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I. EMPLOYMENT POLICIES

A. Employment Practices

Million Dollar Roundtable ("MDRT" or the "Company") attempts to select employees who meet the necessary standards of educational and occupational qualifications, who can effectively advance the objectives and promote the mission of MDRT, who have the capacity for personal and professional growth and who can become a viable part of the organization. All employment practices are intended to be carried out in ways that are consistent with applicable laws and regulations.

B. At-Will Employment

All MDRT employees are employees "at-will," meaning that employment may be terminated at will, with or without cause, at any time by either MDRT or the employee.

C. DISCLAIMER

This Handbook is not a contract, does not confer any contractual rights, either express or implied, and is not intended to create any contract or agreement for or guarantee of any particular term, benefit or condition of employment. Any MDRT policy, guideline, benefit or practice referenced in this Handbook or elsewhere may be modified or deleted at any time, in the Company's sole discretion, through the CEO or Director of HR. The sole exception to this is the Company's policy of "at will" employment. An employee's status as an at-will employee cannot be modified without the express written approval of the CEO and/or the Director of HR.

D. Equal Employment Opportunity, Anti-Discrimination, Anti-Harassment and Anti-Retaliation Policy

Equal Employment Opportunity and Anti-Discrimination

It is MDRT's policy and practice to provide and promote equal employment opportunities for all employees and applicants for employment, without regard to race, religion, national origin, color, sex, sexual orientation, gender identity or expression, pregnancy, age, marital status, disability, genetic history, veteran status or any other characteristic protected by applicable law. Under this policy, MDRT expressly prohibits discrimination on the basis of any of these protected characteristics, including but not limited to in terms of hiring, training, promotion, transfer, demotion and termination. MDRT prohibits discrimination that may violate this policy and/or the law.

Reasonable Accommodations

As required by applicable law, MDRT will make reasonable accommodations for (a) the known physical or mental limitations of an otherwise qualified applicant or employee with a disability, (b) the pregnancy, childbirth and related medical and/or common conditions of an employee or applicant and (c) the sincerely held religious beliefs of an employee or applicant, unless undue hardship would result.

As required by applicable law for reasons related to pregnancy, childbirth and/or related medical or common conditions, MDRT (i) will make reasonable accommodations for employees and applicants; (ii) will not impose a reasonable accommodation on an employee or applicant who did not request one and who chooses not to accept MDRT's proposed reasonable accommodation; (iii) will not require an employee to take leave if another reasonable accommodation can be

provided; and (iv) will reinstate an employee who no longer needs a reasonable accommodation, unless undue hardship would result.

Applicants and employees requiring a reasonable accommodation must promptly contact the Director of HR and request an accommodation. Accommodation requests should be made in writing if possible. Managers who are notified of an employee's or applicant's accommodation request should immediately contact the Director of Human Resources. The applicant or employee and the Human Resources department, and other members of management as designated by the Human Resources department as appropriate, are expected to engage in a dialogue regarding the individual's request and to attempt to identify and implement a reasonable accommodation, if appropriate and available.

Anti-Harassment

MDRT is committed to providing a work environment that is free from harassment based on race, religion, national origin, color, sex, sexual orientation, gender identity or expression, pregnancy, age, marital status, disability, genetic history, veteran status or any other characteristic protected by applicable law. This policy applies to behavior in MDRT's office, wherever an employee's job may take him or her, and to events that may otherwise take place at or outside of work. MDRT prohibits such harassment by and against MDRT applicants, employees and third parties with whom employees may engage as part of their work on behalf of MDRT. MDRT prohibits harassment that may violate this policy and/or the law.

Harassment Defined

For purposes of this policy, the term "harassment" is broadly defined. It includes all unwelcome behavior (including but not limited to unwelcome actions, words, jokes, comments, touching, derogatory remarks and/or visual displays) based on a protected characteristic where the purpose or effect of the behavior is to create a hostile, abusive or intimidating environment, or where the behavior otherwise adversely affects an individual's employment opportunities.

Sexual harassment includes, but is not limited to, unwelcome sexual advances, requests for sexual favors and other verbal, visual or physical conduct of a sexual nature when (a) submission to or rejection of such advances, requests or conduct is made either explicitly or implicitly a term or condition of employment; (b) an individual's submission to or rejection of such conduct is used as a basis for an employment decision affecting that individual; or (c) the purpose or the effect of such conduct is to substantially interfere with the affected individual's work performance or to create an intimidating, hostile or offensive work environment. Notably, an individual need not have been physically touched or directly subject to a sexual advance or innuendo to be considered to have been harassed under this policy.

