has designated individuals who are trained and informed on information to be released to the public; therefore, employees must refrain from making Public Statements regarding issues or matters including, but not limited to, programs, staff, participants or AIFS business transactions.

The press can use any information provided by any staff member; therefore, it is essential to provide only the contact information for the Marketing Director or the employee's direct Manager. If neither is available, the call may be forwarded to the Vice President of the relevant division.

Sustainability

AIFS has a deep concern for the environment and promoting broader sustainability. We aim to follow and promote good sustainability practices and to reduce the environmental impacts of all our activities and to help our clients and partners to do the same. Our Sustainability Policy is based upon the following principles:

- To comply with, and exceed where practicable, all applicable legislation, regulations and codes of practice.
- To integrate sustainability considerations into all our business decisions.
- To ensure that all staff are fully aware of our Sustainability Policy and are committed to implementing and improving it.
- To minimize the impact on sustainability of all office and transportation activities.
- To make clients and suppliers aware of our Sustainability Policy and encourage them to adopt sound sustainable management practices.
- To review, annually report, and to continually strive to improve our sustainability performance.

AIFS supports practical steps in order to put these principles into practice:

Travel and Meetings

- Walk, cycle and/or use public transport to attend meetings, site visits etc, apart from in exceptional circumstances where the alternatives are impractical and/or cost prohibitive.
- Avoid physically travelling to meetings etc. where alternatives are available and practical, such as using teleconferencing, video conferencing or web cams, and efficient timing of meetings to avoid multiple trips. These options are also often more time efficient, while not sacrificing the benefits of regular contact with clients and partners. To reduce the need to travel to meetings and elsewhere, and facilitate regular client contact, we will provide free training webinars to clients to attend at any time.

Purchase of Equipment and Consumption of Resources

- Migrate, as much as possible, to a paperless office environment.
- Minimize our use of paper and other office consumables, for example by double-siding all paper used, and identifying opportunities to reduce waste.
- Encourage Employees to question the need for copies of documents
- As far as possible, arrange for the reuse or recycling of office waste, including paper, computer supplies and redundant equipment.
- Reduce the energy consumption of office equipment by purchasing energy efficient equipment and good housekeeping.
- Equip offices with sensors that turn off lights when not necessary.
- Seek to purchase electricity from a supplier committed to renewable energy. Seek to maximize the proportion from renewable energy sources, whilst also supporting investment in new renewable energy schemes.
- Ensure that timber furniture, and any other timber products, are recycled or from well-managed, sustainable sources and are Forest Stewardship Council (FSC) certified.

Working Practices and Advice to Clients

- Undertake voluntary work with the local community and / or environmental organizations and make donations to seek to offset carbon emissions from our activities.
- Ensure that any associates that we employ take account of sustainability issues in their advice to clients and include a copy of our Sustainability Policy in all our proposals to clients.

Telecommuting Policy

Telecommuting allows employees to work at home, on the road or in a satellite location for all or part of their workweek. AIFS considers telecommuting to be a viable, flexible work option in certain circumstances when the company consents, and both the employee and the job are suited to such an arrangement. Telecommuting may be appropriate for some employees and jobs but not for others or at particular times. Telecommuting is not an entitlement, it is not a companywide benefit, and it in no way changes the terms and conditions of employment with AIFS. AIFS may require employees to return to regular, in-office work at any time.

For regular telework arrangements, the employee and manager will discuss the job responsibilities and determine if the job is appropriate for a telecommuting arrangement, including equipment needs, workspace design considerations, the desirability of interaction at the facility, and scheduling issues. A telecommuting arrangement will be presented to and reviewed by human resources to be signed by both the employee and manager. HR will also determine the proper method of monitoring the hours worked by telecommuting employees, to ensure wage and hour law compliance.

The employee will establish an appropriate work environment within their residence for work purposes. AIFS will not be responsible for costs associated with the setup of the employee's home office, such as remodeling, furniture or lighting, nor for repairs or modifications to the home office space. Equipment supplied by the employee, if deemed appropriate by the organization, will be maintained by the employee. AIFS accepts no responsibility for damage or repairs to employee-owned equipment. AIFS reserves the right to make determinations as to appropriate equipment, subject to change at any time.

In some instances, you may be able to borrow loaner equipment. You will need to work with your manager and the IT department. Equipment supplied by the organization will be maintained by the organization. Equipment supplied by the organization is to be used for business purposes only. The telecommuter must agree to take appropriate action to protect the items from damage or theft. Upon termination of employment, all company property will be returned to the company, unless other arrangements have been made.

In the event of an emergency, AIFS may require certain employees to work remotely. These employees will be advised of such requirements by the department manager. Preparations should be made by employees and managers well in advance whenever possible, to allow remote work in emergency circumstances. This includes appropriate equipment needs, such as hardware, software, phone and data lines. The IT department is available to review these equipment needs with employees and to provide support to employees in advance of emergency telework situations.

Consistent with the organization's expectations of information security for employees working at the office, telecommuting employees will be expected to ensure the protection of proprietary company and customer information accessible from their home office.

The payroll system will reflect the employee's physical work location and applicable state tax laws will apply. The employee must determine any tax or legal implications under IRS, state and local government laws, and/or restrictions of working out of a home-based office. Responsibility for fulfilling all obligations in this area rests solely with the employee.

Performance Expectations

Both the employee and manager have the responsibility of communicating clear performance expectations. If at any point, you are unsure of what your job responsibilities are you must discuss this with your direct manager.

Individuals engaged in a formal telecommuting agreement must have a satisfactory performance record. Employee's performance will be monitored accordingly. If the manager determines that a telecommuting arrangement is not suitable for the employee or the evolving needs of the business, there may be a change in this arrangement.

Telecommuting at Non-Residence Location

Both the employee and manager have the responsibility of communicating clear performance expectations. If at any point, you are unsure of what your job responsibilities are you must discuss this with your direct manager.

Individuals engaged in a formal telecommuting agreement must maintain satisfactory job performance. Employee's performance will be monitored accordingly. If the manager determines that a telecommuting arrangement is not suitable for the employee or business times, there may be a change in this arrangement.

Political Activities

AIFS is firmly committed to following all federal, state and local laws that govern elections and campaign contributions in the U.S. and abroad. We do not discourage our employees from appropriate involvement in the political process that reflects individual beliefs and commitments. However, unless pursuant to a Company-managed grassroots initiative involving issues of importance to AIFS, any political activity must take place on an employee's own time. The resources and reputation of AIFS, or its name, cannot be used for any Political Activities unless specifically permitted by law and approved by the President. Offensive or repeated activities that occur on AIFS property or while conducting business-related activities off premises may be subject to disciplinary action up to and including termination of employment.

Solicitation/Distribution

In an effort to ensure a productive and harmonious work environment, persons not employed by AIFS may not solicit or distribute literature in the workplace at any time for any purpose, unless authorized in advance by HR. AIFS recognizes that employees may have interest in events and organizations outside the workplace. However, they may not solicit for or against any outside organization during working time, nor may employees distribute literature in working areas at any time.

Examples of impermissible forms of Solicitation include, but are not limited to, any collection of money, sale of goods or gifts for religious, political or civic groups or for personal gain.

Credit Card Policy

Regular full-time employees may apply for a corporate credit card but must obtain prior, written approval from their Supervisor using the proper request form. To be eligible for a corporate credit card, an employee must travel frequently in the course of their duties, purchase significant volumes of goods and services for use by the employer or incur other regular frequent business expenses of a kind appropriately paid by credit card.

The corporate credit card cannot be used to obtain cash advances for personal expenses and may only be requested for business expenses incurred by the assigned employee named on the card. Misuse of the card will result in suspension or cancellation of the card and withdrawal of corporate credit card privileges. If the card is used for an employee's personal expenses, the employer reserves the right to recover these monies from the cardholder. Cardholders will be required to sign a declaration authorizing the Company to recover the monies, from their salary, for any amount incorrectly claimed.

Corporate credit card expenditures must be reconciled and submitted with receipt to the Accounting Department within 45 business days of the date of any given charge. Continued or repeated non-conformance to this policy will result in the suspension or cancellation of the card and such other actions as appropriate. If the card expenditures are not reconciled and submitted within this time frame, the employee's corporate credit card will be cancelled.

