

All Web Leads, Inc.
Full-Time Hourly Employee Handbook

September 2019

ABOUT THIS HANDBOOK / DISCLAIMER

We prepared this handbook to assist you in finding the answers to many questions that you may have regarding your employment with All Web Leads, Inc. (“All Web Leads” or “AWL”). Please take the necessary time to read it.

We do not expect this handbook to answer all of your questions. Your manager and Human Resources also will be 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, express or implied, or a promise of treatment in any particular manner in any given situation. All Web Leads, Inc. adheres to the policy of employment at will, which permits the Company or the employee to terminate the employment relationship at any time, for any reason, with or without cause or notice.

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 terminate employment at will.

This handbook supersedes all prior handbooks.

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Section 1 - Governing Principles of Employment

1-1. Welcome Statement

If you are new to All Web Leads, let me say welcome! Thank you for joining with the rest of us on this journey. I know you will enjoy being a part of it.

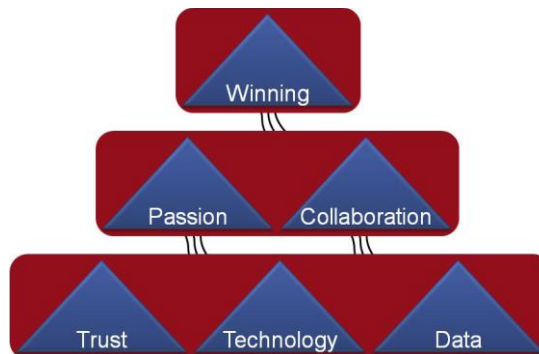
For those of you who have been with AWL awhile, thank you for all you have done and will continue to do to make our company the best it can be.

This handbook describes most things you need to know about being an employee of AWL. We take our responsibilities as an employer seriously and this handbook also describes what you need to know about AWL as an employer.

Thank you for taking the time to read through it.

Sincerely,
Bill Daniel
President and CEO

1-2. All Web Leads Values



Trust. Trust is the foundation for collaboration. For us, this means that we meet our commitments, ask questions, and accept mistakes as the price of speed and innovation.

Technology. Innovative use of technology keeps us ahead of the market. It gives us data in real time and lets us move quickly and adapt as things change. All of us play a role in how we use technology.

Data. Data is the shared language of our team. We identify trends and react quickly to what is happening. The data holds us accountable.

Collaboration. We work together to solve problems. With lots of push back, questioning, and a positive attitude, we have fun making things happen together.

Passion. We are driven - to figure things out, to win, to learn, to make our ideas prevail.

Winning. We are committed to success and we keep score. Our individual and collective efforts are

all aimed at customer results and profits - winning in the marketplace.

1-3. Non-Harassment

It is All Web Leads' policy to prohibit intentional and unintentional harassment of any individual by another person on the basis of any protected classification including, but not limited to, race, color, national origin, disability, religion, marital status, veteran status, sex, 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.

Prohibited harassment includes any unwelcome verbal or physical conduct that belittles, shows hostility, or ridicules an individual because of race, color, gender, religion, national origin, disability, age or sexual orientation when such conduct is so severe or pervasive that it unreasonably interferes with an individual's work performance and creates an intimidating, hostile or offensive work environment. The following conduct constitutes prohibited "unwelcome harassment" based upon an Employee's protected class within the meaning of this policy:

- Inappropriate comments or remarks;
- Offensive jokes, commentary or innuendo;
- Behaviors of intimidation or exclusion; or
- Other objectionable actions based on any protected characteristic.

If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to your manager. If you are unable to contact this person, or if you have not received a satisfactory response within five (5) business days after reporting any incident of what you perceive to be harassment, please contact the next level manager. Note: If your manager is the person toward whom the complaint is directed, you should contact any higher-level manager in your reporting chain. Employees may also contact the ADP TotalSource My Life Advisors at (844) 448-0325 if they are uncomfortable for any reason using the above procedure. Every report of perceived harassment will be investigated and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. 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. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

1-4. Equal Employment Opportunity

All Web Leads 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, 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 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 or if the individual would present a direct threat. If you need assistance to perform your job duties because of a physical or mental condition, please let Human Resources know. Employees may also contact the ADP TotalSource My Life Advisors at (844) 448-0325.

The Company will endeavor to accommodate sincere religious beliefs. If you wish to request such an accommodation, please speak to Human Resources. Employees may also contact the ADP TotalSource My Life Advisors at (844) 448-0325.

Any employees with questions or concerns about equal employment opportunities in the workplace are encouraged to bring these issues to the attention of Human Resources. Note: If your manager is the person toward whom the concern is directed, you should contact any higher-level manager in your reporting chain. Employees may also contact the ADP TotalSource My Life Advisors at (844) 448-0325 if they are uncomfortable for any reason using the above procedure. The Company will not allow any form of retaliation against individuals who raise issues of equal employment opportunity. Violation of this policy will lead to discipline, up to and including discharge. All employees must cooperate with all investigations.

1-5. Sexual Harassment

All Web Leads prohibits harassment of any employee by any manager, employee, customer or vendor on the basis of sex or gender. The purpose of this policy is not to regulate personal morality within the Company. It is to ensure that at the Company all employees are free from sexual harassment. While it is not easy to define precisely what types of conduct could constitute sexual harassment, examples of prohibited behavior include unwelcome sexual advances, requests for sexual favors, obscene gestures, displaying sexually graphic magazines, calendars or posters, sending sexually explicit e-mails, text messages and other verbal or physical conduct of a sexual nature, such as uninvited touching of a sexual nature or sexually related comments. Depending upon the circumstances, improper conduct also can include sexual joking, vulgar or offensive conversation or jokes, commenting about an employee's physical appearance, conversation about your own or someone else's sex life, or teasing or other conduct directed toward a person because of his or her gender which is sufficiently severe or pervasive to create an unprofessional and hostile working environment.

If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to Human Resources. If you are unable for any reason to contact this person, or if you have not received a satisfactory response within five (5) business days after reporting any incident of what you perceive to be harassment, please contact the next level manager. Note: If your manager or next level manager is the person toward whom the complaint is directed, you should contact any higher-level manager in your reporting chain. Employees may also contact the ADP TotalSource My Life Advisors at (844) 448-0325 if they are uncomfortable for any reason using the above procedure. Every report of perceived harassment will be investigated and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. 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. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

1-6. Romantic and/or sexual relationships

Relationships involving employees of the Company can sometimes result in concerns about favoritism, conflicts of interest, morale problems, and even unlawful harassment. Public displays of affection should generally be avoided within the workplace or while performing services for the Company. When personal relationships have the potential to be problematic or disruptive, the Company may intervene. Employees in a personal relationship that comes to an end should note that both negative attention (such as hang up phone calls, hateful emails, or verbally abusive confrontations), as well as continued post-break up pursuits (such as sending flowers, giving gifts, repeated requests for continuation of the relationship) may result in disciplinary action under this policy, even if the conduct occurs off Company premises and during non-working hours. Regardless of the emotions involved, employees will be expected to conduct themselves appropriately and treat one another with courtesy. This policy also applies to dating relationships between employees and those with whom the Company does business.

AWL prohibits any management or supervisory employee from dating or otherwise becoming romantically/sexually involved with any employee of the Company who reports to him or her either directly or indirectly. The Company does not wish to interfere in the private lives of its employees but feels that romantic relationships at the workplace cause distractions to both the employees involved and their co-workers, particularly when the perception of favoritism, real or imagined, is a possibility. Managers or supervisors who violate this policy may be subject to discipline, up to and including termination.

Any complaints relating to a dating relationship, or requests for dates which an employee believes to be harassing, should be reported pursuant to the anti-harassment policy for immediate investigation. Employees who report such harassment will not be subject to retaliation or reprisal by the Company, whether or not the employee previously has been involved in a dating relationship that may violate this policy.

1-7. Drug and Alcohol-Free Workplace

AWL prohibits the unlawful possession, use, or distribution of illegal drugs and alcohol by employees on the Company's premises or property, while conducting Company business, or when such activity affects the individual's suitability for continued employment (by, for example, harming the Company's reputation). The Company will take disciplinary action against employees which may range from educational and rehabilitation efforts, up to and including immediate termination of employment and referral for prosecution for violations of the standards of conduct. Each situation will be reviewed on a case-by-case basis and disciplinary action will be determined based on the facts of the situation.

