



ETAIROS
HVAC

EMPLOYEE HANDBOOK

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COMPANY STATEMENT

Welcome to Etairos HVAC, Inc (Etairos). We were founded on the principle of customer service. Our success has been due to the dedicated effort and cooperation of our employees. What separates us from our competitors is our attitude, experience, and service.

Whether you have just joined our team or have been employed with Etairos for some time, we are confident that you will find your employment to be dynamic and rewarding. We consider you, as our employee, to be one of our most valuable resources and a custodian of Etairos's good name and reputation. This Handbook has been written to serve as the guide for the employer/employee relationship between you and Etairos and we hope it provides you with the information you need to be successful.

There are several things to keep in mind about this Handbook. This Handbook applies to all employees, both management and non-management, regardless of hire date and contains only general information and guidelines. It is not intended to be comprehensive of all of ETAIROS's policies nor does it address all the possible applications of, or exceptions to, the general policies and procedures it describes. For that reason, if you have any questions concerning your eligibility for a particular benefit or the applicability of a policy or practice to you, you should address your specific questions with your supervisor and/or the Business Operations Department.

Additionally, we will try to inform you of any changes to the Companies policies, procedures, and benefits as they occur. However, some subjects described in this Handbook are covered in more detail in official policy or plan documents. Please refer to the official policy documents for specific information because the Handbook only briefly summarizes those guidelines and benefits.

If you have any questions, feel free to discuss them with your supervisor. We will make every effort to answer your questions.

Etairos HVAC Core Purpose

We customize high-performance, economical, sustainable HVAC systems for designers, builders and owners.

Etairos HVAC Core Values

Tenacity • Integrity • Relationships • Teamwork
Curiosity • Ingenuity • Ownership



THE PURPOSE OF THIS HANDBOOK

This Employee Handbook contains general information about ETAIROS's employment policies and procedures and a brief overview of the Company's benefits. For specific information about employee benefits, you should refer to the plan documents, which solely govern benefits offered by the Company. The policies and procedures in this Handbook are guidelines only. The Company reserves the right to interpret and administer the provisions of this Handbook as needed. The Company maintains the sole discretion to change, modify or delete any provision in this Handbook at any time, with or without notice. The provisions in this Handbook are not intended to in any way create any contractual obligations with respect to your employment.

Each employee should read and become familiar with the information contained in this Handbook. Failure to comply with the Company's policies or procedures may result in discipline, up to and including termination.

At-Will Nature of Employment

Nothing in this Handbook nor any other communication by a Company representative or any other employee, whether oral or written, is intended to in any way create a contract of employment. Your employment with the Company is "at-will." This means that your employment with the Company is a voluntary one and may be terminated by you or the Company at any time, with or without cause, and with or without notice, for any reason (or no reason at all) not expressly prohibited by law.

Verbal or written statements contrary to "at-will" employment are invalid and should not be relied upon by any prospective or existing employee.

This Employee Handbook supersedes all prior versions published or distributed by the Company and all inconsistent oral or written statements.



EQUAL EMPLOYMENT OPPORTUNITY

Equal Opportunity Employer

The Company is an equal opportunity employer and complies with all applicable federal, state and local laws. The Company strictly prohibits and does not tolerate discrimination against employees, applicants or any other covered persons because of race, color, religion, creed, national origin or ancestry, ethnicity, sex (including pregnancy), sexual orientation, gender, age, physical or mental disability, citizenship, past, current or prospective service in the uniformed services, genetic information, or any other characteristic protected under applicable federal, state or local law. All Company employees, other workers and representatives are prohibited from engaging in unlawful discrimination. This policy applies to all terms and conditions of employment, including, but not limited to, hiring, training, promotion, discipline, compensation, benefits and termination of employment.

All Unlawful Harassment Prohibited

The Company prohibits and will not tolerate discrimination or harassment of employees or applicants for employment because of the employee's or applicant's sex, race, color, religion, national origin, age, disability, or any other factor protected by applicable federal, state, or local law. This prohibition covers discrimination or harassment by anyone, including other employees, managers, and non-employees (such as temporary employees, contractors, customers, suppliers and vendors).

Definition of Harassment

Harassment for purposes of this policy is visual, verbal or physical conduct that is derogatory or that shows hostility toward an individual because of his or her race, color, religion, sex, national origin, age, disability, and any other basis of discrimination covered by applicable federal, state, or local law, and that creates an intimidating, hostile, or offensive working environment. Harassment may include, but is not limited to, epithets, abusive language, slurs, jokes, or other verbal or physical conduct relating to an individual's race, color, religion, sex, national origin, age, disability, veteran status and any other basis of discrimination covered by applicable federal, state, or local law.

Examples of sexual harassment include, but are not limited to unwanted sexual advances or touching, graphic sexual depictions, displays in the workplace or while on Company business of sexually suggestive objects or pictures, and/or humiliating or offensive comments, jokes, or innuendoes. Sexual harassment may also consist of unwelcome sexual advances, requests for sexual favors or other verbal or physical conduct of a sexual nature that creates an offensive or hostile working environment. Sexual harassment does not refer to occasional compliments of a socially acceptable nature. It refers to behavior that is not welcome, that is personally offensive, and that, therefore, interferes with our work effectiveness.



Everyone at the Company can help assure that our workplace is free from prohibited harassment. All employees are expected to avoid any behavior or conduct that could reasonably be interpreted as prohibited harassment. Regardless of whether the conduct is sufficiently severe or pervasive to constitute unlawful harassment, it is prohibited by the Company.

Scope of Policy

This policy covers all the Company employees and other individuals with whom employees have business, service, or professional contact through their employment with the Company. The Company managers and supervisors are also covered by this policy and are prohibited from engaging in any form of harassing conduct as defined in this policy. Further, no manager or supervisor has the authority to suggest to any other employee that any employee's employment, continued employment, future advancement, or other term or condition of employment will be affected in any way by any employee's acceptance of a hostile or offensive work environment as described in this policy, or by any employee's entering into (or refusing to enter into) any form of personal relationship with a supervisor or member of management. Such conduct on the part of any member of management is a direct violation of this policy.

Complaint Procedure

Employees have the responsibility and opportunity to explain to fellow employee(s) that they find particular language or actions offensive, or they may report any such behavior that they witness.