Reporting Discrimination, Harassment or Retaliation

Applicants and employees who believe they have experienced or witnessed any type of prohibited discrimination, harassment or retaliation (as described above and below) are encouraged to immediately report it to a supervisor, department director, the Director of Human Resources or to MDRT's Chief Executive Officer. Any supervisor or manager who witnesses, becomes aware of or learns of conduct that may constitute prohibited discrimination, harassment or retaliation (as described above and below) must immediately report the matter to the Director of Human Resources or MDRT's Chief Executive Officer.

Investigation

All allegations of prohibited discrimination, harassment and retaliation will be promptly investigated. Complaints of and investigations into such reported conduct will be kept confidential to the extent possible under the circumstances, as deemed appropriate by MDRT. However, some disclosure may (and likely will) be necessary for MDRT to effect a meaningful investigation and appropriate remedy.

Employees are expected, and required, to cooperate fully with any investigation of alleged prohibited discrimination, harassment or retaliation. This includes, but is not necessarily limited to, participating in requested interviews or obtaining and providing requested documents or other evidence. An employee's failure to cooperate generally will be considered a violation of this policy.

Retaliation Prohibited

MDRT prohibits retaliation against an employee, applicant or third party because he or she made a report of alleged prohibited discrimination, harassment or retaliation or participated in an investigation into such alleged conduct. Employees are encouraged to report behavior they think constitutes prohibited retaliation, and supervisors and managers must report possible prohibited retaliation that they witness, become aware of or are told of, as stated in the Reporting Discrimination, Harassment or Retaliation section of this policy.

Disciplinary Action

Any employee found to have engaged in prohibited discrimination, harassment or retaliation will be subject to disciplinary action, up to and including termination of employment, as determined by MDRT in its discretion. MDRT considers violations of this policy to be extremely serious, as they undermine MDRT's basic concept of fairness and personal respect and can lead to legal and financial liability both for the violator and for MDRT.

Any employee with questions about the policy is encouraged to contact the Director of Human Resources or MDRT's Chief Executive Officer.

E. Open Door Policy

MDRT recognizes that employees may have suggestions for improving the workplace, as well as complaints about the workplace that are not otherwise covered by other sections of this Handbook. MDRT feels that the most satisfactory solution to a job-related problem or concern is usually reached through a prompt discussion with an employee's supervisor. Employees should feel free to contact their supervisors with any suggestions and/or complaints. If employees do not feel comfortable contacting their supervisors or are not satisfied with their supervisors' responses, they should contact the Human Resources department.

F. Employment Classifications

Full-Time: An employee regularly scheduled to work no less than 40 hours per week, consisting of 5 days of no less than 8 hours per day. These employees are eligible for all MDRT-offered benefits.

Part-Time: An employee regularly scheduled to work less than 30 hours per week. These employees are eligible for certain benefits, but not health benefits.

To the extent the definition of either Full-Time or Part-Time as provided in this Handbook conflicts with the definition of either term as provided in an applicable Summary Plan Description or benefit plan document, the definition in the plan document shall control.

G. Employment Recruiting Incentive

Staff members, excluding executive staff members, are eligible for an incentive award for referring a successful candidate for a position at MDRT. Staff members interested in such an award must forward resumes of prospective applicants to the Human Resources department for screening. If a referred candidate (as described in this policy) is hired by MDRT, the staff member who referred the employee will be awarded \$250 on the candidate's first day of employment and \$250 on the candidate's six-month employment anniversary, assuming the referring employee is employed on the day of each payment. Only one recruiting incentive award (totaling \$500) is available for a referred candidate, and it may be split up among referring staff members at MDRT's sole discretion.

H. Conflict of Interest

In order to safeguard the activities and assets of MDRT, employees should not have interests in outside businesses that conflict or appear to conflict with their ability to act and make independent decisions in the best interest of MDRT.

An employee is considered to have an interest in an outside business if the employee or any member of his or her immediate family holds any ownership in the business or its property; furnishes goods or services to the business; or is a creditor, employee, agent, officer, director or consultant of the business. Outside businesses for purposes of this policy include any person, firm, corporation or government agency that sells or provides a service to, purchases from or competes with MDRT.

At the time of hire, and periodically thereafter as requested, all employees will be required to complete the Conflict of Interest Employee Agreement concerning ethical standards of conduct and conflicts of interest. Periodic checks will be conducted by the Human Resources department to determine changes that have occurred; however, all employees are expected to exercise good judgment and discretion in evaluating a particular activity so as to avoid any actual, or apparent, conflict of interest. If there is a doubt, the employee should discuss it with his or her supervisor and/or the Director of Human Resources.