Appropriate Attire

All AIFS employees are expected to dress in a manner that is appropriate for their position. AIFS has the right to determine the appropriateness of an employee's dress and/or appearance at any time. Employees deemed to be dressed inappropriately will be requested to change. If that change requires the employee to return home, that employee will need to use their available vacation or personal time. If there is none available, the employee will be unpaid for that time. If an employee is unclear about the dress and appearance guidelines, they are encouraged to consult with HR.

Lactation/Breastfeeding

After a child's birth, any employee who is breastfeeding their child will be provided reasonable break times as needed to express breast milk for their baby. AIFS will designate a private room when needed. Please contact HR for further information.

Personal Calls

We recognize that periodically, personal phone calls must be made or received during business hours, however, we ask that employees make every effort to keep them to a minimum. To provide a productive work environment, employees are expected to have cell phones turned off or turned down during work hours. Ringing cell phones are a distraction to co-workers and customers and can interfere with productivity. If possible, cell phones should be used only during designated breaks. Flexibility will be provided in circumstances demanding immediate or emergency attention.

Gifts

In certain situations, the exchange of non-cash gifts of no more than \$100 in value may be appropriate. We do not seek, however, to improperly influence the decisions of our customers or suppliers by offering gifts, just as we require that decisions of employees at AIFS not be affected by having received a gift. Employees involved in international business activities must also comply with the Foreign Corrupt Practices Act. Please see your manager or HR for additional information.

Emergency Closings

Employee safety and comfort is of the utmost importance to AIFS. Employees will receive an email to their work account with a notification of any decision related to a delayed opening or an office closure. Office closings due to inclement weather or other emergencies, will be considered "work from home" days and will be paid as regular pay unless otherwise indicated in communication. Employees are encouraged to utilize their personal discretion in determining arrival on these days. If it is determined that the office is going to remain open, employees are encouraged to use their own judgment to ensure their safety. If an employee is not comfortable traveling to work due to weather conditions or feels uncomfortable being in the office, they may use a personal or vacation day. If there is no Paid Time Off available, this time will be unpaid.

If the office closes due to inclement weather, any previous Paid Time Off requests for the same day will not be adjusted. The time off request will be processed as is.

In the case of emergency closings or inclement weather, employees will be notified through the following channels:

Stamford Office Employees will be notified through the company alert system which will send out a text or phone call directly to the employee's cell phone or landline. The employee also has the option for an email to be sent to a personal email address through this service.

Annapolis Office Employees will be notified by their manager.

Employment Compliance

Equal Employment Opportunity

AIFS is an Equal Opportunity Employer that does not discriminate on the basis of actual or perceived race, creed, color, religion, alienage or national origin, ancestry, citizenship status, age, disability or handicap, sex, marital status, veteran status, sexual orientation, genetic information, arrest record, or any other characteristic protected by applicable federal, state or local laws. Our management team is dedicated to this policy with respect to recruitment, hiring, placement, promotion, transfer, training, compensation, benefits, employee activities and general treatment during employment.

The Company, where requested, will endeavor to make a reasonable accommodation to the known physical or mental limitations of qualified employees with disabilities unless the accommodation would impose an undue hardship on the operation of our business. If you need assistance to perform your job duties because of a physical or mental condition, please let HR know. The Company will endeavor to accommodate the sincere religious beliefs of its employees to the extent such accommodation does not pose an undue hardship on the Company's operations. If employees wish to request such an accommodation, they should contact HR.

Any employees with questions or concerns about equal employment opportunities in the workplace are encouraged to bring these issues to the attention of HR. The Company will not allow any form of retaliation against individuals who raise issues of equal employment opportunity. If employees feel they have been subjected to any such retaliation, they should contact HR. To ensure our workplace is free of artificial barriers, violation of this policy including any improper retaliatory conduct will lead to discipline, up to and including discharge. All employees must cooperate with all investigations.

Non-Disclosure-Confidentiality

The protection of confidential business information and trade secrets is vital to the interests and the success of AIFS. Such confidential information includes, but is not limited to, the following examples:

- All customer information
- Pricing, sales, marketing, operating and financial data
- Upcoming acquisitions and program offerings
- Personnel and employee information
- Research and budgeting data
- Information Technology data and passwords
- Business plans and mailing lists

Employees may at some point access confidential data, and every employee is bound to keep information confidential. All employees will be required to sign a Non-Disclosure-Confidentiality agreement as a condition of Employment. Employees who improperly use or disclose trade secrets or confidential business information during their Employment may be subject to legal action in addition to disciplinary action, up to and including termination of Employment, even if they do not actually benefit from the disclosed information. This confidentiality obligation does not end upon the conclusion of Employment.

Americans with Disabilities Act

AIFS is committed to complying fully with the Americans with Disabilities Act (ADA) to ensure equal opportunity in Employment for qualified persons with disabilities. All Employment practices and activities are conducted on a non-discriminatory basis. AIFS does not discriminate against any qualified employees or applicants because they are related to or associated with a person with a disability or have a record of a disability.

A qualified individual with a disability is an individual who, with or without reasonable accommodation that does not result in undue hardship to the Company, can perform the essential functions of the job.. All Employment decisions including hiring, compensation, job assignments, promotions, fringe

benefits and training are based on the merits of the situation in accordance with defined criteria, not the disability of the individual.

This policy is neither exhaustive nor exclusive. AIFS is committed to taking all other reasonable actions to promote Equal Employment Opportunity for persons with disabilities in accordance with the ADA and all other applicable federal, state, or local laws. If you need a reasonable accommodation to perform the essential functions of your position, please contact HR. The initial request will require documentation from your healthcare provider to help determine your eligibility for the accommodation.

Family Medical Leave Act (FMLA)

AIFS complies with the federal and state Family and Medical Leave Act (FMLA), which requires employers to grant unpaid leaves of absence to qualified workers for certain medical and family-related reasons. Federal FMLA provides eligible employees up to 12 workweeks of unpaid leave within a 12-month period. The company abides by any state regulated leave laws and the more generous of the two laws will apply to the employee if the employee is eligible under both federal and state laws. Some states offer additional time off and may have other features and we will honor the additional weeks if applicable.

Under Federal FMLA, eligible employees must have worked 1,250 hours during 12 months prior to the start of the leave; have worked for 12 months, although the months of employment are not required to be consecutive. Please note there are many requirements, qualifications, and exceptions under these laws, and each employee's situation is different. Contact HR to discuss options for leave.

Under federal law, unpaid leave may be requested for pregnancy and prenatal care; preplacement activities, birth, adoption, or foster placement of a child; or the serious health condition of a child, spouse, parent, or the employee.

If an employee does not expressly request FMLA leave, the company reserves the right to designate a qualifying absence as FMLA leave and will give notice of the FMLA designation to the employee. If an absence is a qualifying event under FMLA, the leave will run concurrently with short-term disability, long-term disability, paid time off, workers compensation, and/or any other leave were permitted by state and federal law. Employees will be required to use all available paid time off before taking unpaid time off.

Under federal law, employers must continue healthcare benefits during FMLA leave as though the employees were still at work and must pay the employer's part of the premium. The employee will continue to be responsible for the employee's portion of the premium as well. FMLA leave, and paid time off options will run concurrently.

Unless notified that providing such certifications is not necessary, employees returning to work from FMLA leaves that were taken because of their own serious health conditions that made them unable to perform their jobs, must provide the Company with medical certification confirming they are able to return to work and perform the essential functions of the employees' position, with or without reasonable accommodation. The Company may delay and/or deny job restoration until employees provide return to work/fitness for duty certifications. If an employee is unable to return to work after the expiration of federal or state FMLA, an extension may be granted under certain circumstances. When such work is available, the company will may provide an employee with a temporary modified or light-duty assignment in accordance with documented medical restrictions.