However, the Company cannot correct harassment or discrimination problems of which it is unaware. Therefore, if you believe that you have been harassed or discriminated against by a co-worker, supervisor, manager or other individual at the workplace (whether employed by the Company or not), or believe that your employment is being adversely affected by such conduct, you must immediately report such concerns, ***in writing***, to one of the following reporting channels:

(a): Business Operations Manager,
Phone: 901.507.7227
e-mail: amyc@etairoshvac.com; or

(b): Chief Executive Officer
Phone: 901.507.7236
e-mail: brians@etairoshvac.com

A copy of your ***written*** complaint will be signed by the person to whom the complaint is made. It is ***not*** sufficient under this policy for you to report issues of harassment or discrimination to your supervisor or manager.

After a complaint of harassment is received, the Company will conduct a prompt and impartial investigation. The prompt and impartial investigation of any harassment complaints may include interviews of individuals believed to have information regarding the alleged harassment. All complaints of harassment will be handled in a discreet



manner, and information will be limited to those personnel with a need to know. The results of the investigation will be communicated to the complaining employee, to the alleged harasser and, if appropriate, to others directly concerned promptly after the Company's determination. If a complaint of harassment is found to have merit, prompt, appropriate disciplinary action calculated to end the problem and prevent its recurrence will be taken, up to and including termination of the harasser.

Supervisors and Managers who receive complaints or who observe harassing conduct are required to inform one of the above reporting channels, no matter how insignificant it may seem.

It is the obligation of all employees to cooperate fully in the investigation process. In addition, disciplinary action will be taken against any employee(s) who attempt to discourage or prevent any harassment victim from using the Company's complaint procedure to report harassing conduct.

Responsibility to Report Discrimination and Harassment against Others

Any employee, including any manager, who believes another employee has been subjected to discrimination or harassment based on sex, race, color, religion, national origin, age, disability, veteran status or any other factor protected by applicable federal, state, or local law, or who receives notice from an employee that the employee believes he or she has been discriminated against or harassed because of the employee's sex, race, color, religion, national origin, age, disability, or any other factor protected by applicable federal, state, or local law, must report the matter as described above, even when the employee reporting the incident asks that the incident be kept confidential or that no action be taken.

No Retaliation

The Company will not tolerate retaliation, coercion, intimidation, interference, discrimination, or harassment of or against any employee for making a good-faith complaint of discrimination or harassment or for providing information related to such a complaint. An employee who believes he or she has been retaliated against as a result of making a complaint or for providing information related to such a complaint must report this matter using the same reporting channels as described above. Any person who engages in retaliatory actions will be subject to discipline, up to and including termination of employment.

Violations of this Policy

As an employee of the Company, it is your responsibility to behave in a manner that will minimize the possibility that someone else will regard your conduct as discrimination or harassment. The Company expects that all employees will act responsibly in maintaining a professional working environment free of discrimination and harassment.



Any employee, regardless of position or title, whom the Business Operations Department determines has subjected an individual to discrimination or retaliation in violation of this policy will be subject to discipline, up to and including termination of employment.

DISABILITY ACCOMMODATIONS

Commitment to Equal Employment Opportunities

The Company complies with the Americans with Disabilities Act (ADA), as amended by the ADA Amendments Act (ADAAA), and all applicable state and local laws, and is committed to providing equal employment opportunities to qualified individuals with disabilities. Consistent with this commitment, the Company will provide a reasonable accommodation to disabled applicants and employees if the reasonable accommodation would allow the individual to perform the essential functions of the job, unless doing so would create an undue hardship.

Requesting a Reasonable Accommodation

If you believe you need an accommodation because of your disability, you are responsible for requesting a reasonable accommodation from the Business Operations Department. You may make the request orally or in writing. However, the Company encourages employees to make their request in writing and to include relevant information, such as:

- A description of the accommodation you are requesting;
- The reason you need an accommodation; and
- How the accommodation will help you perform the essential functions of your job.

After receiving your oral or written request, the Company will engage in an interactive dialogue with you to determine the precise limitations of your disability and explore potential reasonable accommodations that could overcome those limitations. The Company encourages you to suggest specific reasonable accommodations that you believe would allow you to perform your job. With that in mind, the Company is not required to make the specific accommodation requested by you and may provide an alternative, effective accommodation, to the extent any reasonable accommodation can be made without imposing an undue hardship on the Company.

Medical Information

The Company may ask you to provide supporting documents showing that you have a disability within the meaning of the ADA and applicable state or local laws, and that your disability necessitates a reasonable accommodation. If the information provided in response to this request is insufficient, the Company may require that you see a health care professional of the Company's choosing, at the Company's expense. In those cases, if you fail to provide the requested information or see the designated health care professional, your request for a reasonable accommodation may be denied.



The Company will keep confidential any medical information that it obtains in connection with your request for a reasonable accommodation.

Reasonable Accommodation Determinations

The Company makes determinations about reasonable accommodations on a case-by-case basis considering various factors and based on an individualized assessment in each situation. The Company strives to make determinations on reasonable accommodation requests expeditiously and will inform the individual once a determination has been made. If you have any questions about a reasonable accommodation request you made, please contact the Business Operations Department.

No Retaliation

Individuals will not be retaliated against for requesting an accommodation in good faith. The Company expressly prohibits any form of discipline, reprisal, intimidation or retaliation against any individual for requesting an accommodation in good faith.

The Company is committed to enforcing this policy and prohibiting retaliation against employees and applicants who request an accommodation in good faith. However, the effectiveness of our efforts depends largely on individuals telling us about inappropriate workplace conduct. If employees or applicants feel that they or someone else may have been subjected to conduct that violates this policy, they must report it immediately to the Business Operations Department. If employees do not report retaliatory conduct, the Company may not become aware of a possible violation of this policy and may not be able to take appropriate corrective action.

RELIGIOUS ACCOMMODATIONS

Commitment to Equal Employment Opportunities

The Company complies with Title VII of the Civil Rights Act of 1964, and all applicable state and local laws, and is committed to providing equal employment opportunities to all individuals, regardless of their religious beliefs and practices or lack thereof. Consistent with this commitment, the Company will provide a reasonable accommodation of an applicant's or employees sincerely held religious belief if the accommodation would resolve a conflict between the individual's religious beliefs or practices and a work requirement, unless doing so would create an undue hardship for the Company.

Requesting a Religious Accommodation

If you believe you need an accommodation because of your religious beliefs or practices or lack thereof, you should request an accommodation from the Business Operations Department. The Company makes determinations about religious accommodations on a



case-by-case basis considering various factors and based on an individualized assessment in each situation.