The following do not constitute prohibited conflicts of interest: (a) investments in the securities of banks, public utilities and transportation companies subject to regulations by government authority or a mutual fund or investment company registered under the Investment Company Act; and (b) investments in securities listed on a national securities exchange or customarily bought and sold at least once a week in the over-the-counter market and in which the employee and/or his or her family have less than \$10,000 invested, at cost or market value, or hold less than 1 percent of such outstanding securities.

Ethical Standards

MDRT expects its employees to observe the highest standards of business ethics.

Employees may not take any action on behalf of the Company that they know, or reasonably should know, violates any applicable law or regulation. This obviously includes such activities as bribery and accepting or demanding kickbacks.

MDRT prohibits all employees from accepting gifts, gratuities or entertainment from individuals and firms with whom MDRT does business. It is also a violation to give gifts to individuals or firms with whom MDRT does business. Excluded from this prohibition is the exchange of normal business courtesies such as luncheons or dinners, when they are proper and consistent with regular business practice. Also excluded are advertising or promotional materials and holiday or other gifts, provided that they are of nominal value (less than \$25.00).

Failure to comply with the aforementioned provisions may result in corrective action, up to and including termination of employment.

I. Social Media

MDRT respects the right of employees to create and use personal blogs, discussion forums and Internet-based social networking sites (such as Facebook, Twitter and YouTube) during their non-work time. However, whether at work or not, employees of MDRT have certain responsibilities to MDRT and its customers, employees and vendors. Therefore, employees are expected to comply with this policy when using social networking sites.

1. The same principles and standards that apply to work-related activities in general, as reflected in MDRT's employee conduct guidelines, apply online to the extent an employee's activities may affect his or her performance or the performance of other MDRT employees. An employee with any questions about a posting is encouraged to seek the advice of management. Ultimately, however, the employee has sole responsibility for what he or she posts.
2. An employee commenting on any product or service of MDRT's business, or any policy issue in which MDRT is involved, should identify himself or herself as an employee of MDRT and make clear that the views expressed are those of the employee and do not represent the views and opinions of MDRT. At a minimum, this disclaimer should be included in your own blog: "The postings on this site are my own and I am not speaking as a representative of my employer, any company or organization."
3. Do not disclose or use information that is confidential or proprietary to MDRT, its customers or vendors, including, for example, business plans, financial information of MDRT or customers or Company marketing strategies.
4. Respect the copyright and other intellectual property rights of others.
5. Customers, vendors and other employees should not be cited or referenced without their approval.
6. Employees have obligations to their coworkers and business associates that extend beyond the office. Refrain from any conduct that may be prohibited by MDRT's policy against discrimination, harassment and retaliation, as well as comments that invade the privacy of another person or organization. An employee who is uncomfortable about something he or she plans to write, particularly if it concerns his or her job, should take a step back and reconsider it.

7. In any Internet communication that relates to MDRT, employees should speak in the first person rather than hiding behind anonymity or attributing comments to others.
8. Blogging should not interfere with an employee's job duties.

Employees with any questions regarding this policy should contact the Human Resources department.

II. GENERAL PRACTICES

A. Office Hours

The MDRT office business hours are Monday through Friday, 7:00 a.m. to 5:00 p.m. The switchboard and lobby area will be open during this time.

B. Employee Work Hours

The MDRT workweek consists of 40 hours. Except in designated departments, full-time employees may choose their work schedules, provided they are present through the core business hours of 9:00 a.m. to 3:00 p.m. Work hours are subject to approval by the department director and Human Resources.

Punctuality: Prompt, regular attendance is vital for MDRT staff to serve its membership. All employees should be at their desks and ready to work on time. MDRT members rightfully expect to be served during our normal business hours. To be late in the morning, after a break or lunch may impede this service and create an unfavorable impression of MDRT.

An employee's absence and tardiness records are significant considerations in all promotions and performance reviews.

Tardiness may result in discipline, up to and including termination of employment.

C. Break Period

MDRT will provide one paid 15-minute break to be coordinated within each department by the department director so that the department is staffed at all times.

D. Lunch Period

All non-exempt employees receive an unpaid lunch period of 30 to 60 minutes each working day. The lunch period may be arranged within each department by the director so that the area is staffed at all times. Lunch should be taken between 11:30 a.m. and 2:00 p.m. Any employee working at least seven and a half hours must take a minimum of a 30-minute lunch within the first five hours of work.

E. Communication Guidelines

The MDRT staff is divided into 14 departments with a typical chain-of-command reporting structure. In ordinary situations, employees should direct work-related questions or information to their immediate supervisor, who will advise the next in authority (e.g., department director, Director or the Human Resources department). These guidelines do not apply, however, if the

issue raised falls under the Open Door policy, or MDRT's Equal Employment Opportunity, Anti-Discrimination, Anti-Harassment and Anti-Retaliation policy.