Alcohol and/or drug abuse can decrease productivity and effectiveness, impair the reputation of the Company and its employees, and violate state and federal laws. It is the goal of the Company to maintain a drug-free workplace. To that end, the Company has adopted the following policies:

1. The manufacture, possession, distribution, being under the influence, or use of alcohol or illegal drugs is prohibited in the workplace and while conducting Company business. An exception may be made for moderate consumption of alcohol when alcohol is served at a Company-sponsored function. Employees who choose to drink alcoholic beverages at such a function are expected to drink responsibly and should arrange for a taxi or other safe transportation if they choose to drink.
2. Employees who violate this prohibition are subject to corrective or disciplinary action, up to and including immediate termination of employment.
3. The Company reserves the right to search and inspect work areas, desks, lockers, etc. in order to maintain a safe workplace.

"Illegal drug" means any drug which is not legally obtainable, or which is regulated under any applicable law or regulation, or which is legally obtainable but has not been legally obtained. The term also includes inhalants, marijuana, prescription drugs not legally obtained, and prescription drugs not used for their prescribed purposes.

Any employee may be tested post-accident or near misses, or when there is reason to believe that alcohol and/or illegal drugs are being or may have been used in violation of this policy. Testing will be performed only with the employee's knowledge and consent. However, any employee who refuses to consent to a test will be subject to disciplinary action, up to and including termination.

1-8. Confidentiality

Each employee agrees not to disclose or use any confidential information of the Company or its clients, other than as necessary to carry out the duties of their position for AWL, and never after employment ends. The Company considers employees to be subject to fiduciary obligations to AWL and its clients, which include duties of confidentiality. An employee's employment with the Company requires that the employee honor these obligations to maintain confidences of the Company and its clients even after the employee leaves our employment. As a condition of employment, employees must execute the Company's Employee Proprietary Information Agreement.

All information relating to the Company's clients or former clients received within the scope of employment at AWL is confidential. Confidential information of the Company itself means any trade secret or other confidential information concerning the business, finances, operations, technologies, assets, liabilities, transactions or affairs of the Company entrusted to, obtained by the employee or arising from or coming to his or her knowledge during the course of employment with the Company. The Company's confidential information also includes, but is not limited to, information that relates to the Company's actual or anticipated business or research and development, technical data, trade secrets or knowhow, documents and models created by the Company and its employees, procedure manuals and policies, computer software, research and know-how, personnel records, files, billing records, customer lists, prospect lists and pipeline reports, sales and projection data, business plans, reports, technology development plans, technical information, product plans, correspondence in paper or electronic format, inventions, processes, formulas, technology, designs, drawings, engineering, handwritten configurations, marketing,

financial and other business information. All such confidential information is privileged and must be held in the strictest of confidence. It should be used solely for Company purposes and never for personal gain or for the benefit of any third party, including any competitor.

Under no circumstances should such information be disclosed or transmitted to persons outside the Company, including family, friends or associates, or other employees unless they need to know in order to discharge their responsibilities to the Company. Care should be taken not to discuss or display on a laptop screen any matters of a confidential nature on public conveyances or in airport lounges, corridors, restaurants, or other public places where the conversation might be overheard or the screen observed. All laptops must be password protected. No passwords that may grant access to Company confidential information or Company networks or systems may be stored on a computer in a manner that causes them to be entered automatically.

If someone questions you outside the Company and you are concerned about the appropriateness of giving him or her certain information, you are not required to answer. Instead, as politely as possible, refer the request to your manager or CEO. No one is permitted to remove or make copies of any Company records, data, reports or documents without prior management approval. This includes copies on personal laptops or computers. All Confidential Information and copies thereof, must be returned to the Company by the employee's last day of employment with AWL. Disclosure or unauthorized use of confidential information could lead to termination, as well as other possible legal action.

1-9. Professional Standards of Conduct

Although the Professional Standards of Conduct outlined in this section contain many different restrictions on and prohibitions of different types of behavior, we believe that most of the standards outlined will not be foreign to or perceived as unusual by our employees. Employees are subject to many of these same Professional Standards of Conduct in their personal lives and we expect that employees will give an even higher level of attention to their conduct in a business setting. We wanted to provide a list of at least some examples of different prohibited behaviors.

The following list contains some of the behaviors Company employees should avoid. While this list will provide some helpful examples, it is not an all-inclusive list.

- Violation of any provision of this Employee Handbook.
- Tampering with Company equipment, including the planting or creation of computer viruses.
- Tampering with safety equipment on Company premises. Negligence or any careless action that endangers the life or safety of another person.
- Having a detectable level of alcohol or a controlled substance or other illegal drug while at work; use, possession or sale of alcohol or a controlled substance in any quantity while at work, except medications prescribed for the employee by a physician and used for their prescribed purpose, and except for alcohol consumed responsibly at a Company-sponsored function.
- The possession, whether intentional or not, of a firearm, handgun, explosive weapon, gun, chemical dispensing device, club or other weapon while at work. This prohibition does not apply to duly licensed peace officers or security personnel.
- Making threats; stalking; fighting or provoking a fight; engaging in threatening or aggressive behavior, such as intimidation or attempts to instill fear in others, even if made in jest, on or

off the premises at any time, for any purpose; belligerent speech, excessive arguing, swearing, and sabotage or threats of sabotage of Company property; defacing Company property or causing physical damage to facilities.

- Insubordination or refusing to obey instructions properly issued by your manager pertaining to your work; refusal to help out on a special assignment.
- Engaging in an act of sabotage; negligently or deliberately causing the unauthorized access to Company systems or data, or the destruction or damage of Company property, or the property of fellow employees, customers, vendors or visitors in any manner.
- Theft or unauthorized possession of Company property or the property of others, including fellow employees; unauthorized possession or removal of any Company property, including data, documents, paper or electronic records, from the premises without prior permission from management; unauthorized use of the Company's equipment or property for personal reasons; using the Company's equipment for profit.
- Dishonesty; falsification or misrepresentation on your application for employment, immigration or other work records; lying about sick or personal leave; falsifying reason for a leave of absence or other data requested by the Company; alteration of Company records or other Company documents.
- Violating the confidentiality agreement; giving confidential or proprietary information to competitors or other organizations or to unauthorized Company employees; breach of the terms of an Employment Agreement; breach of confidentiality of personnel information. Immoral conduct or indecency on Company premises or while representing the Company on business.
- Gambling on Company premises.
- Unsatisfactory or careless work; failure to meet quality standards as explained to you by your manager.
- Any act of discrimination or harassment, sexual, racial or other; telling sexist or racist jokes; making racial or ethnic slurs.
- Obscene or abusive language toward any manager, employee, customer or other third party; indifference or rudeness towards a customer, vendor or fellow employee; any disorderly/antagonistic conduct on Company premises or while representing the Company on business.
- Failure to report an absence or late arrival to your manager in a timely way; excessive absence or lateness.
- Failure to respond to calls or pages when scheduled to be on-call during non-business hours.
- Smoking in restricted areas.
- Disrupting the workplace.

Disciplinary Action

Any violation of the Professional Standards of Conduct is grounds for disciplinary action, up to and including termination.

At times employees may have questions about expectations or the policies governing the workplace. Any employee who needs clarification of a policy, is uncertain of a work expectation, or believes the policies are being applied unfairly or inequitably is encouraged to ask his/her manager or Human Resources for a clarification or explanation.

Should this response not sufficiently answer the question or if an employee is not comfortable seeking the answer directly from the immediate Manager, he/she should go to the next level manager, up to and including the CEO of AWL.

1-10. Background Screening Policy

The Company requires a background check on all prospective and current employees, for many reasons, including but not limited to:

- As part of the hiring of weighing an applicant's qualifications and determining his/her suitability for an open position,
- In effort to meet our objective of providing a safe work environment for current and future employees, and
- Because federal rules prohibit certain convicted felons from participating in the business of insurance

Portions of the background checks may be conducted by a third party agency.

All applicants for employment are asked to sign a release form authorizing the appropriate background checks. Any applicant who refuses to sign a release form is no longer considered eligible for employment. Where applicable, regarding applicants the background check will be performed only after a conditional offer of employment is extended.

Applicants should provide references from their former employers, as well as educational reference information, that may be used to verify employment records and academic accomplishments. The background check will include verification of information provided on the completed application for employment, the applicant's resume or on other forms used in the hiring process. Information to be verified includes, but is not limited to, social security number and previous addresses.