Military Leave

Under federal law, unpaid leave may also be requested by eligible employees who have any qualifying exigency arising out of the fact that the spouse or a child, parent, or next of kin of the employee is on covered active duty (or has been notified of an impending call or order to covered active duty) in the armed forces and may use their 12-week entitlement to address certain qualifying circumstances. Qualifying circumstances may include deploying on short notice, attending certain military events, arranging for alternative childcare and school activities, addressing certain financial and legal

arrangements, attending certain counseling sessions, engaging in rest and recuperation, and attending post deployment reintegration briefings.

The federal FMLA also includes a special leave entitlement that permits eligible employees to take up to 26 weeks of leave to care for a covered service member during a single 12-month period. This leave applies if the employee is the spouse, child, parent, domestic partner, or next of kin caring for a covered military service member or veteran recovering from an injury or illness suffered while on active duty in the armed forces or that existed before the beginning of the member's active duty and was aggravated by service or that manifested itself before or after the member became a veteran.

AIFS supports the military obligations of all employees and grants leaves for uniformed service in accordance with applicable federal and state laws. Any employee who needs time off for uniformed service should immediately notify HR and their supervisor, who will provide details regarding the leave. If an employee is unable to provide notice before leaving for uniformed service, a family member should notify the supervisor as soon as possible.

Upon return from military leave, employees will be granted the same seniority, base pay and benefits as if they had worked continuously. Failure to report for work within the prescribed time after completion of military service will be considered a voluntary termination. All employees who enter military service may accumulate a total absence of 5 years and still retain employment rights.

For further details on leave eligibility and requirements, please inquire with HR.

Marketing Compliance

AIFS requires all marketing materials and communications-- including print, email, text, social media or phone-- to meet all federal and state laws. All materials and solicitations must be reviewed by the Vice President of Marketing before distribution outside of AIFS. This also applies to any materials outsourced to third-party vendors since AIFS is responsible for ensuring all campaigns being sent on the behalf of AIFS are compliant. It is imperative that AIFS market within all federal and state laws to insure the upmost integrity and to eliminate legal risk.

The following is a list of regulations, among others, that must be adhered to:

- Federal Trade Commission Act
- Telephone Consumer Protection Act
- Telemarketing and Consumer Fraud Abuse Prevention Act
- Telephone Disclosure and Dispute Resolution Act
- Do-Not Call Registry Act
- CAN-SPAM Act

Immigration Compliance

AIFS does not discriminate based on citizenship or national origin. In compliance with the Immigration Control and Reform Act of 1986, each new employee, as a condition of Employment, must complete the Employment Eligibility Verification Form (I-9) and present documentation establishing identity and Employment eligibility within their first three (3) days of Employment. Former employees who are rehired are required to complete a new form, unless rehired within one year.

Performance and Recognition

It is our hope that all new employees enjoy their jobs, demonstrate the skills to succeed and enjoy a long-term and mutually beneficial career with AIFS.

Supervisors and employees are encouraged to have an open and on-going dialogue about performance and goals. Formal Performance Evaluations are expected to be conducted once a year to provide both Supervisors and employees the opportunity to discuss progress with skills and job responsibilities, to correct deficiencies in performance or behavior, to encourage and recognize strengths, to identify growth opportunities and to discuss positive and meaningful approaches to meeting established goals. Employees are encouraged to participate in this process as it sets the standards and goals by which they are measured.

These two-way discussions are intended to help facilitate understanding and agreement as to what has been accomplished for the year and what is expected in the future. Formal Performance Evaluations are kept in employees' Personnel Files which are kept secure in HR and/or in the Human Resources Management System.

Merit Increases

AIFS is committed to rewarding employees for their high-quality performance. AIFS evaluates the Company's performance and the individual's performance and salary level to determine the amount of any annual Merit Increase. While AIFS' preference is to provide Merit Increases, they are not guaranteed.

Progressive Discipline

Every employee has the duty and the responsibility to be aware of and abide by existing rules and policies. Employees also have the responsibility to perform their duties to the best of their ability and to the standards as set forth in their job description or as otherwise established.

AIFS supports the use of Progressive Discipline to address issues such as poor work Performance or misconduct. Our Progressive Discipline policy is designed to provide a corrective action process to improve and prevent a recurrence of undesirable behavior and/or performance issues. This Progressive Discipline policy has been designed consistent with our organizational values, Human Resources best practices and Employment laws.

Outlined below are the steps of our Progressive Discipline policy and procedure. AIFS reserves the right to combine or skip steps in this process depending on the facts of each situation and the nature of the offense. The level of disciplinary intervention may also vary. Some of the factors that will be considered are whether the offense is repeated despite coaching, counseling and/or training; the employee's work record and the impact the conduct and Performance issues have on our organization.

The following outlines the AIFS Progressive Discipline Process:

- **Verbal warning:** A Supervisor verbally counsels an employee about an issue of concern, and a written record of the discussion may be placed in the employee's file for future reference.
- **Performance Improvement Plan:** Whenever an employee has been involved in a disciplinary situation that has not been readily resolved or when they have demonstrated an inability to perform assigned work responsibilities efficiently, the employee may be given a final warning or placed on a Performance Improvement Plan (PIP). PIP status will last for a predetermined amount of time not to exceed 90 days and/or reasonable satisfaction of their supervisor. Within this time, the employee must demonstrate a willingness and ability to meet and maintain the conduct and/or work requirements as specified by the Supervisor and the organization. At the end of the Performance Improvement period, the PIP may be closed or, if established goals are not met, dismissal may occur.
- **Written warning:** Written warnings are used for behavior or violations that a Supervisor considers serious or in situations when a verbal warning has not helped change unacceptable

behavior or performance. Written warnings are placed in an employee's personnel file. Employees should recognize the grave nature of the written warning.

The policies listed in this Handbook only indicate examples of some behaviors which may be considered unacceptable and therefore subject to disciplinary action; however, AIFS reserves the right to determine if any behavior or any breach of policy, written or implied, would be detrimental to the culture or business needs of the Company and would therefore be subject to disciplinary action. All employees, exempt or non-exempt, will be held accountable for their behavior and adherence to policies and are therefore subject to disciplinary action.

AIFS reserves the right to determine the appropriate level of Discipline for any inappropriate conduct, including oral and written warnings, suspension with or without pay, demotion and discharge.

Employee Resignation

Separation of Employment is an inevitable part of any organization. Should an employee decide to leave the Company, we ask that they provide a supervisor with at least 10 business days advance notice of departure. Thoughtfulness will be appreciated. All Company property including, but not limited to, keys, corporate credit cards, laptop, computers, etc., must be returned at separation. Employees also must return all the Company's Confidential Information upon separation. To the extent permitted by law, employees will be required to repay the Company (through payroll deduction, if lawful) for any lost or damaged Company property. As noted previously, all employees are employed at-will and nothing in this handbook changes that status.

All accrued wages, unused accrued Vacation and unused bonus time will be paid based on state law. Employees with Health Insurance benefits will need to consult with HR for more information. Employees enrolled in the AIFS Retirement Savings Plan will have deductions for all wages earned during their employment even if it's paid after the employee's last day. Employees may keep their Retirement Savings Plan with the provider, however there may be a fee to keep it on the AIFS plan. Employees with employer contributions in their accounts will be entitled to the vested funds based on their original hire date. If your addresses changes within a year, we ask that you notify us so we can update it for tax purposes.

Employees who resign are requested to participate in an exit interview with HR, if possible. Employees who leave in good standing may be eligible for re-employment.

Payroll & Timekeeping - Employee Info

Every AIFS Employee is classified as either **EXEMPT** or **NON-EXEMPT** as mandated by federal and state wage and hour laws.

Employee Classifications

Non-Exempt, Hourly

Employees are paid a designated rate for all hours worked under forty (40) in a designated Work Week. Employees will receive Overtime (time and a half) for all hours worked over forty (40) in a designated Work Week.

Exempt, Salary

Employees are paid a set bi-weekly salary. They are not entitled to Overtime pay.

In addition to the above definitions, all employees will be classified in one of the following categories and are eligible for AIFS benefits subject to the terms, conditions, and limitations of each program:

Regular Full-Time (FT)

Employees who are regularly scheduled to work thirty (30) hours or more per week.