An employee who has followed the communication procedure outlined above, without receiving satisfactory results, may elect to contact the Chief Executive Officer directly for further discussion and wrap-up of an unresolved matter.

Formal communications with MDRT members and/or all staff may require authorization by the department director. Communications with the Executive Committee, Divisional Vice Presidents, members and all staff may be reviewed by the Chief Executive Officer.

Phone Use

MDRT telephones generally should be kept free for MDRT business. Occasionally, an employee may need to make or receive personal calls. Those calls should be limited to emergencies or essential personal business and should be as brief as possible. Telephones should be answered promptly and courteously, and employees should use their full names and titles.

As a courtesy to coworkers, employees should refrain from using cell phones during meetings, unless absolutely necessary, in the MDRT Headquarters building.

MDRT prohibits the use of cell phones while driving on Company business.

Communication Systems

MDRT's Communication Systems – including its servers, computers, e-mail, phone systems (including voicemail) and fax machines – are generally in place to allow employees to communicate business information in the most efficient and effective manner possible and are the property of the Company.

MDRT's Communication Systems should generally be used for work-related purposes. Limited personal use of MDRT email, computers and voicemail is permitted, should not be excessive and generally should be limited to an employee's non-working time. Employees have no expectation of privacy in any of MDRT's Communication Systems, and MDRT reserves the right to access, monitor, review and disclose any and all information saved on or transmitted to or from any of its Communication Systems as permitted by applicable law. The provision and use of passwords is for the security of MDRT's business and records and is not a guarantee of confidentiality on behalf of MDRT's employees. In using any of the Communication Systems, all users acknowledge and consent to the access, monitoring, review and disclosure of any and all information on those systems.

Communication Systems must be used in a manner consistent with MDRT's policies. Employees are expressly prohibited from using any Communication System in a manner that violates the Company's policies against discrimination, harassment or retaliation.

Electronic and voice mail of MDRT are not to be used in a way that violates any MDRT policy, including its policy against discrimination, harassment and retaliation.

Violations of this policy may be cause for disciplinary action up to and including immediate termination of employment.

F. Inclement Weather Policy

A decision not to open the MDRT Headquarters building or to dismiss MDRT employees because of hazardous weather conditions or other unforeseen circumstances will be determined by the Director of Human Resources/Chief Executive Officer.

If such decision is made, employees will be notified via phone, email or text regarding closing information. Notifications will be sent ASAP to inform employees of the status of the office. As a result, regular employees will be paid for excused time. Excused paid leave cannot exceed 7.5 hours for the day.

MDRT may decide to remain open during inclement weather and have an option for employees to be in the office. If a nonexempt employee decides not to be in the office, he/she must notify his/her supervisor and choose one of the following options:

- Take vacation, floating holiday
- Take time without pay
- If approved by his/her supervisor, work from home.

All exceptions to this policy must be approved by the Director of Human Resources/Chief Executive Officer.

G. Dress Code: Dress for Your Day

Dress for Your Day is a new policy that relaxes the dress code and allows employees to dress appropriately and comfortably each day, based on each employee's schedule, workload and location on a given day, as well as the organization's calendar, while still maintaining a professional image. For instance; if an employee has visitors, such as members or vendors, coming to MDRT's Headquarters, it would be appropriate to be in business casual attire. Or, if an employee's personal calendar allows them to wear jeans on a given day, but the organizational calendar shows the Executive Committee is in-house for a meeting, then business casual attire is appropriate. Since most days do not involve in-person interactions with members or vendors, jeans may be worn on those days. Employees are expected to use their best judgment to determine the appropriate attire to be worn each day.

On days where jeans will not be allowed, MDRT will attempt to provide notification within 48 hours, whenever possible. However, employees are responsible for checking their email daily for any dress code announcements before leaving work.

The list below contains some examples of inappropriate items. If in doubt as to the appropriateness of a particular clothing item, employees are urged to ask HR in advance and not to wear that item until HR has given approval. Personal taste in clothing is individual and varies from person to person. Therefore, HR will determine the appropriateness of all attire for all employees.

Examples of inappropriate attire:

- Heavily worn shoes, rubber flip flops or gym shoes
- Ripped jeans or tops
- Clothing with graphics or words (designer logo ok)
- Shorts, overalls, or t-shirts (except for the official MDRT Core Values and MDRT Academy

t-shirts, which can always be worn on jeans days)

- Sweatshirts of any kind (pullover, zippered, hoodies), sweatpants, workout clothes or jogging suits
- Hats or caps, unless religious or medical necessity
- Leggings, unless worn with an appropriate length dress, skirt or long top
- Halter tops, spaghetti straps, sheer or revealing clothing (e.g., bare midriffs, short miniskirts, tube tops)
- Wrinkled clothing

If employees are not in compliance with the policy, depending on the severity of the noncompliance, they may be sent home immediately to change and/or asked to bring their dress and appearance to conformance by the next business day.