The background check will include criminal court record searches. If a criminal record is discovered, a determination will be made whether the criminal information is related to the position for which the individual is applying, is prohibited from working in the business of insurance, or presents safety or security risks before an employment decision is made. Additional checks such as a driving or credit record may be made on applicants for particular job categories if appropriate and job-related. If an applicant is denied employment in whole or in part because of information obtained in his/her background check, the applicant will be informed of such and given the name, address and phone number of the screening provider to contact if he/she has specific questions about the result of the check or wants to dispute its accuracy.

Applicants and employees are prohibited under federal rules from engaging in the business of insurance, if the persons has criminal records showing that the person:

- Knowingly, with the intent to deceive, made any false material statement or report or willfully and materially overvalues any land, property, or security in connection with any financial reports or documents presented to any insurance regulatory official or agency or an agent or examiner appointed by such official or agency to examine the affairs of such person, and for the purpose of influencing the actions of such official or agency or such an appointed agent or examiner;

- Willfully embezzle, abstract, purloin, or misappropriate any of the moneys, funds, premiums, credits, or other property of such person engaged in the business of insurance, including any person acting as an officer, director, agent, or employee of any person engaged in the business of insurance;
- Knowingly made any false entry of material fact in any book, report, or statement of such person engaged in the business of insurance with intent to deceive any person, including any person engaged in the business of insurance, any insurance regulatory official examining the affairs of such person, about the financial condition or solvency of such business;
- By threats of force or by any threatening letter or communication, corruptly influenced, obstructed, or impeded or endeavored corruptly to influence, obstruct, or impede the due and proper administration of the law under which any proceeding involving the business of insurance is pending before any insurance regulatory official or agency; or
- Has been convicted of any criminal felony involving dishonesty or a breach of trust.

Based on these federal requirements, AWL (i) may require current employees to affirm that they have not been charged with or convicted of any such crimes, and (ii) conducts background checks of its current employees from time to time to reasonably assure compliance. AWL also requires that any applicant who has been offered employment and all of its employees disclose all criminal charges and indictments that involve any acts which may constitute any of the prohibited activities set forth above. Such matters should be promptly reported to Human Resources.

The Company reserves the right to conduct periodic background checks on employees in financially sensitive positions as well.

1-11. Workplace Violence

All Web Leads, Inc. is strongly committed to providing a safe workplace. We believe that the safety and security of Company employees are paramount. The purpose of this policy is to minimize the risk of personal injury to employees and damage to Company and personal property.

Prohibited Conduct

Threats, bullying, threatening language or any other acts of aggression or violence made toward or by any Company employee **WILL NOT BE TOLERATED**. Jokes or horseplay that involve threats or acts of violence are a violation of this policy. It also includes threats or acts of violence that affect the business interests of the Company or that may lead to an incident of violence on Company premises. Threats or acts of violence occurring off Company premises that involve employees, agents, advisors or individuals acting as a representative of the Company, whether as victims of or active participants in the conduct, may also constitute workplace violence, depending on the circumstances.

Specific examples of conduct that may constitute threats or acts of violence under this policy include, but are not limited to:

- Threats or acts of physical or aggressive contact directed toward another individual

- Threats or acts of physical harm directed toward an individual or his/her family, friends, associates or property
- Destruction or threat of destruction of Company property or another employee's property
- Harassing or threatening phone calls
- Surveillance
- Stalking
- Veiled threats of physical harm or similar intimidation, including but not limited to talk or suggestions of guns, bombs, weapons or other harmful devices in the workplace, as well as suggestions that imply or suggest harm to co-workers, visitors, contractors or the workplace.
- Any conduct resulting in the conviction under any criminal code provision relating to violence or threats of violence that adversely affects the Company's legitimate business interests.

Bullying includes intentional efforts to harm one or more individuals, may be direct or indirect, is not limited to behaviors that cause physical harm, and may be verbal (including oral and written language) or non-verbal. Bullying also includes retaliation for asserting, alleging or reporting an act of bullying, and perpetuating bullying or harassing conduct by spreading hurtful or demeaning material even if the material was created by another person (e.g., forwarding offensive e-mails or text messages).

Workplace violence and bullying do not refer to occasional comments of a socially acceptable nature. Rather, it refers to behavior that is, to a reasonable person, threatening or intimidating.

To the extent permitted by law, employees and visitors are prohibited from carrying weapons onto Company premises.

Procedures for Reporting a Threat or Bullying

All potentially dangerous situations, including threats by co-workers, should be reported immediately to any member of management with whom you feel comfortable. Employees may also call the ADP TotalSource My Life Advisors at (844) 448-0325. If there is any harm to life or property, call 911 and then report to your supervisor or Human Resources. Reports of threats may be maintained confidential to the extent maintaining confidentiality does not impede our ability to investigate and respond to the complaints. All threats will be promptly investigated. 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 that someone has violated this policy, the Company will take appropriate corrective action.

If you are the recipient of a threat made by an outside party, please follow the steps detailed in this section. It is important for us to be aware of any potential danger in our offices. Indeed, we want to take effective measures to protect everyone from the threat of a violent act by an employee or by anyone else.

Section 2 - Operational Policies

2-1. Employee Classifications

For purposes of this handbook, all employees fall within one of the classifications below.

Full-Time Employees - Employees who regularly work at least 30 hours per week who were not hired on a short-term basis.

Part-Time Employees - Employees who regularly work fewer than 30 hours per week who were not hired on a short-term basis.

In addition to the above classifications, employees are categorized as either “**exempt**” or “**non-exempt**” for purposes of federal and state wage and hour laws. Employees classified as exempt do not receive overtime pay; they receive a salary for all hours worked each week. Such salary may be paid less frequently than weekly. You will be informed of your classifications upon hire and informed of any subsequent changes to your classifications.

2-2. Your Employment Records

In order to obtain your position, you provided us with personal information, such as your address and telephone number. This information is contained in your personnel file.

Please keep your personnel file up to date by informing the ADP TotalSource My Life Advisors at (844) 448-0325 of any changes. Also, please inform the ADP TotalSource My Life Advisors at (844) 448-0325 of any specialized training or skills you may acquire in the future, as well as any changes to any required visas. Unreported changes of address, marital status, etc. can affect your withholding tax and benefit coverage. Further, an “out of date” emergency contact or an inability to reach you in a crisis could cause a severe health or safety risk or other significant problem.

2-3. Your Paycheck

It is our policy and practice to accurately compensate employees and to do so in compliance with all applicable state and federal laws. To ensure that you are paid properly for all time worked and that no improper deductions are made, you must record correctly all work time and review your paychecks promptly to identify and to report all errors. You also must not engage in off-the-clock or unrecorded work.

You will be paid semi-monthly for all the time you have worked during the past pay period.

Non-exempt employees who work more than 40 hours in a work week are eligible for overtime pay. On occasion, additional hours may be needed, and employees may be required to work overtime. We will attempt to give advanced notice when overtime is necessary, but this may not always be possible. The Company has designated the seven-day period of Saturday at 12:00 A.M. to Friday at 11:59 P.M. each week as the work week for determining overtime.

If you are eligible for overtime pay or extra pay, you must maintain a record of the total hours you work each day. These hours must be accurately recorded. Time worked includes time spent working on projects, participating in required work meetings, attending required training sessions, etc. In

contrast, absences, meal periods of more than 30 minutes, breaks of more than 20 minutes, holidays, PTO, and other time during which you did not actually work, does not count as time worked. When you receive each pay check, please verify immediately that you were paid correctly for all regular and overtime hours worked each workweek.

Your payroll stub itemizes deductions made from your gross earnings. The Company is required to make deductions for Social Security, federal income tax and any other appropriate taxes. These required deductions also may include any court-ordered garnishments. Your payroll stub will also differentiate between regular pay received and overtime pay received. Other deductions may include benefits, or other items you have authorized.

If you believe there is an error in your pay, bring the matter to the attention of your payroll representative immediately so the Company can resolve the matter quickly and amicably. If it is determined that an improper deduction was made in error or inadvertently taken, reimbursement of that deduction will be made by the end of the following business day. No employee who makes such a complaint will be subject to retaliation.

Your paycheck will be given only to you, unless you request that it be mailed, or authorize in writing another person to accept your check for you.

2-4. Direct Deposit

All Web Leads strongly encourages employees to use direct deposit. Unless you elect direct payroll deposit, all compensation will be paid via Company check. Direct payroll deposit is the automatic deposit of your net pay into one financial institution account of your choice. If you elect direct payroll deposit, paychecks will be directly deposited to the checking or savings account you specify on the designated pay dates.