ATTENDANCE

The Company requires regular and punctual attendance from all employees. Employees who are going to be absent for a scheduled full or partial workday or late for work must notify their supervisor as far in advance as possible, but at least 2 hours before the beginning of the workday. Employees who must miss work because of emergencies or other unexpected circumstances must notify their supervisor as soon as is practicable.

Excused Absence

Absences and tardiness will be considered excused when: the employee provides adequate notice to his or her manager, the manager approves the absence request; and the employee possesses accrued but unused PTO to cover the absence.

Unexcused Absence

Absences from work during scheduled hours (including full or partial day absences, late arrivals, and early departures), which are not otherwise considered excused, are considered unexcused, unless the employee is entitled to leave under the Family Medical Leave Act or Americans with Disabilities Act. The Company reserves the right to discipline employees for unexcused absences, up to and including termination of employment.

Employees will be required to use PTO for any absence, whether excused or unexcused. Employees absent for more than two consecutive workdays for illness or injury may be required to provide proof of a health care provider's statement before returning to work. Employees who are absent for two consecutive workdays without notifying a supervisor or other designated staff member will be considered to have voluntarily resigned employment.

Excessive Absenteeism/Tardiness/Early Departures

Employees with two unexcused absences in a rolling 90-day period, a consistent pattern of excused absences (e.g., consistently calling in sick on Monday or Friday), or any other absence after PTO has been exhausted will be considered excessive, and subject to disciplinary action, up to and including termination. Similarly, three or more late arrivals or early departures in a rolling 90-day period will be considered excessive, and subject to disciplinary action, up to and including termination.

Flextime

All employees are expected to be at work during our stated hours of operation (8:00 AM – 5:00 PM Monday-Thursday, 8:00 AM – 3:30 PM Friday) unless approval is granted for a flexible work schedule (flextime). Etairos HVAC employees are expected to work 38.5 hours per week excluding breaktime. Flextime is a work schedule with time of arrival



between 7:00 am and 9:00 am with a departure time between 4:00 pm and 5:30 pm. Therefore, you are expected to be at work between the core hours of 9:00 am to 4:00 pm. Employees are expected to take at least 1 hour of breaks on a normal day, but in 'one off' situations with management approval, they may take a shorter lunch break or no lunch break to accommodate special circumstances. Note: ETAIROS reserves the right to "grandfather in" alternative arrangement for certain long-term employees.

You must request flextime in writing to the manager. Managers approve flextime on a case-by-case basis with consideration to staffing needs, the employee's job duties and employee's work record. Employees are not permitted to change their working hours without permission. Flextime can be used in 'one off' situations or can be a permanent work schedule if approved by you manager.

A flextime arrangement may be suspended or cancelled at any time. Employees may also be required to work overtime regardless of flextime schedule.

Normal Work Week without Approved Flextime

Monday – Thursday: 8:00 AM-5:00 PM with a 1 hour lunch; Friday: 8:00 AM-3:30 PM with a 1 hour lunch.

Example of 'One Off' Flextime

Employee has a child's sporting event at 3:30 in the afternoon. Approved flextime for this day: 7:00 AM – 3:00 PM with the employee eating lunch while they work.

Examples of a Permanent Flextime Schedule

Monday – Thursday: 7:00 AM-4:00 PM with 1 hour lunch break. Friday: 7:00 AM-2:30 PM with 1 hour lunch schedule.

Monday – Thursday: 8:30 AM-5:30 PM with 1 hour lunch break. Friday: 8:30 AM-4:00 PM with 1 hour lunch schedule.

Inclement Weather & "Acts of God"

As a responsibility to our customers and employees, we will make every effort to keep our facilities open for business. Other than for recognized holidays, it is extremely rare to close during normal business hours. Special circumstances that would require the Company to close during normal business hours include inclement weather, fire, flood or some other "Act of God", power/utility failure, inoperable computers systems, or lack of work.

Employees are generally expected to report for work during severe weather conditions, unless the Company declares an emergency closing. When severe weather conditions or other severe conditions occur, a member of the executive team will make the decision not to open or delay opening the facility and will notify employees. You will not receive



notifications if the office is open.

Employees who are not comfortable driving in icy or snow conditions when the office is open may request to use PTO hours from their manager no later than 30 minutes after their scheduled start time. This will be considered an excused absence. Failure to contact your manager within the stated timeframe and/or lack of PTO hours to cover the absence is considered a non-excused absence. Time absent from work due to the office closing or employee's choice of using PTO will not be counted as hours worked when computing weekly overtime.

DRESS CODE AND GROOMING

Dress and Grooming Standards

ETAIROS strives to maintain a professional atmosphere that is conducive to our business environment, contributes to the morale of all employees and projects an image of efficiency and professionalism to visitors, customers, clients, vendors, and the public.

Employees are relied upon to exercise good judgment regarding their clothing and appearance in the workplace and to dress in a manner that is consistent with the goals of the Company. Generally, employees should maintain a clean and neat appearance in the workplace and dress according to the requirements of their positions and accurately representing our organization's image to the public. As a guideline, employees may dress casual Monday - Friday, and jeans are considered acceptable.

Any employee who is not dressed in proper attire consistent with this policy will be considered unsuitable to work and may be asked to go home and return to work appropriately dressed. In such a case, the employee will not be compensated for time spent away from work. Employees who disregard this policy and its standards will be subject to discipline up to and including termination. Any questions about the requirements of this policy or what constitutes appropriate workplace attire should be directed to your direct supervisor.

Request for Reasonable Accommodation

Any employee that requires a reasonable accommodation for reasons based on religion, disability or other grounds protected by federal, state or local laws should contact the Business Operations Department. Reasonable accommodations will be granted on an individualized basis unless it would cause an undue hardship on the Company.

CONFLICTS OF INTEREST

ETAIROS prohibits all employees from using their position or the Company's relationship with its clients, customers, vendors, suppliers, or contractors for private gain or to obtain benefits for themselves or members of their family. For purposes of this policy, a potential conflict of interest occurs when an employee's outside interests



(for example, financial or personal interests) interfere with ETAIROS's interests or the employee's work-related duties. For example, a conflict of interest can occur when an employee is in a position to influence a decision that may result in a personal gain for the employee or the employee's

family member as a result of the Company's business dealings.

Business decisions should be made in the best interests of ETAIROS. ETAIROS prohibits employees from seeking or accepting any gifts, favors, entertainment, payment or loans for themselves or their family members from any client, customer, vendor, supplier, contractor or other party doing business with ETAIROS without prior approval from a senior member of management. Cash should never be accepted. If an employee violates this policy, ETAIROS will take prompt corrective action, including discipline, if appropriate.