H. Office Appearance

In order to convey and maintain an image of efficiency and professionalism, it is necessary to coordinate and limit decorations and general clutter throughout offices and at an employee's work station. The guidelines provide a structure for ensuring that office files, papers and decorations, personal or business-related, are properly and safely placed and meet buildingwide common aesthetic standards, as well as not breaking fire code minimum requirements for combustibles, egress, etc. All office areas should be kept neat and orderly. The following represents general guidelines to follow:

- Work areas should be kept as neat as possible during the workday and should be straightened prior to leaving at the end of the workday. Any food and drinks should be removed.
- Any picture or item hung directly on office walls of the building must be approved in advance by the Director of Facilities. This includes pictures, plant holders, bulletin boards, clocks, shelves, lighting fixtures and display racks.
- Posters, pictures, notes, etc., are not permitted on the outside of workstation panels.
- Posters, pictures, notes, etc., are permitted on the inside of workstation panels, as long as they are appropriate for workplace display.
- Work-related materials are not permitted on tops of high workstation cabinets.
- Boxes and other storage items should remain out of sight within the workstation or placed in other appropriate storage areas.
- Staff members should leave common or shared space, such as the reprographic area, coffee stations, conference rooms, restrooms and kitchens, in a clean and orderly condition for other employees and guests.
- Limit candy bowls and food consumption in work areas and discard once finished. A breakroom is provided for lunch.
- To conserve energy, all blinds should remain lowered at all times; blinds should be closed for security purposes at the end of the day, especially on the first floor.

- No items or paper should be placed on the covers of the heating coils or the window sills.
- Paper recycling should be placed in proper containers, not collected under an employee's workstation.

I. Access to Personnel Files

It is an employee's responsibility to notify the Human Resources department when there are changes to his or her personal information -- such as address, telephone number or family status, as income tax and benefits could be affected.

Access to personnel files is strictly limited to authorized employees on a "need-to-know" basis. An employee may examine his or her personnel file pursuant to the terms of the Illinois Personnel Records Review Act. To review a personnel file, an employee should submit a written request to the Director of Human Resources. In order for MDRT to release information to a third party at an employee's request, the employee must provide permission for that release in writing.

J. Performance Appraisals

As part of ongoing performance management, directors and managers generally meet with their staff each year in August to summarize accomplishments for the year and define accountabilities for the upcoming year. The "Job Accountabilities" section of the updated tool includes a category marked "Other," which allows an employee to document other areas of the staff member's responsibilities that may be identified throughout the year. For reference, below is a summary of the different parts of the Performance Management tool.

Part I – Values

Provide comments and rate the accomplishment of the Core Value.

Part II – Competencies

Rate and comment on the competency assigned during the current performance period. The competencies can be found in the MDRT Competency Dictionary.

Part III – Job Accountabilities

Provide comments and rate the specific areas of responsibility that were documented on an employee's Performance Management tool. These accountabilities do not reflect an employee's entire job responsibility, but have been chosen as areas that need a greater focus.

Part IV – Detailed Performance Rating and Development Planning

Opportunities for Development is a section that needs to be completed by both the employee and supervisor. An agreement should be made as to what training will be provided, and this agreement should also be documented on the upcoming year's performance tool.

Merit increases are normally determined at the time of the annual performance review.

K. Policy Against Bullying

MDRT considers workplace bullying unacceptable and will not tolerate it under any circumstances. Bullying is defined as persistent, malicious, unwelcome, severe and pervasive mistreatment that harms, intimidates, offends, degrades or humiliates an employee, whether verbal, physical or otherwise, at the place of work and/or in the course of employment.

The following may constitute bullying that is prohibited by this policy:

- Staring, glaring or other nonverbal demonstrations of hostility
- Exclusion or social isolation
- Excessive monitoring or micro-managing
- Work-related harassment (work overload, unrealistic deadlines and meaningless tasks)
- Being held to a different standard than the rest of an employee’s work group
- Consistent ignoring or interrupting of an employee in front of co-workers
- Personal attacks (angry outbursts, excessive profanity or name-calling)
- Encouragement of others to turn against the targeted employee
- Sabotage of a coworker’s work product or undermining of an employee’s work performance
- Stalking

MDRT promotes a healthy workplace culture where all employees are able to work in an environment free of bullying behavior. MDRT encourages all employees to report to the Director of Human Resources or the Chief Executive Officer any instance of bullying behavior. Any reports of this type will be treated seriously, and investigated promptly.