2-5. Performance Reviews

Depending on your position and classification, All Web Leads endeavors to review your performance annually, business conditions permitting. However, please understand that a positive performance evaluation does not guarantee an increase in salary, a promotion, or continued employment. Compensation increases and the terms and conditions of employment, including job assignments, transfers, promotions, and demotions, are determined by and at the discretion of management.

In addition to these formal performance evaluations, the Company encourages you and your manager to discuss your job performance on a frequent and ongoing basis.

Section 3 - Benefits

3-1. Benefits Overview

In addition to good working conditions and competitive pay, it is All Web Leads' policy to provide a combination of supplemental benefits to all eligible employees. In keeping with this goal, each benefit program has been carefully devised. These benefits include time-off benefits, such as vacations, insurance and other plan benefits. We are constantly studying and evaluating our benefits

programs and policies to better meet your present and future requirements. These policies have been developed over the years and continue to be refined to keep up with changing times and needs.

The next few pages contain a brief outline of the benefits programs All Web Leads makes available for you and your family. Of course, the information presented here is intended to serve only as a guideline.

The descriptions of the insurance and other plan benefits merely highlight certain aspects of the applicable plans for your general information only. The details of those plans are spelled out in the official plan documents, which are available for review by your in-house Human Resources. Additionally, the provisions of the plans, including eligibility and benefits provisions, are summarized in the summary plan descriptions (“SPDs”) for the plans (which may be revised from time to time). In the determination of benefits and all other matters under each plan, the terms of the official plan documents shall govern over the language of any descriptions of the plans, including the SPDs and this handbook.

Further, All Web Leads (including the officers and administrators who are responsible for administering the plans) retains full discretionary authority to interpret the terms of the plans, as well as full discretionary authority with regard to administrative matters arising in connection with the plans and all issues concerning benefit terms, eligibility and entitlement.

While the Company intends to maintain these employee benefits, it reserves the absolute right to modify, amend or terminate these benefits at any time and for any reason.

If you have any questions regarding your benefits, please contact Human Resources.

3-2. Lactation Breaks

Any employee who is breastfeeding her child will be provided reasonable break times as needed to express breast milk for her baby. AWL has designated a room for this purpose. Any breast milk stored in the refrigerator must be labeled with the name of the employee and the date of expressing the breast milk. Any nonconforming products stored in the refrigerator may be disposed of. Employees storing milk in the refrigerator assume all responsibility for the safety of the milk and the risk of harm for any reason, including improper storage or refrigeration and tampering. Nursing mothers wishing to use this room must reserve the room in advance or contact Human Resources for assistance. Employees who work off-site or in other locations will be accommodated with a private area as necessary.

3-3. Holidays

Regular full-time employees are eligible for holiday pay.

The following two (2) days are considered paid holidays:

- Thanksgiving Day
- Christmas Day

3-4. Paid Time Off

The Company recognizes that employees have diverse needs for time off from work. The Company has a flexible approach to time off where sick leave and vacation days are combined into one Paid Time Off (PTO) allotment. Part-time Hourly and temporary employees are not eligible for PTO.

PTO for the year in which an employee is hired or when employment ends will be prorated. All PTO must be approved in advance with your manager. However, personal days and vacations should be arranged so they do not interfere with the Company's operations. If any conflicts arise in requests for vacation time, the manager will decide who may take the time off. Employees are encouraged to plan and use their PTO leave to take regular vacations each year. At the beginning of each calendar year, you will have the below amount of PTO hours available to you for the year.

Length of Service	Hours of PTO
0 – 2 years	80 hours
2 – 4 years	120 hours
4 + years	160 hours

When using PTO for planned medical related purposes employees should notify their supervisor with as much advanced notice as practical. In the event of unplanned absences for illness or personal time, you must call or email to let your manager know, as well as submit your request through the time-off management system, that you will be absent from work due to illness or personal business, as early as possible each day that you will be absent. Requests for PTO cannot be made retroactively to a former pay cycle. If time-off occurs the last day of the pay cycle, the manager of the employee must approve or submit the PTO for inclusion in the processing of payroll. This allows for coverage of service to clients to be arranged in your absence. If you and your manager have agreed in advance on the length of time you will be out (for example, a week-long vacation) then you need not call every day. Absent an advanced specific agreement from the employee's supervisor, failure to return from planned vacation, will result in automatic termination on the morning of the third work day following the previously designated return to work date.

Human Resources may require a verification statement from a physician before the employee is permitted to return to work if an employee is absent more than three (3) consecutive workdays due to illness or injury, or in other circumstances at the discretion of the employee's manager.

If an employee misses time for vacation or illness, they may request to work additional hours during that pay period to recover the hours missed. All instances of working additional hours to recover time, an employee may not create or work overtime; thus such efforts must be accomplished in the employee's regular work hours, up to 40 each work week. If the employee is unable to work additional hours to meet their schedule, they must use their accrued PTO hours.

PTO hours must be used in the calendar year accrued and will not be rolled-over to the new calendar year. Unused PTO hours are forfeited and will not be paid out.

No accrued PTO is paid out, prorated or otherwise, at the end of employment. Unused balances are forfeited.

Funeral (Bereavement) Leave

Employees may take unpaid bereavement leave for the death of certain family members. You may take up to three (3) consecutive unpaid workdays to attend the funeral or for a period of mourning related to the death of a member of your immediate family (parent, spouse, domestic partner, child, sibling, stepparent or stepchild), and one (1) unpaid workday for funeral leave will be granted in the case of the death of a grandparent, mother-in-law, father-in-law, brother-in-law or sister-in-law. For other relatives or persons, Employee's may use their available PTO in accordance with the PTO policy.

Voting

If you have the opportunity to vote in advance under an "early voter" program, we encourage you to use this option, in order to avoid standing in long lines or taking time off from work. If you do not take advantage of this option and if the polls are not open on Election Day for voting for two consecutive hours outside your scheduled working hours, you may arrange your work schedule to have time to vote while the polls are open. Please arrange this in advance with your manager.

Jury / Witness Duty

If you are called for jury duty or as a witness, you must notify your manager within forty-eight (48) hours of receipt of the summons. The employee must return to work for any reasonable time after the employee is dismissed during normal work hours. No adverse employment action will be taken against employees or applicants due to their service as a juror in state or federal courts. Time out of work for Jury Duty is unpaid, but employee may use available accrued PTO.

Military Leave of Absence

In compliance with the Uniformed Services Employment and Reemployment Rights Act (USERRA), a military leave of absence will be granted if an employee is absent in order to serve in the uniformed services of the United States, including for military reserve duty. The requirements of the Uniformed Services Employment and Reemployment Rights Act that govern military absences are complex. Contact Human Resources should you have any questions.

3-5. Insurance Programs

Full-time employees may participate in the Company's insurance programs. Under these plans, eligible employees can receive comprehensive health and other insurance coverage for themselves and their families, at a cost to the employee, as well as other benefits.

Upon becoming eligible to participate in these plans, you will receive summary plan descriptions (SPDs) describing the benefits in greater detail. Please refer to the SPDs for detailed plan information. Of course, feel free to speak to Human Resources if you have any further questions.

3-6. Workers' Compensation Insurance

The Company provides Workers' Compensation coverage for employees who have been injured on the job or who have sustained an occupational illness. Every employee who is injured on the job

should report the injury immediately to his or her supervisor. The supervisor or Human Resources will coordinate with the employee to complete the necessary paperwork to apply for Workers' Compensation benefits.

Workers' Compensation benefits include medical care benefits for workplace injuries. Generally, for missed time from work resulting from workplace injuries, Workers' Compensation may also provide partial wage replacement. During such absence, Workers' Compensation covered absences are without pay from the Company, but the employee may be entitled to disability payments under the Company's Workers' Compensation insurance policy.

When Workers' Compensation benefits are applied, the Company may offer a return-to-work process designed to return employees to work as soon as medically reasonable. The medical condition of the employee is closely followed by supervisors and management and upon written consent of treating physician(s), employees may return to work. If an employee is unable to return to regular duties, recommendations from treating physician(s) are considered and, where appropriate, an alternative program of work may be developed. If feasible, such alternative program of work is dependent upon the nature of the employee's medical restrictions as well as his/her regular work duties.

The Company encourages the prompt return to work, arranging schedules to accommodate treatment appointments when such treatments cannot be arranged outside of regular working hours and business conditions permit. The Company is committed to providing full cooperation and communication with supervisors and management. It must be stressed that the employee is obligated to assist supervisors and management with the gathering of all information pertinent to the return-to-work process, whether the information is obtained from treating physician(s) or elsewhere.