Regular Part-Time (PT)

Employees who are regularly scheduled to work twenty-nine (29) hours or fewer per week.

Temporary/Seasonal Employees

Temporary and Seasonal employees are hired as interim workers to temporarily supplement the work force or to assist in the completion of a specific project. Employment assignments in this category are of limited duration. Employment beyond permitted limits may result in a change in status, specifically regarding benefits. Temporary Employees receive mandated benefits (Workers' Compensation and Social Security). They are not eligible for any other AIFS benefits.

Time Categories

Straight Overtime (STOT)

Non-Exempt employees are eligible for STOT pay for time worked between thirty-five (35) and forty (40) hours in a Work Week. The Work Week is designated as 12:00am Saturday to 11:59pm Friday. STOT is paid at the employee's regular designated hourly rate.

Overtime (OT)

Non-Exempt employees are eligible for OT pay after forty (40) hours worked in a designated Work Week. The Work Week is designated as 12:00am Saturday to 11:59pm Friday. OT is paid at a rate of one and one-half (1.5) times the Employee's regular designated hourly rate.

Only actual hours worked will be used to calculate Overtime. Holiday, Vacation, Sick and any other Paid Time Off will not be factored into Overtime calculations. Overtime will ordinarily need to be pre-authorized by the employee's Supervisor.

Emergency Duty

Outside of normal business hours, a customer may need immediate assistance. To ensure our customers have someone available during times of emergencies some divisions may designate one or more employees to be available during a specified time to assist with the emergency situations.

Although this time does not need to be pre-approved, it does need to be documented and referenced in the employee's timesheet. Employees must note the reason for Emergency Time upon entering the time.

Workday

Regularly scheduled business hours at AIFS are 9:00am to 5:00pm, Monday through Friday. AIFS must provide the top level of customer service and assure there is coverage during business hours. However, there may be, at Manager discretion, some flexible hours available to accomplish personal needs.

All full-time employees are expected to work a minimum of a seven (7)-hour day. Due to the nature of AIFS business, there may be times when employees are required to work beyond their scheduled hours. Any changes to an employee's schedule must have prior Management approval.

Timekeeping

Accurate Timekeeping is the responsibility of every non-exempt employee and their supervisor. Federal and state laws require AIFS to keep an accurate record of time worked to calculate employee pay and benefits. It is imperative that all non-exempt employees keep an accurate record of all time worked.

Non-exempt employees should accurately record the time they begin and end their work. All Regular non-exempt employees will have a designated work schedule with a built-in lunch period within the time-tracking system. A lunch period is automatically deducted from the workday when an employee works eight (8) or more hours in a day. Employees will be required to enter any variances to the schedule, such as when required to work during what would ordinarily be their lunch break, and submit their bi-weekly timesheet to Managers/Supervisors for approval. The submission is an acknowledgement that the employee has reviewed and updated the timesheet and that the information is accurate to the best of their knowledge.

When there is a change to the regularly scheduled hours, employees are required to adjust their beginning and ending time accordingly. Your manager may require that you get approval when working above your regularly scheduled hours. Any unauthorized Overtime may be subject to disciplinary action, up to and including termination of the employee. There may be circumstances when based on business needs employees will be required to work additional hours. Managers will provide ample notice, if possible, when additional hours are needed.

It is imperative that all adjustments are made accurately, including time of arrival and departure, both for the day and for lunch. Altering, falsifying, or tampering with time records, and/or inaccurately recording time on their own time record or recording time on another employee's time record (accurately or not) is unacceptable and can lead to disciplinary action, up to and including termination of employment.

Attendance and Punctuality

Employees are hired to perform important functions at AIFS. As with any group effort, operating effectively takes cooperation and commitment from everyone. Therefore, attendance and punctuality are very important. Unnecessary absences and lateness are expensive, disruptive and place an unfair burden on fellow employees and Supervisors. We expect excellent attendance from all employees. Excessive absenteeism or tardiness will result in disciplinary action up to and including discharge.

We do recognize, however, there are times when absences and tardiness cannot be avoided. In such cases, employees are expected to notify Supervisors as early as possible, but no later than the start of the workday. Asking another employee, friend or relative to give this notice is improper and constitutes grounds for disciplinary action. Employees should notify their Manager/Supervisor, stating the nature of the illness and its expected duration, for every day of absenteeism.

Unreported absences of three (3) or more consecutive workdays generally will be considered a voluntary resignation of employment with the Company.

Meal Periods

Any employees scheduled to work seven and one-half (7.5) or more consecutive hours are required to take an unpaid minimum thirty (30)-minute up to one (1)-hour lunch period. Employees will be relieved of all responsibilities and restrictions during Meal Periods and will not be compensated for that time. Meal Periods must be taken after the first two hours of work and before the last two hours of the workday. Supervisors may schedule Meal Periods to accommodate business requirements. While there may be occasional days when employees may need to work through lunch, it is expected that employees take their break regularly. Changes to meal periods should be discussed with your supervisor. When taking a shorter break, employees will need to update their timesheet to reflect the correct hours worked and break period.

Non-exempt employees who work on a day when the office is open for fewer than eight (8) hours (due to Holiday scheduling, Inclement Weather, emergency closings, etc.) will be entitled to a reduced Meal Period schedule. Use the table below regarding reduced meal periods.

Office Closes	Office Opens	Allowed Meal Period
On or before 1pm	3 or more hours later	None
2pm – 3pm	2 hours later	1/2 break
4pm	1 hour later	Full break

Paydays

Employee pays are issued bi-weekly on Fridays. AIFS will make every effort to ensure that pay is deposited that day. If a Payday falls on a bank holiday, pay is issued on the last working day before the holiday.

Exempt employees are paid to date. Non-exempt employees are paid one (1) week in arrears as specified on the timesheet. AIFS will not provide pay advances for unearned wages. This includes but is not limited to Regular pay, Vacation pays, Sick pay, Overtime pays, etc.

AIFS encourages employees to choose the option of automatic deposit to their checking or savings account for the most efficient and timely receipt of their pay. Making changes to Direct Deposit and/or any bank account may take up to two (2) pay periods to go into effect.

Current employees will be required to make changes or add a new account using the Human Resources Information System. If an employee is closing or changing a routed Direct Deposit account, they should contact HR directly to be sure the request is expedited appropriately. Employees making changes to their banking information during payroll week should contact HR immediately, as it may impact the processing of your payment.

Internal benefit reimbursements (i.e., tuition, etc.) will be reimbursed through payroll and Direct Deposited as specified. HR makes every effort to process reimbursements for the next payroll if the request is received by the Friday before the designated payday.

Reference Inquiries and Employment Verifications

AIFS does not provide professional or personal references for current or former employees. All Employment verifications must be submitted in writing directly to HR. The request can be faxed, mailed, or emailed. This request must include an authorization signed by the employee allowing AIFS to disclose the employee's dates of Employment, wage rates and/or position(s) held.

Accuracy of Records and Personal Data Changes

AIFS relies upon the accuracy of information contained in the Employment application, as well as the accuracy of other data presented throughout the hiring process and Employment. Any misrepresentations, falsifications or material omission of any information or data may result in exclusion of an individual from further consideration for Employment with AIFS.

If the person has been hired and falsifications, omissions or misrepresentations are discovered, termination of Employment may occur, regardless of the employee's length of service.

It is the responsibility of each employee to update their personal information using our Human Resources Information System. Changes such as mailing address, telephone number, emergency contact information and name changes are some of the items that should be always kept current using your self-service portal access. Most changes need to be submitted within thirty (30) days of their occurrence.

Access to Personnel Files

AIFS maintains a physical and/or electronic personnel file for each employee. The file includes job-related information such as the employee's job application, resume, documentation of Performance appraisals, salary increases and other Employment records.

Personnel files are the property of AIFS, and access to this information is limited to the employee, HR and Management. Unauthorized personnel will not have access to personal information. If an employee would like to review a copy of their file, they should contact HR. Employees may review their files with reasonable advanced notice, in the presence of a designated HR representative.

Internal Applicants and Hiring of Relatives

AIFS will make every effort to communicate open positions to all employees. However, due to hiring needs, there may be times at Management's discretion when positions are not posted.