L. Drug and Alcohol-Free Workplace

MDRT is committed to maintaining a drug- and alcohol-free workplace and a safe, healthy and productive work environment. Examples of conduct that may violate this policy include, but are not limited to:

- The use, manufacture, distribution, dispensing, possession, storage or transfer of alcohol, drug paraphernalia, drugs, controlled substances or any other substance that impairs job performance or poses a hazard to the safety and welfare of the employee or others (i) while on MDRT premises; (ii) while operating equipment or vehicles owned, rented or leased by MDRT or the employee (for business purposes); (iii) during an employee’s working hours, breaks and meal periods; or (iv) while otherwise engaged in MDRT business or activities;
- Reporting to work while under the influence of alcohol, drugs or any controlled substance, or having alcohol, drugs or controlled substances in an employee’s system (i) while on MDRT premises; (ii) while operating equipment or vehicles owned, rented or leased by MDRT or the employee (for business purposes); (iii) during an employee’s working hours, breaks or meal periods; or (iv) while otherwise engaged in MDRT business or activities;

- Assisting or attempting to assist an employee, visitor or guest of MDRT in any of the above conduct; and
- A supervisor's failure to immediately report to HR any behavior that the supervisor suspects or has reason to believe may violate this policy.

Exceptions

Employees are permitted to consume alcohol in moderation at work-related events (including MDRT dinners and other functions) with the advance permission of Human Resources and/or the Chief Executive Officer. Good judgment must be exercised at all times.

Employees are generally permitted to use and possess prescription drugs prescribed to them by a licensed health care provider in the prescribed dosage, while working. However, as provided by applicable law, this provision is not intended to permit an employee to possess or use medical marijuana, even if obtained by a valid prescription or medical marijuana card, during an employee's working hours, while the employee is working and/or while the employee is in the workplace. Over-the-counter drugs may be used in a manner consistent with their labeling.

No Expectation of Privacy

Employees do not have an expectation of privacy at work. MDRT reserves the right to enter, search and monitor MDRT property and an employee's personal property (used and/or brought onto MDRT premises) for reasons related to safety, security and/or any MDRT related-investigation, as permitted by applicable law, including when appropriate because of a suspected violation of this policy. Refusal to submit to any such inspection or refusal to cooperate in any investigation will result in disciplinary action, up to and including termination.

Testing and Discipline

All employees and prospective employees may be tested for drugs, controlled substances or alcohol as permitted by applicable law. Testing will be conducted at MDRT's expense. Any employee who refuses to cooperate with testing procedures, interferes with such testing or who tests positive, generally will be subject to discipline, up to and including termination.

III. PAYROLL

A. Pay Periods/Pay Days

Paydays are every other Friday (26 paydays per year). Hours must be reported through the payroll system and approved by the employee's supervisor and submitted to the Human Resources department on the Fridays that you do not receive a check.

B. Payroll and Time Records

Payroll and time records are maintained to meet the reporting requirements of applicable federal, state and local regulations, and for insurance purposes. All non-exempt employees are required to submit bi-weekly the number of hours worked per day, as well as the number of paid time-off hours used. Each department director is responsible for making sure that his or her employees submit accurate hours in a timely manner. Hours must be approved by the department supervisor no later than noon on the Monday preceding a pay day. Failure to submit hours as required will result in a delay of overtime pay until the next pay period. The Human Resources department will maintain the official attendance/work records for all MDRT employees.

C. Overtime

Work should be planned so the need for overtime is avoided. However, heavy workloads and special projects can sometimes result in the need for overtime work and the following points of policy will apply to all such situations:

1. Overtime work may be required from any non-exempt employee.
2. Overtime hours must be approved in advance by the supervisor and/or department director.
3. Overtime compensation shall be based on hours worked during the workweek. Paid time off does not count as hours worked for purpose of computing overtime (e.g., holidays, vacation or sick time). The employee's hourly rate of pay shall apply to those hours worked up to and including the 40th hour. Hours worked in a single workweek in excess of 40 hours shall be compensated at a rate of 1.5 times the employee's regular hourly rate.
4. All overtime that is worked must be reported by the employee who worked it, as stated in the Payroll and Time Records section of this Handbook.
5. Any overtime hours due will be paid in the next pay period, subject to payroll cut-off dates.

D. Garnishments

MDRT's treatment of garnishments shall be consistent with applicable state or federal laws. In the event that MDRT is required to withhold funds to meet a garnishment or a wage assignment, the employee shall be notified in advance by the Human Resources department, in accordance with applicable law.