An employee returning from this leave of absence must furnish a doctor's written certification of his or her fitness to perform the essential functions of his or her job, with or without reasonable accommodation. The employee's doctor will furnish this information. Unexcused failure to return from leave of absence by the scheduled time is considered job abandonment and may result in termination. Thus, it is important that the employee stay in close contact with his or her supervisor to coordinate the return to work.

Upon return from such a leave of absence, the company will use its best efforts to return the employee to a position, which is the same, or similar to that previously held.

During the leave, group health benefit premiums must be paid by the employee. Insurance may be canceled if the employee fails to pay his or her portion while on leave. Please contact Human Resources for more information on the benefits continuation. In this event, the employee may apply for COBRA and/or Texas continuation coverage of health benefits.

3-7. Short-Term Disability

Full-time employees are eligible to participate in the Short-Term Disability plan, subject to all terms and conditions of the agreement between the Company and the insurance carrier.

This is solely a monetary benefit and not a leave of absence. Employees who will be out of work must also request a formal leave of absence. See the Leave of Absence sections of this handbook for more

information.

3-8. Long-Term Disability

Full-time employees are eligible to participate in the Long-Term Disability plan, subject to all terms and conditions of the agreement between the Company and the insurance carrier.

This is solely a monetary benefit and not a leave of absence. Employees who will be out of work must also request a formal leave of absence. See the Leave of Absence sections of this handbook for more information.

3-9. Employee Assistance Program

All Web Leads provides an Employee Assistance Program for employees. This program offers qualified counselors to help you cope with personal problems you may be facing. Further details can be obtained by contacting an EAP staff member at (866) 574-7256.

Section 4 - Leaves of Absence

4-1. Family and Medical Leave

The Leave Policy

Employees may qualify for leave of absence under the Family and Medical Leave Act (FMLA). This policy provides employees information concerning FMLA entitlements and obligations employees may have during such leaves. If employees have any questions concerning FMLA leave, they should contact Human Resources.

I. Eligibility

FMLA leave is available to “eligible employees”. To be an “eligible employee”, an employee must: 1) have been employed by the Company for at least 12 months; 2) have been employed by the Company for at least 1,250 hours of service during the 12-month period immediately preceding the commencement of the leave; and 3) be employed at a worksite where 50 or more employees are located within 75 miles of the worksite.

II. FMLA Leave and Benefits

The FMLA provides eligible employees with leave, health insurance benefits and, with some limited exceptions, job restoration. The FMLA also provides employees certain written notices concerning their potential eligibility for and designation of FMLA leave.

A. Basic FMLA Leave:

Eligible employees may receive up to 12 workweeks of unpaid leave for certain family and medical reasons during a 12-month period. The 12-month period is determined based on a rolling 12-month period measured backward from the date an employee uses his/her FMLA leave. Leave may be taken for any one, or for a combination, of the following reasons:

- To care for the employee’s child after birth or placement for adoption or foster care;
- To care for the employee’s spouse, son, daughter or parent (but not in-law) who has a **serious health condition**;
- For the employee’s own serious health condition (including any period of incapacity due to pregnancy, prenatal medical care or childbirth) that makes the employee unable to perform one or more of the essential functions of the employee’s job; and/or
- Because of any **qualifying exigency** arising out of the fact that an employee’s spouse, son, daughter or parent is a covered military member on active duty or has been notified of an impending call or order to active duty status in the National Guard or Reserves in support of contingency operation. This leave also is available for family members of active duty service members.

A **serious health condition** is an illness, injury, impairment or physical or mental condition that involves either an overnight stay in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the employee from performing the functions of the employee’s job, or prevents the qualified family member from participating in school or other daily activities. Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than 3 consecutive calendar days combined with at least two visits to a health care provider or one visit and a regimen of continuing treatment, or incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

Qualifying exigencies may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions and attending post-deployment reintegration briefings.

B. Additional Military Family Leave (Injured Servicemember Leave)

In addition to the basic FMLA leave discussed above, an eligible employee who is the spouse, son, daughter, parent or next of kin of a **covered servicemember** is entitled to take up 26 weeks of leave during a single 12-month period to care for the servicemember with a serious injury or illness. Leave to care for a servicemember shall only be available during a single-12 month period and, when combined with other FMLA-qualifying leave, may not exceed 26 weeks during the single 12-month period. The single 12-month period begins on the first day an eligible employee takes leave to care for the injured servicemember.

A “**covered servicemember**” means a member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status or is on the temporary retired list, for a serious injury or illness, or who was a member of the Armed Forces (including members of the National Guard or Reserves) at any time during the five years preceding the date of treatment, recuperation or therapy. A member of the Armed Forces would have a serious injury or illness if he/she has incurred an injury or illness in the line of duty while on active duty in the Armed Forces provided that the injury or illness may render the servicemember medically unfit to perform duties of the member’s office, grade, rank or rating.

C. Intermittent Leave and Reduced Leave Schedules

FMLA leave usually will be taken for a period of consecutive days, weeks or months. However, employees may qualify to take FMLA leave intermittently or on a reduced leave schedule when medically necessary due to a serious health condition of the employee or covered family member or the serious injury or illness of a covered servicemember.

D. No Work While on Leave

The taking of another job while on family/medical leave or any other authorized leave of absence is grounds for immediate termination, to the extent permitted by law.

E. Protection of Group Health Insurance Benefits

During FMLA leave, eligible employees are entitled to receive group health plan coverage on the same terms and conditions as if they had continued to work. If the benefits require employee contributions, the employee is expected to make such contributions each month. And if the employee fails to return from FMLA leave, any employer paid contributions for the employee's benefits will be owed and payable by the employee to the Company.

F. Restoration of Employment and Benefits

At the end of FMLA leave, employees generally have a right to return to the same or equivalent positions with equivalent pay, benefits and other employment terms. The Company will notify employees if they qualify as "key employees," if it intends to deny reinstatement, and of their rights in such instances. Use of FMLA leave will not result in the loss of any employment benefit that accrued prior to the start of an eligible employee's FMLA leave.

G. Notice of Eligibility for, and Designation of, FMLA Leave

Employees requesting FMLA leave will receive written notice from the Company telling them whether they are eligible for FMLA leave and, if not eligible, the reasons why they are not eligible. When eligible for FMLA leave, employees will receive written notice of: 1) their rights and responsibilities in connection with such leave; 2) the Company's designation of leave as FMLA-qualifying or non-qualifying, and if not FMLA-qualifying, the reasons why; and 3) the amount of leave, if known, that will be counted against the employee's leave.

The Company may retroactively designate leave as FMLA leave when it was impractical to determine the need for FMLA earlier, or when the Company's failure to designate leave as FMLA-qualifying at an earlier date did not cause harm or injury to the employee. Notice will be given to the employee in either case. In all cases where leaves qualify for FMLA protection, the Company and employee can mutually agree that leave be retroactively designated as FMLA leave.

III. Employee FMLA Leave Obligations

A. Provide Notice of the Need for Leave

Employees who take FMLA leave must timely notify the Company of their need for FMLA leave.

The following describes the content and timing of such employee notices.

1. Content of Employee Notice

To start the FMLA process, employees must inform their manager, Human Resources or ADP TotalSource My Life Advisors at (844) 448-0325 or email: Totalsource.FMLA@adp.com of the need for FMLA-qualifying leave and the anticipated timing and duration of the leave, if known. Employees may do this by either requesting FMLA leave specifically, or explaining the reasons for leave so as to allow the Company to determine that the leave is FMLA-qualifying. For example, employees might explain that:

- a medical condition renders them unable to perform the functions of their job;
- they are pregnant or have been hospitalized overnight;
- they or a covered family member are under the continuing care of a health care provider;
- the leave is due to a qualifying exigency cause by a covered military member being on active duty or called to active duty status; or
- if the leave is for a family member, that the condition renders the family member unable to perform daily activities or that the family member is a covered servicemember with a serious injury or illness

Calling in “sick,” without providing the reasons for the needed leave, will not be considered sufficient notice for FMLA leave under this policy. Employees must respond to the Company’s questions to determine if absences are potentially FMLA-qualifying.

If employees fail to explain the reasons for FMLA leave, the leave may be denied. When employees seek leave due to FMLA-qualifying reasons for which the Company has previously provided FMLA-protected leave, they must specifically reference the qualifying reason for the leave or the need for FMLA leave.