If you become aware of any potential conflict of interest or ethical concern regarding your employment or another employee at ETAIROS, you must promptly speak to, write or otherwise contact Business Operations or the Chief Executive Officer as soon as possible. You should be as detailed as possible. ETAIROS will investigate all concerns regarding conflicts of interest and determine whether a conflict of interest exists and what action should be taken.

CONFIDENTIALITY

Non-Disclosure of Confidential and Proprietary Business Information

Employees are prohibited from disclosing to third parties ETAIROS's confidential and proprietary business information, which includes customer lists, data, and preferences, financial information, development strategies and other confidential business and customer information. ETAIROS treats all customer information as confidential, including customer proprietary information, and prohibits employees from disclosing such information to external parties. Employees who violate this policy are subject to disciplinary action up to and including termination.

This policy does not prohibit employees from engaging in normal business communications nor is in any way intended to limit employee rights to discuss the terms and conditions of their employment.



IT RESOURCES AND COMMUNICATIONS SYSTEMS

ETAIROS's computers, networks, communications systems and other IT resources are provided to employees to assist with performing job duties. To protect ETAIROS and its employees, it is ETAIROS policy to restrict the use of all IT resources and communications systems as described below. Each user is responsible for using these resources and systems in a lawful manner.

ETAIROS's policies prohibiting harassment apply to the use of ETAIROS's IT resources and communications systems. No one may use any communications or computer system for the purpose of engaging in unlawful harassment. The use of ETAIROS IT resources and communications systems by an employee shall signify his or her understanding of, and agreement to the terms and conditions of this policy.

Security, Access and Passwords

It is the responsibility of each employee to adhere to IT security guidelines including but not limited to the creation, format and scheduled changes of passwords. All usernames, pass codes, passwords, and information used or stored on ETAIROS's computers, networks and systems are the property of ETAIROS. No employee may use a username, pass code, password or method of encryption that has not been issued to that employee or authorized in advance by ETAIROS.

An employee shall immediately inform Business Operations if he or she knows or suspects that any username, pass code or password has been improperly shared or used, or that IT security has been violated in any way.

Resources and Systems Covered by This Policy

This policy governs all IT resources and communications systems owned by or available at ETAIROS, and all use of such resources and systems when accessed using an employee's own resources, including but not limited to:

- E-mail systems and accounts;
- Internet and intranet access;
- Telephones and voicemail systems, including wired and mobile phones, and smartphones;
- Printers, photocopiers and scanners;
- Fax machines, e-fax systems and modems;
- All other associated computer, network and communications systems, hardware, peripherals and software, including network key fobs and other devices; and
- Closed-circuit television (CCTV) and all other physical security systems and devices, including access key cards and fobs.



No Expectation of Privacy.

All contents of ETAIROS IT resources and communications systems are the property of ETAIROS. Therefore, employees should have no expectation of privacy whatsoever in any message, files, data, document, facsimile, telephone conversation, social media post, conversation or message, or any other kind or form of information or communication transmitted to, received or printed from, or stored or recorded on the Company's electronic information and communications systems.

You are expressly advised that in order to prevent against misuse, **ETAIROS reserves the right to monitor, intercept and review, without further notice, every employee's activities using ETAIROS's IT resources and communications systems, including but not limited to e-mail (both outgoing and incoming), telephone conversations and voice mail recordings, instant messages and internet and social media postings and activities, and you consent to such monitoring by your acknowledgement of this policy and your use of such resources and systems.** This might include, without limitation, the monitoring, interception, accessing, recording, disclosing, inspecting, reviewing, retrieving and printing of transactions, messages, communications, postings, logins, recordings and other uses of the systems as well as keystroke capturing and other network monitoring technologies.

ETAIROS may also store copies of such data and communications for a period of time after they are created and may delete such copies from time to time without notice.

Downloading and Installing Software/Website Agreements

E-mail and downloading from the internet are prime sources of viruses and other malicious software. Therefore, no one may download or install any software or shareware to their hard drive that is not expressly authorized or approved by the Business Operations Department. In addition, employees may not accept the terms or conditions of website agreements without first obtaining approval from their supervisor or the Business Operations Department.

Confidentiality and Proprietary Information

ETAIROS's confidential information and intellectual property (including trade secrets) are extremely valuable. Treat them accordingly and do not jeopardize them through your business or personal use of electronic communications systems, including e-mail, text messaging, internet access, social media and telephone conversations and voice mail. Disclosure of ETAIROS's confidential and proprietary information to anyone outside ETAIROS and use of ETAIROS's intellectual property is subject to ETAIROS's Confidentiality Policy. Ask your supervisor if you are unsure whether to disclose confidential information to particular individuals or how to safeguard ETAIROS's proprietary rights.



Trademark Usage

Employees are prohibited from using ETAIROS's name, brand names, logos, taglines, slogans or other trademarks for a private commercial gain. For ETAIROS's protection as well as your own, it is critical that you show respect for the laws governing copyright, fair use of copyrighted material owned by others, trademarks, and other intellectual property. Do not knowingly use or distribute any such material downloaded from the internet or received by e-mail without the prior written permission.

E-mail and Text Messaging

ETAIROS provides certain employees with access to e-mail and/or text messaging systems for use in connection with the performance of their job duties. ETAIROS seeks to provide stable and secure e-mail and text messaging systems (including SMS and internet-based instant messaging) with rapid, consistent delivery times that promote communication for business purposes without incurring unnecessary costs or generating messages that are unproductive for the recipient. Many of the policies described below governing use of the company's e-mail and text messaging systems are aimed at reducing the overall volume of messages flowing through and stored on the network, reducing the size of individual messages, and making the system more efficient and secure.

Spam

Unfortunately, users of e-mail will occasionally receive unsolicited commercial or bulk e-mail (spam) which, aside from being a nuisance and a drain on IT resources, might be a means to spread computer viruses and other malicious software. Avoid opening unsolicited messages and report any suspicious e-mail to the administrator. Delete all spam immediately. Do not reply to the message in any way, even if it states that you can request to be removed from its distribution list. If delivery persists, contact the e-mail administrator who will block any incoming e-mail from that address.