E. Deductions from Paychecks

MDRT will make all regulatory deductions from paychecks in accordance with deduction schedules prescribed by various regulatory agencies. The following items are considered to be regulatory deductions: federal income tax withholding; state income tax withholding; local income tax withholding (if applicable); Social Security tax; and Medicare tax.

In addition, MDRT will, with written authorization of an employee, take voluntary deductions from a paycheck as permitted by applicable law. Voluntary deductions include, but are not limited to, health insurance premiums; payroll savings plan contributions; deferred compensation plan contributions; and charitable contributions.

F. Salary Deductions (Exempt Employee Deductions)

Salaried employees receive a fixed, predetermined amount of compensation on a biweekly basis. This salary is not subject to reduction because of variations in the quality or quantity of the employee's work. There are, however, certain instances in which salary deductions may be taken. This policy is intended to describe the types of deductions that may be taken. It is also intended to communicate the formal reporting mechanism adopted by MDRT in the event an employee discovers a deduction from his or her salary that was improperly taken. Employees with any questions concerning this policy should not hesitate to contact the Human Resources department.

As a general rule, an employee will not be paid for any workweek in which he or she performs no work at all. Note, however, that an employee may take vacation or other available paid time off in lieu of work in order to continue to receive compensation for such periods of time.

Deductions from an exempt employee's base salary may be made in connection with absences when the employee has used all of his or her vacation days and is absent from work for one or more full days for personal reasons; if an employee has used his or her available sick days and is absent from work for one or more full days due to a sickness or disability; if an employee takes unpaid FMLA; as an offset if an employee receives jury duty fees or military pay in connection with a paid absence for one of these reasons; if an employee is suspended for one or more full days for violating a workplace conduct rule; if an employee works only part of the first or last week of employment; and if an employee performs no work during the workweek. These are the only deductions from an exempt employee's weekly base salary that may be made due to an absence from work.

Any employee who believes that his or her salary has been subjected to an improper deduction should contact the Human Resources department by submitting the question or concern in writing, along with any supporting documentation. If it is determined that an improper deduction has been made, the employee will be reimbursed for the amount of the improper deduction and MDRT will take appropriate measures to ensure that such deductions are not made in the future.

IV. BENEFITS

Employees may be eligible for the following benefits during their employment:

- Professional enrichment
- Health protection for the employee and his or her family
- Life insurance for the employee and his or her family
- Financial security through participation in a defined benefit plan and a 401(k) tax-deferred, employer match savings program
- Salary continuance in the event of illness
- Vacations and holidays
- Educational reimbursement program

A. Employee Benefit Eligibility

Subject to the terms and conditions of each plan, the following employees are eligible for MDRT benefits:

1. Full-Time All group health benefits
2. Part-Time Pension, 401(k) and holiday benefits, when eligible

B. Employee Benefit Summary

Health/Dental Insurance: MDRT offers full-time employees a choice of health care coverage, including dental and prescription benefits – a traditional Blue Cross Blue Shield PPO plan or an HMO plan for Medical and MetLife for Dental. Eligibility begins on the first day of the month following hire.

Vision Insurance: MDRT offers all full-time employees vision insurance through EyeMed. See the Human Resources department for details.

Hearing Insurance: MDRT offers all full-time employees hearing insurance through Ameritas. A discounted hearing program is also available through BCBSIL. See the Human Resources department for details.

Life Insurance and AD&D: Full-time MDRT employees are covered for two times their annual salary in group term benefits for the first two years of employment. At three years of employment, they are eligible for benefits at three times their annual salary and the option to convert a portion of their term insurance into whole life insurance. At seven years, an additional annual salary equivalent in a paid-up at 65 policy will be provided, if insurable. Dependents are covered at a \$2,000 benefit level.

Flexible Spending Account (FSA): MDRT offers full-time employees FSA benefits through Envision. Benefits include medical, dependent care and transportation. FSA allows employees to save pretax money to use on medical, dependent care or transportation.

Short-Term Disability: Full-time employees with one full year of service are eligible for short-term disability at 60% of weekly salary, not to exceed \$1,000 for a period of up to 90 days.

Long-Term Disability: Full-time employees with one full year of service are eligible for long-term disability at 60% of monthly salary, not to exceed \$7,500 per month.

Workman's Compensation: Covers the cost of work-incurred injury or illness.

Travel/Accident Insurance: Coverage is provided for full-time employees while on MDRT business trips at \$200,000.

401(k) Plan: Employees with six months of service are eligible to participate the first of the month following the six-month anniversary. MDRT will match 50% of an employee's first 6% contributions up to 3% of the employee's gross income within federal limits.