2. Timing of Employee Notice

Employees must provide 30 days’ advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days’ notice is not possible, or the approximate timing of the need for leave is not foreseeable, employees must provide the Company notice of the need for leave as soon as practicable under the facts and circumstances of the particular case. Employees who fail to give 30 days’ notice for foreseeable leave without a reasonable excuse for the delay, or otherwise fail to satisfy FMLA notice obligations, may have FMLA leave delayed or denied.

B. Cooperate in the Scheduling of Planned Medical Treatment (Including Accepting Transfers to Alternative Positions) and Intermittent Leave or Reduced Leave Schedules

When planning medical treatment, employees must consult with Human Resources and make a reasonable effort to schedule treatment so as not to unduly disrupt the Company’s operations, subject to the approval of an employee’s health care provider. Employees must consult with the Company prior to the scheduling of treatment to work out a treatment schedule that best suits the needs of both the Company and the employees, subject to the approval of an employee’s health care provider. If employees providing notice of the need to take FMLA leave on an intermittent basis for planned medical treatment neglect to fulfill this obligation, the Company may require employees to attempt to make such arrangements, subject to the approval of the employee’s health care provider.

When employees take intermittent or reduced work schedule leave for foreseeable planned medical treatment for the employee or a family member, including during a period of recovery from a serious health condition or to care for a covered servicemember, the Company may temporarily transfer employees, during the period that the intermittent or reduced leave schedules are required, to alternative positions with equivalent pay and benefits for which the employees are qualified and which accommodate recurring periods of leave.

When employees seek intermittent leave or a reduced leave schedule for reasons unrelated to the planning of medical treatment, upon request, employees must advise Human Resources of the reason why such leave is medically necessary. In such instances, the Company and employee shall attempt to work out a leave schedule that meets the employee's needs without unduly disrupting the Company's operations, subject to the approval of the employee's health care provider.

C. Submit Medical Certifications Supporting Need for FMLA Leave (Unrelated to Requests for Military Family Leave)

Depending on the nature of FMLA leave sought, employees may be required to submit medical certifications supporting their need for FMLA-qualifying leave. As described below, there generally are three types of FMLA medical certifications: an **initial certification**, a **recertification** and a **return to work/fitness for duty certification**.

It is the employee's responsibility to provide the Company with timely, complete and sufficient medical certifications. Whenever the Company requests employees to provide FMLA medical certifications, employees must provide the requested certifications within 15 calendar days after the Company's request, unless it is not practicable to do so despite an employee's diligent, good faith efforts. The Company shall inform employees if submitted medical certifications are incomplete or insufficient and provide employees at least seven calendar days to cure deficiencies. The Company will deny FMLA leave to employees who fail to timely cure deficiencies or otherwise fail to timely submit requested medical certifications.

With the employee's permission, Human Resources (through individuals other than an employee's direct manager) may contact the employee's health care provider to authenticate or clarify completed and sufficient medical certifications. If employees choose not to provide the Company with authorization allowing it to clarify or authenticate certifications with health care providers, the Company may deny FMLA leave if certifications are unclear.

Whenever the Company deems it appropriate to do so, it may waive its right to receive timely, complete and/or sufficient FMLA medical certifications.

1. Initial Medical Certifications

Employees requesting leave because of their own, or a covered relation's, serious health condition, or to care for a covered servicemember, must supply medical certification supporting the need for such leave from their health care provider or, if applicable, the health care provider of their covered family or service member. If employees provide at least 30 days' notice of medical leave, they should submit the medical certification before leave begins. A new initial medical certification will be required on an annual basis for serious medical conditions lasting beyond a single leave year.

If the Company has reason to doubt initial medical certifications, it may require employees to obtain a second opinion at the Company's expense. If the opinions of the initial and second health care providers differ, the Company may, at its expense, require employees to obtain a third, final and binding certification from a health care provider designated or approved jointly by the Company and the employee.

2. Medical Recertifications

Depending on the circumstances and duration of FMLA leave, the Company may require employees to provide recertification of medical conditions giving rise to the need for leave. The Company will notify employees if recertification is required and will give employees at least 15 calendar days to provide medical recertification.

3. Return to Work/Fitness for Duty Medical Certifications

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 medical certification confirming they are able to return to work and the employees' ability to 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.

D. Submit Certifications Supporting Need for Military Family Leave

Upon request, the first time employees seek leave due to qualifying exigencies arising out of the active duty or call to active duty status of a covered military member, the Company may require employees to provide: 1) a copy of the covered military member's active duty orders or other documentation issued by the military indicating the covered military member is on active duty or call to active duty status and the dates of the covered military member's active duty service; and 2) a certification from the employee setting forth information concerning the nature of the qualifying exigency for which leave is requested. Employees shall provide a copy of new active duty orders or other documentation issued by the military for leaves arising out of qualifying exigencies arising out of a different active duty or call to active duty status of the same or a different covered military member.

When leave is taken to care for a covered servicemember with a serious injury or illness, the Company may require employees to obtain certifications completed by an authorized health care provider of the covered servicemember. In addition, and in accordance with the FMLA regulations, the Company may request that the certification submitted by employees set forth additional information provided by the employee and/or the covered servicemember confirming entitlement to such leave.

E. Substitute Paid Leave for Unpaid FMLA Leave

Employees may use any accrued paid time while taking unpaid FMLA leave.

The use of accrued paid time for unpaid FMLA leave time does not extend the length of FMLA

leave and the paid time will run concurrently with an employee's FMLA entitlement.

Leaves of absence taken in connection with a disability leave plan or workers' compensation injury/illness shall run concurrently with any FMLA leave entitlement.

F. Reporting Changes to Anticipated Return Date

If an employee's anticipated return to work date changes and it becomes necessary for the employee to take more or less leave than originally anticipated, the employee must provide the Company or the ADP TotalSource My Life Advisors at (844) 448-0325 or email: TotalSource.FMLA@adp.com with reasonable notice (i.e., within two business days) of the employee's changed circumstances and new return to work date. If employees give the Company unequivocal notice of their intent not to return to work, they will be considered to have voluntarily resigned and the Company's obligation to maintain health benefits (subject to COBRA requirements) and to restore their positions will cease.

G. Pay Employee's Share of Health Insurance Premiums

During FMLA leave, employees remain on their group health plan coverage under the same conditions as if they had continued to work. Unless the Company notifies employees of other arrangements, whenever employees are receiving pay from the Company during FMLA leave, the Company will deduct the employee portion of the group health plan premium from the employee's paycheck in the same manner as if the employee was actively working.

If FMLA leave is unpaid, employees must pay their portion of the group health premium through a "pay-as-you-go" method.

The Company's obligation to maintain health care coverage ceases if an employee's premium payment is more than 30 days late. If an employee's payment is more than 15 days late, the Company will send a letter notifying the employee that coverage will be dropped on a specified date unless the co-payment is received before that date. If employees do not return to work within 30 calendar days at the end of the leave period (unless employees cannot return to work because of a serious health condition or other circumstances beyond their control), they will be required to reimburse the Company for the cost of the premiums the Company paid for maintaining coverage during their unpaid FMLA leave.

IV. Exemption for Highly Compensated "Key" Employees

The Company may choose not to return highly compensated employees (highest paid 10% of employees at a worksite or within 75 miles of that worksite) to their former or equivalent positions following a leave if restoration of employment will cause substantial economic injury to the Company. (This fact-specific determination will be made by the Company on a case-by-case basis.) The Company will notify you if you qualify as a "highly compensated" employee, if the Company intends to deny reinstatement, and of your rights in such instances.

V. Questions and/or Complaints about FMLA Leave

If you have questions regarding this FMLA policy, please contact Human Resources or ADP TotalSource My Life Advisors at (844) 448-0325 or email: Totalsource.FMLA@adp.com.

AWL fully supports FMLA for its qualified employees and therefore AWL will not discharge or discriminate against any person for opposing any practice made prohibited by the FMLA or involvement in any proceeding under or relating to FMLA. If employees believe their FMLA rights have been violated, they should contact Human Resources or ADP TotalSource immediately. The Company will investigate any FMLA complaints and take prompt and appropriate remedial action to address and/or remedy any FMLA violation.

VI. Coordination of FMLA Leave with Other Leave Policies

FMLA may be used concurrently with other forms of leave, such as PTO, STD, LTD, workers' compensation, etc. Please consult the Company's other leave policies in this Handbook or contact Human Resources for guidance.