Use of Social Media

The internet provides unique opportunities to participate in discussion groups and activities and share information on particular topics using a wide variety of social media. Social media is technology that enables online users to interact and share information (including video, audio, photographs and text) publicly or privately. ETAIROS respects the right of any employee to use social media. However, to protect ETAIROS's interests and ensure employees focus on their job duties, employees must adhere to the general internet use guidelines and rules in this policy, and the following related specifically to social media use:

- Use Good Judgment. Remember that you are solely responsible for all content you post or send on social media. Unlawful use of social media, including violations of intellectual property laws could create legal liability for both you and ETAIROS;
- ETAIROS's policies apply to your actions when you use social media;
- Do not discuss ETAIROS's confidential business or proprietary information on social media. Consult the Confidentiality Policy for guidance on what constitutes confidential business or proprietary information;
- Do not post or send anything through social media that your co-workers, customers, clients, business partners, suppliers, vendors or other stakeholders of the Company, or its affiliates, could reasonably find to constitute unlawful harassment as set forth in ETAIROS's Equal Employment Opportunity Policy;
- If you are unsure about social media content, discuss it with your supervisor or a senior member of management; and
- Finally, keep in mind the speed at which information can be relayed through social media, and the manner in which it can be misunderstood and distorted by readers and subsequent re-posters.

Telephone and Voicemail

ETAIROS provides landline and/or mobile telephone access and voicemail systems to certain employees for use in connection with performance of their job duties. To ensure that our customers are provided with courteous service, and to prevent misuse of ETAIROS's IT resources, telephone conversations and voicemail messages of every employee may, without notice, be monitored, recorded and reviewed. ETAIROS may also store recorded telephone conversations and voicemail messages for a period of time after they take place and may delete such recordings from time to time.

Inappropriate Use of Company IT Resources and Communications Systems

You are never permitted to use ETAIROS's IT resources and communications systems, including e-mail, text messaging, internet access, social media, telephones and voicemail, for any inappropriate unlawful purpose. This includes but is not limited to:



- Misrepresenting yourself as another individual or company;
- Sending, posting, recording or encouraging receipt of messages or information that constitute unlawful harassment;
- Revealing proprietary or confidential information, including official ETAIROS information or intellectual property without authorization;
- Conducting or soliciting illegal activities;
- Representing your personal opinion as that of ETAIROS's;
- Interfering with the performance of your job or the jobs of other ETAIROS employees; and
- For any other purpose that violates ETAIROS policies or practices.

SOLICITATION AND DISTRIBUTION

ETAIROS recognizes that many of you are called upon to help support your children with fundraising activities or otherwise engage the community in other philanthropic events. However, ETAIROS's offices are our place of business, not a public forum and you must be mindful that your co-workers may feel uncomfortable being solicited for support with various philanthropic or educational endeavors while in the office. Accordingly, it is necessary to place restrictions on employee and non-employee solicitation for funds, membership, or commitment to any cause and distribution of non-Company literature of any kind on the Company's premises.

For the purposes of this policy, the following definitions apply:

- "Solicitation" refers to approaching others with a request or plea for a monetary contribution, urging participation in a cause, selling merchandise, or collecting money or other things of value for non-Company related activities.
- "Distribution" refers to providing or circulating literature, brochures, signs, notices, or other written or printed materials connected with a solicitation effort. This includes directly handing materials to individuals, as well as leaving quantities of materials at the office for individuals to pick up.
- "Working Time" refers to the period of time that the employee who is soliciting or distributing and/or the employee to whom the solicitation or distribution is directed, is engaged to work. "Working Time" does not include scheduled breaks, meal periods, or the times before or after work.
- "Working Areas" refer to all areas of the office, except cafeterias, break areas, employee lounges, and parking areas.

Prohibited Conduct

- Non-employees are prohibited from engaging in solicitation or distribution on Company controlled property at all times. Non-employees found to be engaged in



solicitation and /or distribution on Company controlled property will be removed from the premises and may be charged with trespassing.

- Employees shall not engage in solicitation for any purpose during working time.
- Employees shall not engage in distribution during working time or in working areas. The posting of written solicitations on Company bulletin boards is also prohibited. Bulletin boards are reserved for official organization communications such as (but not limited to): employment opportunities, benefit information, federal and state legal notices, worker's compensation information, and administrative announcements.

Violations of this policy may result in discipline up to and including termination.

HEALTH AND SAFETY

Employees are expected to follow ETAIROS's safety guidelines and procedures. Employees who suffer on-the-job injuries, suffer job-related illnesses, or are involved in any accident must immediately report any such occurrence to their supervisors. Failure to do so may result in a loss of workers' compensation benefits. In addition, any employee who is aware of any job-related accident, injury or job-related illness must immediately report such incident to their supervisor. Check with your supervisor for other details.

SMOKING

Smoking is permitted only in designated areas outside the building. Cigarette butts, etc. should be properly disposed of and not littered on ETAIROS property. If you have any questions regarding designated areas, please consult your supervisor.

SUBSTANCE ABUSE IN THE WORKPLACE

Commitment to a Drug and Alcohol-Free Workplace

ETAIROS is committed to providing a safe, healthy and productive work environment. Consistent with this commitment, this policy establishes ETAIROS's intent to maintain a drug and alcohol-free workplace. Being under the influence of alcohol or illegal drugs (as classified under federal, state or local laws, including marijuana) while on the job poses serious health and safety risks to employees and members of the public/others, which is not tolerated.

Prohibited Conduct

ETAIROS expressly prohibits the following activities at any time that employees are either (1) on duty or conducting ETAIROS business (either on or away from ETAIROS's premises), or (2) on ETAIROS's premises (whether or not the employee is working):



- The use, abuse or being under the influence of alcohol, illegal drugs or other impairing substances.
- The possession, sale, purchase, transfer or transit of any illegal or unauthorized drug, including prescription medication that is not prescribed to the employee or drug-related paraphernalia.
- The illegal use or abuse of prescription drugs.

Nothing in this policy is meant to prohibit the appropriate use of over-the-counter medication or other medication that can legally be prescribed under both federal and state law, to the extent that it does not impair an employee's job performance or safety or the safety of others. Employees who take over-the-counter medication or other medication that can legally be prescribed under both federal and state law to treat a disability should inform their supervisors if they believe the medication (without revealing the name of the medication) will impair their job performance, safety or the safety of others or if they believe they need a reasonable accommodation **before** reporting to work while under the influence of that medication.

Employer-Sponsored Events

From time to time, ETAIROS may sponsor social or business-related events at which alcohol is served. This policy does not prohibit the use or consumption of alcohol at such events. However, if employees choose to consume alcohol at such events, they must do so responsibly and maintain their obligation to conduct themselves properly and professionally at all times with colleagues and/or current or prospective clients.