If employees are interested in applying for an internal position, they should submit their interest in writing to HR. It is essential that the employee discuss their interest in the position with their immediate Supervisor prior to interviewing for any internal position. Please be aware that the hiring Manager may consult with the employee's current Manager to verify experience and past performance. Applying for an internal open position does not guarantee an interview or job offer.

The hiring of Relatives or others in close personal relationships with AIFS employees in regular full-time or part-time positions is strictly prohibited.

There may be an opportunity to hire an employee's relative for a short-term temporary position that does not have any direct reporting or working relationship to the regular full-time or part-time employee. Relatives must pass a background check and not work in the same department as the employee at any time. Hiring of a relative of an employee is at the discretion of HR and may be denied at any time for any reason.

If a relationship between employees is established after Employment, we request that the employees involved notify their manager(s) as soon as possible. Management reserves the right to make changes to either employee's status if Management determines that the relationship may cause a conflict with the needs of the business. For this policy, a relative is defined as a person who is related by blood, marriage, or adoption. A close personal relationship would be defined as a person who is dating, engaged, or residing in the same home.

Time Off Policies

AIFS promotes a healthy work-life balance, therefore we offer various paid time off options for Regular full-time and part-time employees. Employees will accrue paid time off but are not eligible to take the time during their Introductory Period. Paid time off hours are not included as hours worked for Overtime eligibility.

When requesting less than a full day of any paid time off, your total number of hours for the day should not exceed your regularly scheduled work hours. *For example, if your regular day is 7 hours and you request 3 hours of sick time, your work hours should not exceed 4 hours. If you request time off but you made up the hours, your time off request may be denied if it exceeds your regularly scheduled hours.* If the office closes early or for the day, any previous Paid Time Off requests for the same day will not be adjusted. The time off request will be processed as is.

Please refer to each policy for specific information regarding eligibility and usage.

Holidays

Each Regular full-time and part-time employee will be entitled to receive pay for scheduled Holidays. Observed Holidays may vary from year to year due to the calendar and at the discretion of AIFS. A schedule of Holidays will be released at the end of each year. The following is a list of Holidays generally granted yearly:

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Juneteenth
- July 4th
- Labor Day
- Indigenous Peoples Day
- Veteran's Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

Employees in their Introductory Period are eligible for Holiday pay. Part-time employees are eligible for pro-rated Holiday pay based on the employee's regularly scheduled hours for the designated Holiday. If an employee is not regularly scheduled to work on the day of the Holiday, they are not eligible for Holiday pay. Non-Exempt employees who work on a scheduled Holiday will be paid for the Holiday in addition to any hours worked. The time worked will be paid at their regular rate of pay unless their hours worked for the week exceed 40 (forty). Overtime would then apply. AIFS may close the office early the day before a holiday but only at the discretion of the Chairman. Eligible employees are paid for their regularly scheduled hours. If you work more than your scheduled hours you will be paid the additional hours, and your timesheet should reflect the additional hours. Holiday time is not hours worked for Overtime eligibility.

Floating Holidays

AIFS recognizes and supports all religions, faiths, ethnicities, cultures and creeds and we want everyone to have a chance to celebrate by providing time off to honor traditions as they wish. Floating holidays are meant to be used for religious, cultural holidays, birthdays, or to celebrate any other tradition with your family and friends.

Both Regular full-time and part-time employees are eligible for three (3) floating holidays in a calendar year. Floating Holidays must be taken at a minimum of two (2) hours. Newly hired employees are eligible to take paid Floating Holidays during their ninety (90)-day Introductory Period. {one?} Due to the seasonality within each department, we ask that you give as much notice to ensure adequate business coverage whenever possible.

In the event the office closes early on a day when a Floating Holiday is being used, the hours will not be altered.

Floating Holidays may not be rolled over into the following year. Unused Floating Holidays will not be paid out at separation of employment or at the end of the calendar year. Paid Floating Holiday hours are not included as hours worked for Overtime eligibility.

Vacation Time

AIFS believes that it is important for each employee to take time for rest, relaxation, and personal pursuits. Both regular full-time and part-time employees are eligible for vacation time.

The amount of Vacation Time employees receive is awarded based on length of service and employees accrue monthly. Newly hired employees with a hire date on or before the 15th of the month will accrue the full months' accrual. If hired after the 15th of the month, newly hired employees will start accruing the following month. Vacation pay for part-time employees will be pro-rated based on the individual's normal daily/weekly work schedule. Employees will accrue Vacation Time but are not eligible to take the time during their Introductory Period. Employees are awarded Vacation Time based on the following accrual schedule:

Anniversary Month	Days Accrued/Month	Annual Days of Vacation
Up to 5th anniversary	1.5	15
5th to 10th anniversary	2	20
10th anniversary onwards	2.5	25

Once an employee reaches the next anniversary level, they will accrue at the higher level the 1st of the month following the anniversary. For example, if an employee's 5th anniversary falls on July 2nd, they would accrue one and one-half (1.5) days/month for January through July, and then accrue two (2) days/month for August through December, up to twenty (20) days of Vacation.

Vacation Time requests must be submitted using the electronic time-tracking system. Requests must be taken at a two (2) hour minimum. The expected annual accrual will be preloaded into the time-tracking system based on years of service for the current year. Due to the seasonality within each department, request procedures and blackout times may vary. Employees are expected to give two weeks' notice whenever possible before requesting five (5) or more consecutive days of Vacation Time. For fewer than five (5) consecutive days there is no specific time frame for the request; however, the request is subject to manager approval based on the division's business needs. **The maximum amount of time an employee may request is 2 weeks' with at least two (2) months' notice.**

All Vacation Time must be taken within the same calendar year accrued. If Vacation Time is not used before the New Year's Eve Holiday, the employee will lose eligibility to take it. First year employees hired on or after August 1st may roll over up to five (5) days. This rollover time must be used by March 31st of the following year.

Although AIFS strongly discourages employees from seeking to take Paid Time Off before it is accrued, there may be certain circumstances under which, with Management and HR approval, may allow an employee to take time before it is accrued. Employees taking a leave of absence of any kind will only be eligible to use accrued time. During the leave, employees will not accrue any Vacation Time unless required by law.

Any Vacation Time used before accrued will be owed to AIFS as an advance of pay if the employee voluntarily terminates Employment. Employees voluntarily terminating employment will be expected to reimburse any un-accrued time used, or it may be deducted from their final payment. For voluntary and involuntary terminations, any unused accrued Vacation Time will be paid out. However, for voluntary terminations, employees are required to give ten (10) business days' notice of resignation to receive the payment. Payment will generally be issued the pay period after the employee's departure or as permitted by state law. Vacation time requested during the ten (10) business day notice will not be approved. If the employee has previously submitted and was approved for vacation time prior to the ten (10) business day notice, the initial approval may require adjustment based on the needs of the department and/or the discretion of the manager.

Sick Time

AIFS recognizes that employees occasionally need to take time off due to an illness, to take care of an ill family member or for a doctor's appointment which cannot be scheduled outside of work hours. To ensure that employees and their family have the proper time to recover, all full-time employees are eligible for up to twenty (20) paid Sick days per calendar year accrued monthly. Regular part-time employees will be eligible for ten (10) days based on the number of hours worked per day. Sick time must be taken at a minimum of two (2) hours. The expected annual accrual will be preloaded into the time-tracking system based on years of service for the current year. Sick time is an accommodation to be used only when necessary. Employees are not eligible to take paid Sick time during their ninety (90)-day Introductory Period but are eligible to accrue the time.

In an emergency, the employee must contact their manager or Supervisor by the start of the business day. Leaving a voicemail or text is not sufficient; employees must directly speak to their manager or Supervisor. AIFS reserves the right to request a medical certification for any absences of three (3) or more days. While we understand that there may be a need for an appointment to be scheduled during your scheduled work hours, it is expected that when scheduling appointments, you consult with your manager to ensure there is proper coverage for the time being requested. For scheduled appointments or procedures, employees must notify their manager as soon as they are aware of the need.