4-2. Unpaid Leave of Absence

AWL may grant an unpaid personal leave of absence for extraordinary circumstances that may not qualify for other types of leave. Requests for unpaid personal leave must be submitted to Human Resources at least 30 days prior to the leave or as soon as practical. The request will be reviewed on a case-by-case basis and a decision will be based on the reason for the leave, length of time requested, job performance, and other business conditions and considerations, in the sole discretion of management. Available PTO must be exhausted before unpaid personal leave will be considered or granted. Unpaid personal leave may not be taken in less than full-day increments by employees in exempt positions. If an employee takes unpaid personal leave for 12 weeks or more, medical coverage will end. While on approved leave, report any change of status in your need for leave or your intention to return to work to Human Resources. Upon return from leave due to an illness or injury, you must provide a release to return to work. Any restrictions must be noted on the release. AWL will consider modifications or adjustments to help facilitate your return to work. A personal leave of absence may not provide a guarantee of reinstatement to the same or similar position.

Section 5 - Workplace Policies

5-1. Computer Software (Unauthorized Copying)

The Company does not condone the illegal duplication of software. Illegal reproduction of software can result in civil damages and criminal penalties, including fines and imprisonment. Any Company employees who make, acquire or use unauthorized copies of computer software shall be disciplined as appropriate under the circumstances. Such discipline may include termination. Additionally, the Company may involve local law authorities.

Additionally, under no circumstances is an employee of the Company authorized to download, add to, or otherwise change the software initially set up on each employee's computer, or copy that software to another computer (including a home computer or laptop) without the advanced express written permission of the CEO of AWL.

5-2. Computers, Electronic Mail and Voice Mail Usage Policy

All property of AWL, including computers, electronic mail, voice mail, facsimile machines, pagers, video and tape recordings must only be used for conducting company business. Incidental and occasional personal use of Company computers, voice mail and electronic mail systems, and other business systems is permitted, but information and messages stored in these systems will be treated no differently from other business-related information and messages, as described below. Such incidental and occasional personal use permitted only if:

- a. It does not interfere with or take time away from regular work,
- b. It does not generate a direct cost to the Company,
- c. It does not have the appearance of being an official communication of the Company (i.e., users should not use the Company address in personal communications, and should not identify themselves as affiliated with the Company without a disclaimer that the user's views are not necessarily those of the Company), and
- d. It is not deemed to be improper, including use that:
 - (i) Is disruptive or offensive to others, including, but not limited to, the transmission of chain letters or hate mail;
 - (ii) Can be construed as harassment or disparagement of others, including sexually explicit messages, or ethnic or racial slurs;
 - (iii) Is illegal or unethical, or misrepresents the employee or the Company;
 - (iv) Constitutes the transmission of confidential information to unauthorized persons;
 - (v) Consists of viewing pornographic or otherwise objectionable, degrading, or inappropriate websites; or
 - (vi) Disparages or is critical of co-workers, investors or customers.

The electronic mail system may not be used to solicit for commercial ventures, religious or political causes, outside organizations or other non-job-related solicitations. Furthermore, the electronic mail system is not to be used to create any offensive or disruptive messages. Among those considered offensive are any messages which contain sexual implications, racial slurs, gender-specific comments, or any other comments that offensively address someone's age, sexual orientation, religious or political beliefs, national origin, disability, or other protected characteristics. In addition, the electronic mail system shall not be used to send (upload) or receive (download) copyrighted materials, trade secrets, proprietary financial information, or similar materials, without prior authorization.

Employees are prohibited from the unauthorized use of the passwords and encryption keys of other employees to gain access to the other employee's email messages.

All computer information, voice mail and electronic mail messages are to be considered company records.

AWL must, and does, maintain the right and the ability to access any of these systems and to inspect and review any and all data recorded in these systems. Because the Company reserves the right to obtain access to all voice mail and electronic mail messages left on or transmitted over these systems, employees should not assume that such messages are private and confidential. Individuals

using the Company's business equipment should also have no expectation that any information stored on their computer, whether the information is contained on a computer hard drive, the network, memory sticks, computer disks or in any other manner, will be private.

The Company may, without notice, monitor voice mail, electronic mail messages and Internet use. This also includes e-mail, voice mail, instant messages, data files and anything that is accessed, transmitted or stored using private e-mail accounts or Company systems.

From time to time the Company may institute policies concerning the use and security of its IT systems and products. It is each employee's responsibility to comply with those policies.

5-3. Information Security Policy

Users are responsible for maintaining security controls on their AWL issued computer equipment, including but not limited to: encryption of laptops that may contain confidential information; current antivirus software; up-to-date system patches; and password safe-keeping. Computers owned by AWL will be configured in this manner and re-configuration by end user is prohibited.

Employees understand that confidential data (including, but not limited to customer data and consumer data) will not be stored locally and will not be transported on portable media unless expressly authorized by management.

Accessing AWL systems (office, production, email, etc) from anonymous or intentionally obfuscated network locations is expressly prohibited.

Sharing of passwords, accounts, logins, AWL/consumer data, or providing any access to company owned assets/network via any unauthorized means is expressly prohibited.

Use of employee's personal electronic devices on non-public internal network is prohibited unless expressly authorized by management.

5-4. Social Media Policy

Purpose

The purpose of this policy is to provide guidance to employees on how the Company's policies apply in light of the proliferation of electronic communications, like social networking sites and blogs.

What employees do on their own time is, for the most part, not the concern of the Company.

However, all employees have certain obligations that continue even when they leave the workplace, and regardless of whether they are communicating on-line or off-line. AWL expects its employees to use good judgment when they utilize social media to communicate or disseminate information. This policy sets forth AWL's guidance and expectations regarding employee use of social media.

Definitions

"Social media" includes all blogs, wikis, microblogs, message boards, chat rooms, electronic newsletters, social networking sites, and other services that permit users to share information with each other via the Internet. The following is a non-exhaustive list of examples of technologies that this policy covers:

- Personal blogs and personal websites
- Facebook
- LinkedIn
- Twitter
- Instagram
- Snapchat
- Yelp
- Other similar sites

Social Media Usage on Behalf of Company

You may use social media on behalf of AWL only if you have received specific, written authorization from Management to do so. If you have been authorized to use social media on behalf of the Company, you must comply with all Company policies and procedures when you do so. Also, you must use your real name and identify your position in the Company. Employees granted the authority to represent the Company in social media have a responsibility to ensure the accuracy of any statement made on behalf of the Company through social media prior to making such statement.

Guidelines for All Other Social Media Usage

At all times, be mindful of the impact that your social media usage has on your image. Follow this rule of thumb: refrain from using social media in a way that would be embarrassing to you or to your co-workers. When you use social media, act with respect toward co-workers, clients, vendors, etc. Ensure your profile and related content is consistent with how you wish to present yourself with colleagues and members. Additionally, AWL expects its employees to comply with the following guidelines:

1. Certain laws and restrictions apply at all times, whether at work or not, and to all communications, whether on-line or off-line. Therefore, you must comply with these restrictions and laws when you use social media, including but not limited to:
 - a. Comply with your other confidentiality obligations. AWL's confidential information policy applies to your on-line communications. If you have any question about whether information is confidential or proprietary, contact Human Resources before you discuss the information in public (on-line or otherwise).
 - b. Employees may not state anything via social media that is defamatory or inaccurate regarding co-workers, Company clients or members, or its vendors.
 - c. Do not make statements about AWL's clients, business partners or vendors without their express consent.
 - d. Respect copyright laws, and reference or cite sources appropriately. Plagiarism applies online as well.
 - e. AWL's anti-harassment and anti-discrimination policies apply to all communications undertaken via social media.
 - f. Employees using social media must comply with the policy on references, which requires all requests for reference be directed to the corporate offices. Employees

are therefore forbidden from “recommending” a current or former AWL employee via LinkedIn, or otherwise making recommendations or providing references for any current or former AWL employee via any social networking site.

