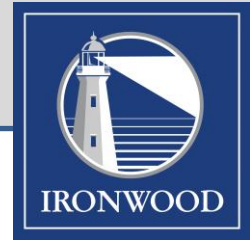


Employee Health & Benefits

Continuing Education Policy



The Company recognizes the value that continuing education plays in an associates career development and customer service. For this reason, we encourage all associates to participate in working toward and achieving selected professional designations. The Company provides financial incentives upon completion of selected designations. Following the completion of the following designations the Company will award an associate a one-time bonus for the amount shown below:

- | | |
|--|---------|
| • Certified Employee Benefits Specialist (CEBS): | \$1,500 |
| • Chartered Life Underwriter (CLU): | \$1,000 |
| • Health Insurance Associate (HIA): | \$1,000 |
| • Registered Employee Benefits Consultant (REBC): | \$1,000 |
| • Accredited Customer Service Representative (ACSR): | \$500 |
| • Life/Health Lines Section | |

Incentive checks are taxed the same as salary.

All study materials, classes, and test purchases must be coordinated through Karla Munkus. These items should not be purchased by the associate and expensed.

Pursuing professional designations is encouraged and supported by the Company in accordance with the recommended core curriculum for each position. If properly approved, the Company will pay for Registration / Course costs, and the Company will pay to take the exam up to two times. If the exam is not passed by the second attempt; all future exam fees and associated costs will be paid by Colleague and will not be reimbursed.