If you have an illness lasting more than three (3) or more consecutive days, please contact HR immediately as you may be eligible for additional leave options. If HR is informed of absences that last more than three (3) or more consecutive days they will mail and/or email you documentation to determine eligibility for Family Medical Leave Act (or state counterparts), AIFS Medical Leave and/or Short-Term Disability.

If it is determined that sick time is being abused, you may be subject to disciplinary action up to and including termination. While Sick time can be used prior to accruing the hours, employees that voluntarily separate from the company will be responsible for repayment of any paid time off taken above the accrued time as an advance. The excess time will be deducted from your final paycheck per applicable by law. Paid Sick hours are not included as hours worked for Overtime eligibility. There may be circumstances where the amount of paid time off is determined differently pursuant to the state law you work in.

Sick Bank Rollover Time

Employees may roll over up to forty-two (42) hours of unused Sick Time to the next calendar year. Unused sick time will not be carried over for more than a year. Each year the carry over sick time will reset, and the previous year's carryover will be reflected if applicable. Rollover Sick time can only be used during an FMLA approved leave. Please refer to the FMLA leave policy for more details. Unused rollover time will not be paid out at termination or at the end of the calendar year. Please contact HR for further information on usage.

Personal Time

AIFS recognizes that employees occasionally need to take time off to attend to personal matters. All regular full-time employees are eligible for up to two (2) Personal days per year. Newly hired employees will receive days based on their hire date in the current year, see table below.

Hired Month	# Of Days
Before March 31 st	2
April 1 st - July 31 st	1
August 1 st – December 31 st	0

Personal time may be used at your discretion. It is important to note that Personal time is not an entitlement. Personal time must be taken at a minimum of two (2) hours. Due to the seasonality within each department, request procedures and blackout times may vary. Employees are expected to give at least one week's notice whenever possible. Requests may be denied if that time was already approved for another co-worker or if it would negatively affect the business. If the office is closed due to inclement weather and you cannot perform your job at home, you may use a Personal day. Employees are not eligible to take paid Personal Time during their ninety (90)-day Introductory Period but are eligible to accrue the time.

Personal time may not be rolled over into the following year. Unused Personal time will not be paid out at termination or at the end of the calendar year. In the event the office closes early on a day when you are on a personal day, your hours will not be altered. Paid Personal hours are not included as hours worked for Overtime eligibility.

Bereavement Leave

In the unfortunate event of a death of a loved one, regular employees will be eligible for Bereavement Leave. Employees should notify their manager with a request for leave as soon as possible. All full-time and part-time employees are eligible for seven (7) paid days off for the death of an immediate family member and three (3) days for any loved one.

Immediate family is defined as a spouse, parent, stepparent, parent-in-law, stepparent-in-law, grandparent, child, stepchild, grandchild, sibling, stepsibling, or sibling-in-law.

AIFS reserves the right to request a copy of the death certificate or obituary. Bereavement Leave must be taken within 30 days of the death.

Employees are eligible for paid Bereavement Leave during their ninety (90)-day Introductory Period.

Bonus Time

Bonus Time is awarded at the Manager's discretion as additional time off based on the realization of certain departmental goals. Any awarded Bonus Time must be used before December 31st. Any unused Bonus Time will be paid at termination the following pay period.

Bonus Time requests must be submitted using the electronic time-tracking system. Due to the seasonality within each department, request procedures and blackout times may vary. Employees are expected to give at least one weeks' notice whenever possible. Requests may be denied if that time was already approved for another co-worker or if it would negatively affect the business.

Time Off to Vote

AIFS encourages employees to fulfill civic responsibilities by participating in elections. Generally, employees can vote either before or after their regular work schedule. If employees are unable to vote in an election outside of regular working hours, AIFS will grant up to two (2) hours of paid Time Off to Vote.

Jury Duty

AIFS encourages employees to fulfill their civic responsibility by serving Jury Duty when required. AIFS will pay full-time employees for any scheduled work time that is missed during Jury Duty. To be paid, employees must present a court voucher and/or proof of actual Jury Duty service to HR. Employees are eligible for paid Jury Duty in accordance with Connecticut state law during their 90-day Introductory Period. {No time limit?}

Employees are required to notify their manager of scheduled Jury Duty days as soon as they are aware. This request should also be submitted in the HR/Payroll electronic time-tracking system.

Travel Time

Non-exempt employees will be compensated for travel and time worked as specified below.

For a one (1)-day trip to another city, employees will be compensated for all hours worked during that workday and paid for Travel Time as follows: Travel Time is paid above and beyond the employee's regular commute time (i.e., if an employee normally commutes one (1) hour to work and the one (1)-day trip includes two (2) hours to reach the destination, then the employee is paid one (1) hour Travel Time.

For an extended trip (overnight stay required), all Travel Time within the employee's regular scheduled hours is paid (i.e., if an employee, whose scheduled work hours are 9am–5pm, travels from 7am–10am, they are eligible to receive Travel Time payment for 9am–10am. The same applies if travel time takes place during weekends and holidays.)

Unpaid Time-Off

Employees are granted several Paid Time-Off options. Employees may not take Unpaid Time until all available Paid Time-Off has been used. If there is no available Paid Time Off, they will need to get approval from a direct Supervisor/Manager regarding the additional Time Off. Employees need to record the Unpaid Time Off using the electronic time-tracking system.

Designated Unpaid Time-Off

Managers may designate an alternative Unpaid day off or Unpaid Time for those non-exempt employees who are required to work at times other than their regularly scheduled hours or days. If an employee has requested Time-Off of any kind during the work week but eventually worked their thirty-five (35)-hour work week, the Manager reserves the right to designate Paid Time-Off as Unpaid. All designated Unpaid Time Off must occur within the same work week of the excessive work hours.

AIFS Paid Medical Leave

Since FMLA leave is unpaid except where state law so provides, AIFS offers eligible regular full-time employees an additional paid time off option for an employee's serious health condition and/or to care for a family member, with an exclusion for parental leave covered separately. After one (1) year of service, employees are entitled to one (1) week per year of service up to three (3) weeks paid leave per year. To qualify for paid AIFS Medical Leave, employees must be approved for an FMLA leave. Employees will be requested to supply a medical certification.

Employees are required to provide advanced notice and complete proper documentation as soon as possible but not more than 30 days prior to absences. HR must be contacted for forms, eligibility and approval. Once HR has determined your eligibility for FMLA, the AIFS Paid Medical Leave will supplement the unpaid time off.

Parental Leave

AIFS will provide regular full-time employees with up to twelve (12) weeks of paid parental leave after one (1) year of service to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care per twenty-four (24) month period. AIFS Parental Leave can be used intermittently.

The purpose of paid leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. This policy will run concurrently with Short-term disability as per state law once the child has been delivered.

Paid Parental Leave begins once the baby has been delivered or after the placement of an adopted child. Employees may be required to supply a medical certification. Time off taken prior to the delivery of the baby may require you to use available paid time off such as vacation, sick or personal time unless there is a medical certification on file indicating there is a serious health condition that may result in eligibility for other paid time options such as short-term disability or AIFS Paid Medical Leave.

Employees enrolled in any of the health insurance plans will retain benefits throughout the entire approved leave. While receiving parental leave payments all employee contributions will be deducted based on employee's enrollment elections. If any portion of the employee's leave is unpaid, the employee will be responsible for the repayment of any employee contribution not withheld upon their return.

Personal Leave of Absence

AIFS, under certain circumstances, may grant an employee a Personal Leave of Absence for a specific period. The Personal Leave of Absence benefit is only available for regular full-time employees. The employee must provide start and end date and reason for leave. The maximum amount an employee can request is up to 28 (twenty-eight) business days. Leaves of Absence will be granted only with permission from, and at the discretion of, the employee's division leader and HR. Employees must give at least one (1) months' notice if possible.

If you have available paid time off, you will need to exhaust it first before taking any unpaid time off. Employees enrolled in any Health/Prescription, Dental, Vision and Flexible Savings Account will be responsible for the employee contribution(s) while on a Personal Leave of Absence. If an employee is receiving pay, the contributions will be deducted from any available pay being issued.