Workplace Searches and Inspections

In order to achieve the goals of this policy and maintain a safe, healthy and productive work environment, ETAIROS reserves the right at all times to inspect employees, as well as their surroundings and possessions, for substances or materials in violation of this policy. This right extends to the search or inspection of clothing, desks, lockers, bags, briefcases, containers, packages, boxes, tools and toolboxes, lunch boxes and employer-owned or leased vehicles and any vehicles on company property where prohibited items may be concealed. Employees should have no expectation of privacy while on Company premises.

PAYROLL PRACTICES AND COMPENSATION AND PERFORMANCE

Employee Classifications

ETAIROS designates each employee as either exempt or nonexempt in compliance with applicable federal, state, and local law.



Exempt Employees. Employees who are designated as exempt are paid a fixed salary for all hours worked in a workweek and are not entitled to overtime pay.

Nonexempt Employees. Employees who are designated as nonexempt are entitled to overtime pay for all hours worked over 40 in a workweek, as required by applicable federal, state, and local law.

ETAIROS also assigns each employee to one of the following categories:

Regular Full-Time Employees. Regular full-time employees regularly work at least 30 hours per workweek, except for approved time off.

Regular Part-Time Employees. Regular part-time employees regularly work less than 30 hours per workweek.

Holidays

ETAIROS recognizes the following holidays: New Year's Eve (Dec. 31st) and New Year's Day (January 1); Martin Luther King Jr. Day (Third Monday of January); Good Friday; Memorial Day (last Monday in May); Independence Day (July 4); Labor Day (first Monday in September); Thanksgiving Day (last Thursday in November); Friday after Thanksgiving, Christmas Eve (December 24); and Christmas Day (December 25).

Employees are compensated for holidays based upon their expected normal hours of work each day as follows:

Full-Time Employees	8 Hours of work
Part-Time Employees	6 Hours of work

Timekeeping

To ensure that ETAIROS has accurate time records and that employees are paid for all hours worked in a timely manner, nonexempt employees are required to accurately record all hours worked. Nonexempt employees should record all hours worked and breaks longer than 20 minutes on a daily basis, including meal breaks. Your supervisor will review your time records and ask you to verify them at the end of each week.

Nonexempt employees must ensure all time is recorded accurately. **Off-the-clock work is strictly prohibited.** Fraudulent timekeeping and falsification of time records are subject to discipline, up to and including termination of employment. Employees are responsible for reporting any supervisor or manager who encourages or requires off-the-clock work to the Business Operations Department.



Overtime

Nonexempt employees may occasionally be asked to work beyond their normally scheduled hours. Nonexempt employees will receive overtime pay in accordance with applicable federal, state, and local law for all hours worked in excess of 40 hours in any given workweek. Overtime pay is based on hours actually worked.

If you believe that you have not been compensated for all hours worked or for all overtime hours worked, you must report your concern *in writing* to the Business Operations Department immediately. For information about how to report errors in your compensation, please see the Employee Complaints section below.

Nonexempt employees must obtain approval from their supervisors in advance of working overtime. Failure to obtain approval for working overtime may result in discipline, up to and including termination of employment.

Exempt employees do not receive overtime pay, and instead are paid a salary that compensates them for all hours worked in a workweek.

Deductions

ETAيروس is required to withhold federal social security tax and federal income tax from employee's paychecks. Before you begin your first day of work, we will ask you to sign various forms authorizing us to make these deductions. ETAيروس may also be required by law to deduct for garnishments or other court-ordered deductions.

Employee Complaints

If you believe there are any errors in your pay, including that you have been overpaid or underpaid, that improper deductions have been taken from your pay, or that your pay does not accurately reflect all hours worked, including overtime hours, off-the-clock work, and work performed during meal breaks, you must report your concerns to the Business Operations Department immediately. ETAيروس will promptly investigate all reported complaints and, if appropriate, take corrective action.

ETAيروس prohibits and will not tolerate retaliation against any employee because that employee filed a good faith complaint under this policy. Specifically, no one will be denied employment, promotion, or any other benefit of employment or be subjected to any adverse employment action based on their good faith complaint. In addition, no one will be disciplined, intimidated, or otherwise retaliated against because they exercised their rights under this policy or applicable law.



Performance Reviews

Typically, a new employee will be given a performance review after ninety (90) days of employment. However, supervisors and employees are encouraged to discuss job performance and goals on an informal, day to day basis. Additional formal performance reviews may be conducted to provide by both supervisors and employees the opportunity to discuss job tasks, identify and correct weaknesses, encourage and recognize strengths and discuss positive, purposeful approaches for meeting goals. to discuss job tasks, identify and correct weaknesses, encourage and recognize strengths and discuss positive, purposeful approaches for meeting goals.

PAID TIME OFF POLICY/PROCEDURE

Purpose

Paid time off (PTO) provides all full-time employees with (individually assigned) paid time away from work that can be used for vacation, personal time, personal illness or time off to care for dependents. PTO must be requested, and manager approved, except in the case of illness or emergency. Requested PTO for more than two consecutive days requires a two-week advance notice.

Eligibility / Accrual

All full-time employees are eligible to earn PTO (i.e. those that work at least 30 hours per week), which is accrued on a monthly pro-rata basis. PTO does not accrue while on unpaid leave of absence. Part-time and/or temporary employees are ineligible to accrue or use PTO.

PTO For New Hires

New employees begin accruing PTO on their date of hire but are not eligible to use PTO during the first 90 days of employment. The maximum cap of PTO during the first year of employment is pro-rated based upon the date the employee begins employment.

Amount of PTO

The maximum cap of PTO that an employee may accrue and earn during any calendar year is documented in each full-time employee's employment agreement.

Years of service will be determined by the hiring manager who may take into consideration previous applicable experience in the insurance industry upon employment. Years of service as of January 1 of each year will determine the rate at which the employee will receive PTO.



Years of Service as of January 1	PTO HOURS
0-1	96
2-5	120
6-10	160
11+	200

PTO Use and Scheduling

You are required to use available PTO when taking time off from their regularly scheduled workday with the exception of a company-required absence. Nonexempt employees who need to miss at least 2 hours or more of their scheduled workday should use PTO time. PTO may be used for missed time when an employee reports to work late but must take a minimum of 2 hours.

Except for instances of an unforeseen illness (whenever possible), PTO must be scheduled in advance. PTO is subject to supervisory approval, staffing needs and established procedures. Unscheduled absences will be monitored. An employee will be counseled when a frequency of unscheduled absences occurs. ETAIROS may request that the employee provide a statement from a health care provider concerning the justification for an unscheduled absence.