- g. Of course, just as employees continue to have the same obligations whether their communications occur on-line or off-line, they also have the same rights, and nothing in this policy will be construed to interfere with an employee’s protected rights, including the rights protected under the National Labor Relations Act.
2. Be clear that you are speaking on behalf of yourself, and not on behalf of the Company. If you are making any statement that is in any way related to AWL, its employees, or its customers, explicitly state that you work for AWL, your position with Company, and that you are speaking on behalf of yourself and not the Company.
3. If you are contacted via social media by someone seeking information about AWL’s business or client relations, (for instance, a reporter), consult Company’s Media Relations Policy for instructions on how to handle the request. Remember, you are not authorized to speak on behalf of AWL.
4. Use good judgment when inviting other AWL employees into your social network, or when accepting friend invitations from other AWL employees. Managers should generally not invite subordinates to be “friends.” Some subordinates may feel pressure to accept invitations from their managers when they would prefer not to. To be clear, AWL does not require that any employee accept a friend invitation from any other manager or employee. Employees should consider whether they want to invite coworkers to be their friends and the extent to which they want to share the personal information from their social networking site with their colleagues.
5. Respect the privacy of your co-workers. Unless you have your co-workers’ express consent, do not disclose information about their marital status, sexual orientation, medical conditions, or any other personal details about them.
6. Never disclose any private medical or health related information of the Company employees, clients or from the claims information that we handle.

Monitoring and social media usage

Consistent with Company’s policies, employees are reminded that they should have no expectation of privacy in any information that they create, view, upload, download, or distribute using Company-owned or provided equipment or networks. Additionally, employees should have no expectation of privacy in any information generally available on-line.

Violations

Any employee who believes this policy has been violated should report the violation to her or her manager, or, to Human Resources. An employee who violates this policy may be disciplined, up to and including termination

5-5. Employer Monitoring

The Company reserves the right to use software and blog-search tools to monitor comments or discussions about company representatives, customers, vendors, other employees, the Company and its business and products, or competitors that employees or nonemployees post *anywhere* on the Internet, including in blogs and other types of openly accessible personal journals, diaries, and personal and business discussion forums.

The Company cautions that employees should have no expectation of privacy while using Company equipment and facilities for any purpose, including blogging. The Company reserves the right to use content management tools to monitor, review, and block-ban content on company blogs that violates the Company's blogging rules and guidelines.

The Company maintains electronic archives of all electronic communications created with Company equipment. The Company makes such archived communications available to law enforcement in response to subpoenas or other legal demands with which Company must comply.

5-6. Discipline for Violations

The Company investigates and responds to all reports of violations of the Company's blogging rules and guidelines or related company policies or rules. The Company may discharge or otherwise discipline employees or take other appropriate action, including legal action, against employees who engage in prohibited or unlawful conduct.

The Company does not allow employees to use camera phones' photographic function in restricted or private areas that are defined as changing rooms, locker rooms, and restrooms, or that captures any confidential information belonging to Company or Client. Employees also shall not photograph any part of Company's facilities where financial or personnel records are stored.

5-7. Reporting Violations

Employees who see violations of this policy should report them to their immediate managers. If immediate managers violate the policy, employees should report violations to the HR.

Any employee who violates this policy or uses the electronic communication systems for improper purposes may be subject to discipline, up to and including termination.

5-8. Smoking

AWL provides a smoke-free work environment. Employees who wish to smoke must leave the office, but only on a designated break time. Employees may only smoke in the specific area(s) designated by the landlord and only within allotted break times or when off duty.

5-9. Expense Reimbursement

In order for the Company to keep records and accounting accurate and current, requests to reimburse expenses older than one (1) month may not be honored. If you are asked to conduct company

business using your personal vehicle, you will be reimbursed at the approved IRS published rate. Employees are encouraged to submit expense reports immediately after expenses are incurred. Originals or copies of receipts are required for reimbursement, except for mileage reimbursement. Each request for reimbursement must include a description of the business purpose of the expense. This is necessary for tax purposes. Expenses charged to a Company credit card must be submitted with receipts, and signed approval of the appropriate expense report to the finance department.

Company credit cards may not be used for personal expenses, even if you intend to reimburse the Company.

5-10. Gifts

Advance approval from the CEO is required before an employee may accept or solicit a gift of any kind from a customer, supplier or vendor representative, other than incidental expenses (such as business lunches) with a value of not more than \$50.00.

Employees are not permitted to give unauthorized gifts to customers or suppliers, except for certain promotional "premiums" (such as T-shirts, coffee mugs, pens or key chains) imprinted with the Company logo.

5-11. Solicitations and Distributions

Solicitation for any cause during working time and in working areas is not permitted. Use of e-mail systems for solicitations during work time is not permitted. You are not permitted to distribute non-company literature in work areas at any time during working hours. Working hours is defined as the time of normal operations. Employees are not permitted to sell merchandise or otherwise solicit or distribute literature without the approval of the CEO of AWL.

Persons not employed by the Company are prohibited from soliciting or distributing literature on Company premises.

5-12. Cell Phone Use

While at work, employees are expected to exercise the same discretion in using personal cellular phones as is expected for the use of company phones. Excessive personal calls, texts and internet/social media use during the workday, regardless of the phone used, can interfere with employee productivity and be distracting to others. Employees are therefore asked to make personal calls, texts and internet/social media during non-work time where possible and to ensure that friends and family members are aware of the company's policy. Flexibility will be provided in circumstances demanding immediate attention.

Employees in possession of company equipment such as cellular phones are expected to protect the equipment from loss, damage or theft. Upon resignation or termination of employment, or at any time upon request, the employee may be asked to produce the phone for return or inspection. Employees unable to present the phone in good working condition within the time period requested may be expected to bear the cost of a replacement.

Employees who separate from employment with outstanding debts for equipment loss or unauthorized charges will be considered to have left employment on unsatisfactory terms and may be subject to legal action for recovery of the loss.

Employees whose job responsibilities include regular or occasional driving are expected to refrain from using their cell phone while driving. Safety must come before all other concerns. Regardless of the circumstances, including slow or stopped traffic, employees are strongly encouraged to pull off to the side of the road and safely stop the vehicle before placing or accepting a call. Employees who are charged with traffic violations, citations for using a mobile device while driving, or incur other liabilities resulting from the use of their phone while driving will be solely responsible for all liabilities that result from such actions.

Violations of this policy will be subject to the highest forms of discipline, including termination.

5-13. Anti-Nepotism

Relatives. Hiring a relative of an employee, vendor, contractor, or customer, or retaining a relative to provide goods or services to the Company, requires the advance informed approval of the CEO. The Company permits the employment of qualified relatives of an employee as long as such employment does not, in the opinion of the Company, create conflicts of interest. For purposes of this policy, “relative” includes those individuals to whom the employee, vendor, contractor, or customer is related by blood or marriage, as well as any member of the employee's household. The Company will determine in its sole discretion the placement of related employees, considering the following guidelines:

- Related employees are permitted to work in the same department, provided no direct reporting or manager-subordinate relationship exists. That is, no employee is permitted to work within the chain of command when a relative's work responsibilities, salary, hours, career progress, benefits or other terms and conditions of employment could be influenced by such employee.
- Employees may have no influence over the wages, hours, benefits, career progress and other terms and conditions of their related staff members.
- Employees who, while employed, become related by marriage or become part of the same household are treated in accordance with these guidelines. That is, if in the opinion of the Company, a conflict arises as a result of the relationship, the Company may take any and all steps that, in the Company's sole discretion, the Company deems appropriate.

Any exceptions to this policy must be approved by the CEO of the Company.

5-14. Other Policies

From time to time the Company may adopt additional policies related to the Company's operations. It is the responsibility of each employee to comply with such policies. Examples include:

- Expenditure approval levels;
- Contract/HR/Litigation Approvals
- Travel and Business Expense Reimbursement Policies

5-15. Exit Interview

Employees who resign are requested to participate in an exit interview, if possible.

Handbook Acknowledgment

This Employee Handbook is an important document intended to help you become acquainted with All Web Leads. This document is intended to provide guidelines and general descriptions only; it is not the final word in all cases. Individual circumstances may call for individual attention.

Because the Company's operations may change, the contents of this Handbook may be changed at any time, with or without notice, in an individual case or generally, at the sole discretion of management.

Please read the following statements and sign below to indicate your receipt and acknowledgment of this Employee Handbook.

I have received and read a copy of All Web Leads, Inc.'s Employee Handbook. I understand that the policies, rules and benefits described in it are subject to change at the sole discretion of the Company at any time. The policies stated are guidelines and information, but not contractual in nature.

I further understand that my employment is terminable at will, either by myself or the Company, with or without cause or notice, regardless of the length of my employment or the granting of benefits of any kind.

I understand that no contract of employment other than "at will" has been expressed or implied, and that no circumstances arising out of my employment will alter my "at will" status except in a writing signed by the President or CFO of the Company, stating its intent to so modify my at-will employment status. I understand that my signature below indicates that I have read and understand the above statements and that I have received a copy of the Company's Employee Handbook.

Employee's Printed Name: _____ Position: _____

Employee's Signature: _____ Date: _____