AIFS, without notice, will consider failure to return to work on the specified return date as a voluntary Resignation or job abandonment effective the specified return date.

State Sick or Paid Family Leave

Where states provide sick pay or a measure of pay or family leave, these laws will be coordinated with company policies. Please contact HR for further information where the situation arises.

Connecticut FMLA & Connecticut Paid Family Leave

For employees who work in CT ONLY. Eligible Connecticut employees are entitled to 12 weeks of unpaid job-protected leave in a 12-month period.

Under the state of Connecticut's comprehensive paid family and medical leave program, eligible employees are permitted to apply for wage replacement benefits through the *Connecticut Paid Leave Authority*. Eligible employees can take this leave for the following reasons: the birth of a child or place of a child for adoption or foster care; the need to take care of a family member with a serious health condition; service as an organ or bone marrow donor; a qualifying exigency related to the employee's spouse, son, daughter, or parent being on active duty or having been notified of an impending call or order to active duty in the armed forces; reasons related to family violence.

Employee Benefits

Health and Welfare Benefits

AIFS offers a competitive benefits package. Full-time employees scheduled to work thirty (30) hours or more per Work Week are eligible for AIFS' Health and Welfare Benefits. Health and Welfare Benefits include, but are not limited to:

- Section 125
- Medical/Prescription Insurance
- Dental Insurance
- Vision Insurance

AIFS reserves the right to amend, modify, alter or terminate any or all plans at any time. This is only a listing of policies in effect at the time this Handbook was last updated.

If an Employee has Health/Prescription, Dental and/or Vision Insurance through AIFS, they have the option to deduct the insurance premiums from their pay through a pre-tax Section 125 Plan.

Section 125 contributions are not subject to federal and state income tax, social security or unemployment taxation. Therefore, the employee's benefit costs are lower, and, in some cases, use of the option can enhance the employee's disposable income.

For further information regarding eligibility and plan details, please inquire with HR.

Medical/Prescription, Dental and Vision Insurance

AIFS offers Insurance coverage that includes Medical/Prescription, Dental and Vision plans. Eligibility for each of these plans begins the 1st of the month following thirty (30) days of Employment. HR will provide new employees with enrollment materials.

Qualifying Life Event

An employee may only change their benefit elections during the year if they experience a "change in family status" such as: marriage, birth of a child, divorce, death of a dependent or change of Employment status. The appropriate documentation must be submitted within thirty-one (31) days of the Qualifying Event to support the change. The change of benefit will be effective the 1st of the month following the Qualifying Life Event (except for birth of children; the effective date will be the birth date).

Employees who have a change in family status or would like to know if their situation would be considered a Qualifying Life Event should contact HR.

COBRA

Consolidated Omnibus Budget Reconciliation Act (COBRA) is a law that allows employees and their families the option to continue their health benefits at their cost after termination of Employment (except for gross misconduct), divorce, Retirement (unless covered by government health benefits) or death (family coverage). The continuation coverage can be either eighteen (18) months, twenty-nine (29) months or thirty-six (36) months, depending upon the Qualifying situation. The employee and/or the family are responsible for the monthly payment of 102% of the cost of the premium.

Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) is a pre-tax savings account that helps Employees pay for many health, dental, vision and dependent care expenses. Although the AIFS Health/Prescription, Dental and Vision plans reimburse a large portion of medical, prescription, dental and vision expenses, Employees are still responsible for paying out-of-pocket amounts including co-pays, deductibles and coinsurances, as well as certain expenses that are not covered. FSA will also defer the cost of care for dependents, which may include, but is not limited to, daycare, camp, preschool and elder care.

FSA allows the Employee to pay for eligible health (medical, prescription, vision and dental) and dependent care expenses with money that is not taxed. Employees are eligible to save an IRS-specified, annual pre-tax amount for healthcare and dependent care.

**Due to IRS regulations, all money saved must be used or forfeited as specified by the plan document.*

Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a pre-tax savings account that can be used to pay for qualified healthcare expenses. Employees can pay for many health, dental, vision and dependent healthcare expenses. Although the AIFS Health/Prescription, Dental and Vision plans cover or reimburse a large portion of medical, prescription, dental and vision expenses, Employees are still responsible for paying out-of-pocket expenses including co-pays, deductibles and coinsurances, as well as certain expenses that are not covered.

Employees are eligible to save an IRS-specified, annual pre-tax amount for healthcare and dependent care. To participate, Employees must be enrolled in the AIFS High Deductible Health Insurance Plan and may not be enrolled in any part of Medicare, Tricare or Veterans Administration healthcare benefits. Also, Employees may not be listed as a dependent on someone else's tax return.

The funds contributed into the Health Savings Account can be rolled over from year to year. For more information please contact Human Resources Department.

Retirement Savings Plan

AIFS offers a Retirement Savings Plan through Fidelity Investments. This is a voluntary Retirement Plan and is funded by contributions from employees' paychecks.

To be eligible to contribute and direct contributions into different investment funds, employees must be full-time, or part-time; be at least 21 years of age and have completed thirty (30) days of continuous, active service. Enrollment is the 1st of each month after the employee has completed their eligibility period. Every eligible employee will be automatically enrolled at 6% after 30 days; it is the employee's responsibility to opt-out of the program.

AIFS also offers a Roth 401(k) option for employees. This option allows employees to contribute to their 401(k) percent of pay on a post-tax basis.

As part of the 401(k) Plan, AIFS has an Employer Discretionary Elective Contribution and a Discretionary Matching Contribution.

The Employer Discretionary Elective Contribution provides a certain percentage of employee earnings credited to the employee's 401(k) account. Employees must be eligible to participate as stated above in the 401(k) by December 31st in order to receive the annual designated contribution. The amount deposited may vary from year to year, depending upon business factors and the discretion of the Board of Directors. Employees do not need to make contributions from their paycheck to the 401(k) Plan to be eligible for the Employer Discretionary Elective Contribution. The same vesting schedule outlined above applies to the Employer Discretionary Elective Contribution.

Employees are always 100% vested in their personal contributions. For employer discretionary elective contribution and discretionary matching contributions, the following vesting schedule applies:

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

For further explanation and/or additional information, please contact HR.

AIFS-Sponsored Benefits

AIFS also offers several Company-sponsored benefits to enhance the lives of employees. The eligibility for these benefits varies with each plan. Some AIFS-sponsored benefits include, but are not limited to:

Workers' Compensation Benefits

Workers' Compensation benefits are provided to every employee for occupational disabilities, as determined under the Workers' Compensation Laws in the state in which the employee works.

Employees must immediately report any injury to their Supervisor and HR. Employees will be required to fill out an injury report and may be required to see a medical professional.

CARENET

The Personal Health Assistant is a trained professional, who understands the intricacies of the healthcare system and how to navigate through it. At no cost, Employees can work with a Personal Health Advocate to navigate through the health care system, get help with claims, benefits, grievances, paperwork and other important needs. Employees do not need to be currently enrolled in our benefit plan. They can be reached at 833-968-1775 or can be visited online on their website – myadvocateservices.com.

WorldTraveler

AIFS employees may travel for business internationally and we would like to provide you with peace of mind. Aetna WorldTraveler is an international business travel plan that would provide you with medical coverage for non-emergency situations. For coverage details and information please contact HR.

Short-Term and Long-Term Disability

Short-Term Disability

The Short-Term Disability Plan is a Company-sponsored benefit that provides continuing income in the event of a short-term injury or illness (including pregnancy), extending more than fourteen (14) consecutive days, that is not work-related.

Short-Term Disability provides employees with a benefit of 70% of their base earnings with a maximum of \$1,000/week. There is a consecutive fourteen (14)-day waiting period from the date of the injury or illness until the benefit begins. Short-Term Disability coverage extends through the length of the disability or ninety (90) days following the onset of the disability, whichever comes first.

All full-time employees are eligible to participate in the Short-Term Disability Plan, starting the 1st of the month following ninety (90) days of Employment.

Long-Term Disability

The Long-Term Disability Plan is a Company-sponsored benefit that provides continuing income in the event of a long-term injury or illness extending beyond ninety (90) days.