When PTO is used, employees are required to request payment of PTO hours according to his or her regularly scheduled workday. For example, if an employee works a ten-hour day, he or she would request 10 hours of PTO when taking that day off. PTO is paid at the employee's straight time rate. PTO is not part of any overtime calculation.

Carry Over

Employees are not permitted to carry over accrued, but unused, PTO into a separate year. Accrued but unused PTO will be forfeited at the end of the calendar year. The only exception to this policy is after an employee's first year, whereby eligible employees may borrow up to 16 hours per year from the next year's PTO.

Cash out

After 1 year of employment, employees are eligible to cash out their PTO balance up to 40 hours for full time employees and 30 hours for part time employees at the end of each calendar year.

Termination

Accrued but unused PTO will be paid out upon any employee's separation from the Company, unless the employee is involuntarily terminated. Any non-accrued PTO that the employee has already used will be deducted from the employee's final paycheck.



FAMILY AND MEDICAL LEAVE

The Company provides leave according to the Family and Medical Leave Act of 1993 (FMLA), which provides for unpaid, job-protected leave to covered employees in certain circumstances. The terms used in this policy are defined by the applicable FMLA law.

Eligibility

To qualify for FMLA leave, you must: (1) have worked for the Company for at least 12 months, though it need not be consecutive; (2) worked at least 1,250 hours in the last 12 months; and (3) be employed at a work site that has 50 or more employees within 75 miles. If you have any questions about your eligibility for FMLA leave, please contact the Human Resource Department.

Leave Entitlement

You may take **up to 12 weeks** of unpaid FMLA leave in a 12-month period which uses a “rolling” method that is measured backward from the date you use any FMLA leave for any of the following reasons:

- the birth of a son or daughter and in order to care for such son or daughter (leave to be completed within one year of the child’s birth);
- the placement of a son or daughter with you for adoption or foster care and in order to care for the newly placed son or daughter (leave to be completed within one year of the child’s placement);
- to care for a spouse, son, daughter or parent with a serious health condition;
- to care for your own serious health condition, which renders you unable to perform any of the essential functions of your position; or
- a qualifying exigency of a spouse, son, daughter or parent who is a military member on covered active duty or called to covered active duty status (or has been notified of an impending call or order to covered active duty).

You may take **up to 26 weeks** of unpaid FMLA leave in a single 12-month period, beginning on the first day that you take FMLA leave to care for a spouse, son, daughter or next of kin who is a covered service member and who has a serious injury or illness related to active duty service, as defined by the FMLA’s regulations (known as military caregiver leave).



Both Spouses Employed by The Company

Spouses who are both employed by the Company and eligible for FMLA leave may be limited to:

Combined total of 12 weeks of leave during the 12-month period if leave is requested: for the birth of a son or daughter and in order to care for such son or daughter; · for the placement of a son or daughter with the employee for adoption or foster care and in order to care for the newly placed son or daughter; or to care for an employee's parent with a serious health condition.

Combined total of 26 weeks in a single 12-month period if the leave is either for: · military caregiver leave; or a combination of military caregiver leave and leave for other FMLA-qualifying reasons.

Notice of Leave

If your need for FMLA leave is foreseeable, you must give the Company at least 30 days' prior written notice. If this is not possible, you must at least give notice as soon as practicable (within one to two business days of learning of your need for leave). Failure to provide such notice may be grounds for delaying FMLA-protected leave, depending on the particular facts and circumstances.

Additionally, if you are planning a medical treatment or a series of treatments or you are taking military caregiver leave, you must consult with the Company first regarding the dates of such treatment to work out a schedule that best suits the needs of both the employee or the covered military member, if applicable, and the Company.

Where the need for leave is not foreseeable, you are expected to notify the Company within one to two business days of learning of your need for leave, except in extraordinary circumstances. The Company has Family and Medical Leave Act request forms available from the Business Operations Department. Please submit a written request, using this form, when requesting leave.

Certification of Need for Leave

If you are requesting leave because of your own or a covered relation's serious health condition, you and the relevant health care provider must supply appropriate medical certification. You may obtain Medical Certification forms from the Business Operations Department. When you request leave, the Company will notify you of the requirement for medical certification and when it is due (at least 15 days after you request leave). If you provide at least 30 days' notice of medical leave, you should also provide the medical certification before leave begins. Failure to provide requested medical certification in a timely manner may result in denial of FMLA-covered leave until it is provided.

The Company, at its expense, may require an examination by a second health care provider designated by the Company.



If the second health care provider's opinion conflicts with the original medical certification, the Company, at its expense, may require a third, mutually agreeable, health care provider to conduct an examination and provide a final and binding opinion. The Company may require subsequent medical recertification. Failure to provide requested certification within 15 days, if such is practicable, may result in delay of further leave until it is provided.

The Company also reserves the right to require certifications from a covered military member's healthcare provider if you are requesting military caregiver leave and certification in connection with military exigency leave.

Reporting While on Leave

If you take leave because of your own serious health condition or to care for a covered relation, you must contact the Company on a weekly basis regarding the status of the condition and your intention to return to work. In addition, you must give notice as soon as practicable (within two business days if feasible) if the dates of leave change or are extended or initially were unknown.

Leave Is Unpaid

FMLA leave is unpaid. You will be required substitute any accrued and unused vacation and sick days for unpaid FMLA leave as described below:

- If you request leave because of a birth, adoption or foster care placement of a child, any accrued and unused paid leave will first be substituted for unpaid family/medical leave and run concurrently with your FMLA leave.
- If you request leave because of your own serious health condition, or to care for a covered relation with a serious health condition, any accrued paid vacation and sick leave will be substituted for any unpaid family/medical leave and run concurrently with your FMLA leave.

The substitution of paid leave time for unpaid FMLA leave time does not extend the 12 or 26 weeks (whichever is applicable) of the FMLA leave period. In no case can the substitution of paid leave time for unpaid leave time result in your receipt of more than 100% of your salary. Your FMLA leave runs concurrently with other types of leave, for example, accrued vacation time that is substituted for unpaid FMLA leave and any state family leave laws, to the extent allowed by state law.

Medical and Other Benefits

During approved FMLA leave the Company will maintain your health benefits as if you continued to be actively employed. If paid leave is substituted for unpaid FMLA leave, the Company will deduct your portion of the health plan premium as a regular payroll deduction.



If your leave is unpaid, you must pay your portion of the premium. Your health care coverage will cease if your premium payment is more than 30 days late. If your payment is more than 15 days late, we will send you a letter to this effect. If we do not receive your premium payment within 15 days after the date of this letter, your coverage may cease. If you elect not to return to work for at least 30 calendar days at the end of the leave period, you will be required to reimburse the Company for the cost of the health benefit premiums paid by the Company for maintaining coverage during your unpaid leave.

Intermittent and Reduced Schedule Leave

If medically necessary, FMLA leave occasioned by a serious health condition may be taken intermittently (in separate blocks of time due to a serious health condition) or on a reduced leave schedule (reducing the usual number of hours you work per workweek or workday). FMLA leave may also be taken intermittently or on a reduced leave schedule for a qualifying exigency relating to covered military service.

If leave is unpaid, the Company will reduce your salary based on the amount of time actually worked. In addition, while you are on an intermittent or reduced schedule leave, the Company may temporarily transfer you to an available alternative position that better accommodates your leave schedule and has equivalent pay and benefits.

Returning from Leave

If you take leave because of your own serious health condition (except if you are taking intermittent leave), you are required, as are all employees returning from other types of medical leave, to provide medical certification that you are fit to resume work. Otherwise, you will not be permitted to resume work until it is provided.

State or Local Family and Medical Leave Laws

Where state or local family and medical leave laws offer more protections or benefits to employees, the protections or benefits that are more favorable to the employee, as provided by such laws, will apply.

BEREAVEMENT LEAVE

Bereavement leave is granted for employees attending the funeral of immediate family. Employees are allowed up to three consecutive days off with pay in the event of the death of the employee's spouse, child, father, father-in-law, mother, mother-in-law, son-in-law, daughter-in-law, brother, sister, stepfather, stepmother, stepbrother, stepsister, stepson or stepdaughter.

For extended family members, an employee is offered one day for the loss of an extended family member which includes spouse's grandparent, spouse's sibling, aunt, uncle, spouse's aunt or uncle or any other family member living in employee's home.



JURY DUTY

Paid leave for time spent serving on jury duty is granted. Upon receipt of notification from the state or federal courts of an obligation to serve on a jury or to act as a court witness, the employee notifies management and provides copies of the subpoena or jury summons. Employees appearing in their own case as a plaintiff or defendant or for a non-subpoenaed court appearance will not receive paid leave. Individual PTO or unpaid time should be used for such instances.

If the employee reports for jury duty and is dismissed, he or she is required to report for work for the remainder of his scheduled time.

VOTING LEAVE

ETAIROS believes that each employee should have the opportunity to exercise that the right to vote in any state or federal election or primary, general or special election. Any employee whose work schedule does not permit him/her enough time outside of working hours to vote, may request time off using PTO or may request the opportunity to make up time missed within the same work week if considered a non-exempt employee. Such requests must be made to the appropriate management representative.

TERMINATION AND RESIGNATION

When your employment with the Company ends, you must continue to keep confidential the Company's proprietary information and trade secrets and otherwise comply with any confidentiality agreements you have made with the Company governing your conduct after you leave. At the time of separation, you must return all keys, uniforms, cell phones, or any and all other Company property you have in your possession. If at any time subsequent to your separation you uncover that you still possess Company property, you must immediately return such property. Only employees who separate from the Company in good standing are considered for rehire.

EMPLOYEE BENEFITS

The Company offers industry competitive benefits to its employees. However, nothing in this handbook obligates the Company to provide any specific benefits to any employee. For a summary regarding available benefit programs including medical, dental, and vision plans, please refer to the summary plan description(s) provided to you upon hire or during open enrollment. You may also contact the Business Operations Department to receive a copy.



The operation of any benefit plan, including events making you eligible or ineligible for benefits, the amount of benefits to which you (or your beneficiaries) may be entitled, and actions you (or your beneficiaries) must take to request and support a claim for benefits will be governed solely by the terms of the official plan document. To the extent that any of the information contained in this Handbook, a summary plan description, or any information you receive orally is inconsistent with the official plan document, the provisions set forth in the plan document will govern in all cases. If you wish to review the plan documents, you may request copies, at no charge to you, from the Business Operations Department.

CUSTOMER SERVICE AGREEMENT

The success of ETAIROS depends upon a commitment to maintain a reputation of trust, confidence, and respect, with our clients, and the community we serve. All employees must follow this customer service commitment. The more trust, confidence and respect with promote, the more our many customer groups will respect and appreciate us. All employees who work for ETAIROS must be committed to:

- ✓ Acting and communicating professionally and courteously toward our clients, vendors and suppliers, our fellow employees, and communities.
- ✓ Performing duties and responsibilities in a competent, prompt, and professional manner.
- ✓ Following-up on requests and questions from those we serve in a competent, prompt, and a professional manner.
- ✓ Complying with all applicable ethical obligations, and all federal, state, local laws and regulations, and ETAIROS policies.
- ✓ Reporting any violations of ethical, legal obligation or division policies.
- ✓ Taking pride in your work and our commitment to maintaining a reputation of trust, confidence and respect.



EMPLOYEE HANDBOOK ACKNOWLEDGMENT

I, _____ (employee name), acknowledge that on _____ (date), I received a copy of ETAIROS's Handbook ("**Handbook**") and that I read it, understood it and agree to comply with it. I understand that the Company has the maximum discretion permitted by law to interpret, administer, change, modify or delete the rules, regulations, procedures and benefits contained in the Handbook at any time with or without notice. No statement or representation by a supervisor or manager or any other employee, whether oral or written, can supplement or modify this Handbook. I also understand that any delay or failure by the Company to enforce any rule, regulation, procedure contained in the Handbook will not constitute a waiver of the Company's right to do so in the future.

I understand that neither this Handbook nor any other communication by a management representative or any other employee, whether oral or written, is intended in any way to create a contract of employment. I understand that, unless I have a written employment agreement signed by an authorized the Company representative, **I am employed at will and this policy does not modify my at-will employment status.** If I have a written employment agreement signed by an authorized the Company representative and this Handbook conflicts with the terms of my employment agreement, I understand that the terms of my employment agreement will control.

JURY WAIVER - I agree to waive my right to a trial by jury in any litigation against ETAIROS (or its owners, directors, officers, managers, employees or agents) related to or arising out of my employment or the termination of my employment with the Company.

CLASS/COLLECTIVE ACTION WAIVER - I agree to waive any right I may have to be a member of a class or collective action lawsuit or a representative of a class or collective action lawsuit against ETAIROS (or its owners, directors, officers, managers, employees or agents) related to or arising out of my employment with the Company or the termination of that employment.

.....
(Employee Signature)

.....
(Printed Name)

.....
(Date)