Long-Term Disability provides employees with a benefit of 60% of their base earnings with a maximum of \$10,000/month. There is a consecutive ninety (90)-day waiting period from the date of the injury or illness until the benefit begins.

All full-time employees are eligible to participate in the Long-Term Disability Plan, starting the 1st of the month following ninety (90) days of Employment.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Life Insurance and AD&D Insurance are Company-sponsored benefits to provide employees with family coverage in case of the death of an employee. Employees are provided with coverage of two (2) times their annual base salary, up to a maximum of \$250,000.

AIFS also offers a Voluntary Life coverage option to expand the benefit at the employee's cost. Please inquire with HR for further information.

Employee Assistance Program

The Employee Assistance Program provides all employees and their family members free access to confidential professional counseling and support services on issues such as stress, anger management, anxiety, depression, substance abuse, family/parenting issues, funeral assistance, personal and professional relationships and mental health and well-being.

Contact Info: Phone: 1-888-238-6232

Website: www.resourcesforliving.com Password: resources *For further information regarding eligibility and plan details, please reach out to HR.*

Program Discounts

AIFS encourages employees and their family members to participate in our programs. After 1 year of service, all full-time employees and their immediate family members are eligible for up to a 50% discount on services offered at AIFS. Extended family members will receive a 25% discount. Employees that work for Au Pair in America are eligible for a 50% program discount for au pair services after 90 days of employment..

Discounts are awarded depending on space availability of the program. Employees must fill out a Request for Program Discount Form and receive approval from HR to be eligible to participate. This discount is off of the program fees and is subject to applicable taxes.

For the purpose of this policy, immediate family is defined as parents, siblings, children, stepchildren and grandchildren. Extended family is considered any family related by blood or marriage.

Employees must be currently employed at time of discount. Any discounts issued may be subject to pro-ration if employees voluntarily separate from the company.

Employee Referral Bonus

Employee referrals are an excellent way to utilize our own resources. We encourage and reward employees who assist with finding quality candidates through the Employee Referral Bonus Program. Referral bonus will be based on the referring employee's employment status. Regular full-time employees will receive \$1,000 and part-time employees \$500. The referring employee must successfully complete their Introductory Period to be eligible to receive the Referral Bonus. Supervisors, Managers, Executives and Human Resources are not eligible to receive a Referral Bonus.

Employee Referral Bonus Guidelines

Applicants must indicate on their Employment application, notify the hiring manager or HR the name of the employee who referred them. Applicants who are referred must be hired for a regular full-time or part-time position.

If the applicant is hired, they must successfully complete the 90-day Introductory Period. The referring employee must still be employed at the end of the new employee's 90-day Introductory Period to receive the Referral Bonus. If a temporary employee is hired for a regular position at a later date, the referring employee will be eligible for the referral bonus once they have satisfied the requirements. The referring employee must fill out and submit an Employee Referral Bonus Form after the Introductory Period is satisfactorily completed.

Fitness Reimbursement

AIFS supports employees in living healthier with reimbursement for fitness memberships and programs for Full Time and Part Time employees. Reimbursements will be processed in the quarter following the reimbursement submission.

Eligible employees may participate in this program starting the 1st of the month following ninety (90) days of employment. For newly eligible employees, the reimbursement is for services incurred after you have met the eligibility period.

Reimbursable fitness programs include but are not limited to: gym or health club membership for employees and family, physical fitness classes, personal trainer and/or nutrition centers or weight loss programs. All eligible fitness programs must include the employee as a member or active participant. Any purchases of goods including DVD's, games, clothes, or fitness equipment are excluded. Sports teams, seasonal passes and memberships to organizations that would not be considered "fitness" are also excluded. If reimbursements are made to the employee and it is determined that the purchase did not qualify or was not approved, the employee will be responsible to reimburse AIFS. If an annual membership is reimbursed and the employee leaves within the year, the employee will be required to reimburse AIFS for the unused portion.

Status	Reimbursement Allowance
Full Time	\$600
Part Time	\$300

Educational Reimbursement

AIFS encourages Employees to further their professional growth. Regular Full Time and Part Time Employees may be eligible for reimbursement towards a degree, certificate programs, courses or professional certifications. Reimbursement will be contingent upon its relation to the Employee's current position and/or a potential position within AIFS.

Regular Full-time employees are eligible for up to \$5,250 and Regular Part-time employees are eligible for up to \$2,500 per year. Prior to the start of the course or exam, you must complete the pre-approval form and receive approval from your manager that the course or exam relates to your position or potential position within AIFS. Once your manager approves it, submit the pre-approval form to HR to determine eligibility and final approval. If further documentation is required to determine eligibility or approval, you will be notified by Human Resources directly. Employees who do not submit the pre-approval form may jeopardize their reimbursement.

Degree or Certificate Programs

A degree program is one that earns credits towards an Associate's, Bachelor's, Master's or Doctorate degrees. A certificate program is a set of courses taken that lead towards a completion certificate but not a degree.

Courses must be offered by an accredited college, university or technical school. Accreditation of an institution or program provides reasonable assurance of quality education. The courses must earn degree credits. Coursework may be through traditional in-school format or on-line.

Professional Certifications

Some employees may have already earned a degree and would like to further enhance his or her professional development. A professional certification indicates that you have successfully met the credentials and are able to demonstrate proficiency within a given industry. Examples include but are not limited to the following, SHRM-CP, PHR, CPA, etc.

AIFS will reimburse for preparatory classes and the exam fee as long as the certification is related to the Employee's current position and/or a potential position within AIFS. Some certifications require recertification, the exam fees and/or courses taken towards completing recertification may be eligible for reimbursement.

Requesting Reimbursement

Employees within their first year of service will be reimbursed for courses or exams taken after the first of the month following his or her year of service. Upon completion of the course or exam, a university or college transcript or completion certificate and proof of payment must be submitted with the Educational Reimbursement Form to receive reimbursement. If HR determines that additional information is needed to process your request, you will be notified directly. Once all documentation has been reviewed and it meets requirements, reimbursement will be processed in the next pay date

as a separate payment. If the timeframe overlaps from one year to the next, the reimbursement will be allocated based on the year the course or exam was completed.

Language Reimbursement

AIFS encourages employees to participate in language training classes or language learning applications for both professional and personal development. Regular Full Time and Part Time employees who have been employed for more than one (1) year are eligible for reimbursement up to 50% of the cost for language classes and required books and supplies, up to \$1000 per year. Online courses are eligible if they are provided by a vendor. Applications can include Duolingo, Rosetta Stone, or Babble. Reach out to Human Resources for additional information.

Employees will be reimbursed for classes taken after their 1st year anniversary. Upon completion of the class, proof of successful completion certificate and proof of payment for the charges must be submitted to receive reimbursement.

Student Debt Program

AIFS will provide full time employees with a company funded payment applied to the employee's qualified higher education student loan. AIFS will make payments directly to the employee's selected eligible loan service provider. Only one loan at a time may be selected and the employee must complete 1 year of service. Employees participating in the education reimbursement program are not eligible. Please reach out to Human Resource for the full policy and procedure.

Smoking Cessation

AIFS will reimburse up to a maximum of \$450 per year to Full Time and Part Time Employees for approved Smoking Cessation materials. Eligible Employees may participate in this program starting the 1st of the month following ninety (90) days of Employment.

Charitable Giving Campaign

In the spirit of giving, AIFS initiates the Charitable Giving Campaign each year. AIFS will match every dollar donated by each Employee, up to \$250 a year. Employees can make donations to favorite not-for-profit, 501(c)(3) charities. Employees may submit the Matching form to HR, along with receipts throughout the year but the matching contribution will be made prior to the end of the year.

This handbook is intended to give employees a broad summary of things they should know about AIFS. The information in this handbook is general in nature and, should questions arise, any member of management should be consulted for complete details. While we intend to continue the policies, rules and benefits described in this handbook, AIFS, in its sole discretion, may always amend, add to, delete from or modify the provisions of this handbook and/or change its interpretation of any provision set forth in this handbook. Employees should not hesitate to speak to management if they have any questions about the Company or its personnel policies and practices.