Defined Benefit Pension Plan: MDRT offers a defined benefit plan for staff members with 1,000 hours of service in each contract year. Employees are fully vested after five years of qualified service.

Education/Tuition Reimbursement: Full-time employees who have worked for MDRT for 12 months are eligible for reimbursement for the cost of tuition, related fees and books for one class of pre-approved study, per school term. Reimbursement is conditioned upon the following: (i) written receipt by the employee of approval from his or her supervisor, and Human Resources, for the course and related covered costs, in advance of the date on which the course is scheduled to begin; (ii) the employee's submission to Human Resources, no more than sixty (60) days after the course is completed, of (a) a request for reimbursement covered expenses the employee

incurred because of the course, which must be accompanied by a detailed receipt for each expense and an explanation of the reason for the expense (i.e. tuition, course books, etc.) and (b) written confirmation from the educational institution that the employee completed the course and received a grade of "C" or better (or a "pass" if the course is only pass/fail); (iii) the employee's employment on the date the reimbursement is paid, which typically will be no more than thirty (30) days after the employee provides the documentation referenced in section (ii) above; and (iv) the employee's submittal to Human Resources of a completed Training and Development Opportunity form within three days of course completion. A maximum of two Masters degrees is permitted. The second Masters degree must be a necessary part of, or must enhance, the employee's current position.

Professional Enrichment: MDRT encourages staff members to participate in professional associations and/or conferences related to individual areas of responsibility, subject to written preapproval by the department director and the Director of Human Resources.

Identity Protection (ID Shield) *

State Unemployment Insurance *

Long-Term Care Insurance *

529 College Savings Plan *

Employee Assistance Program (EAP): MDRT offers *EmployeeConnect PlusSM*, which gives employees access to the support, resources and information they need to manage personal and work-life issues. To learn more about the Lincoln Financial EmployeeConnect program, visit www.lincoln4benefits.com or www.guidanceresources.com (user name = LFGsupport; password = LFGsupport1), or talk with a specialist at 888.628.4824.

*Employees can obtain additional information and summary plan descriptions for these benefits from the Human Resources department.

MDRT reserves the right to modify or discontinue any benefit offering consistent with applicable law. The terms of any particular benefit plan and summary plan description will determine whether an employee is eligible for the offered benefit.

V. PROVISIONS FOR TIME NOT WORKED

A. Holidays

MDRT observes the following holidays as described in this section:

- New Year's Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Day
- Employee's birthday

If one of these holidays falls on a weekend, it will be observed on either the preceding Friday or the following Monday, at MDRT's discretion.

In addition, employees are provided **one annual floating holiday** that may be used to celebrate personal, religious or other holidays that are not officially recognized by MDRT. This holiday may not be carried into another calendar year and, if not taken by the end of the year, will be forfeited. An employee may not receive additional pay in lieu of the floating holiday. Advance scheduling with (and approval by) an employee's supervisor is necessary to take the floating holiday.

MDRT will attempt to accommodate the religious observances and practices of its employees. Requests for time off for religious observances, except those included in MDRT's holiday schedule, will be considered on an individual basis, and accommodation will be afforded in accordance with applicable law so long as such can be accomplished without undue hardship to business operations. These accommodation requests should be made to the Director of Human Resources.

All regular full-time employees are eligible for holiday pay immediately upon employment. Regular part-time employees also are eligible for holiday pay, but only if the holiday falls on a day on which the employee is otherwise scheduled to work and only for the regular hours the employee otherwise would have been scheduled to work on that holiday. Holiday pay is further contingent upon a nonexempt employee working his or her regularly scheduled workday immediately preceding and following the holiday, unless the employee is ill or uses scheduled vacation time on one of those regular work days. A supervisor may use his or her discretion in requesting medical authorization of an illness preceding or following a holiday. In the event the employee is on a scheduled vacation at the time the holiday occurs, the employee will not be charged with using a vacation day on the day of the holiday.

B. Bereavement

An employee may receive up to three days' regular compensation in connection with absence due to the death of a member of an employee's immediate family (spouse, parents, children, sisters, brothers, stepchildren, grandparents, grandchildren, mother-in-law, father-in-law, son-in-law and daughter-in-law of the employee).

The purpose of bereavement leave is not intended to guarantee three days off with pay, but rather to ensure uninterrupted income during this period of family stress.

C. Jury Duty

Any time spent serving on a jury will be an excusable absence. An employee called for jury duty in any established federal, state or local court will be paid an amount which, when added to the compensation received as a juror, will equal the employee's regular base salary for all the time spent serving on jury duty. In order to be paid, it is the responsibility of the employee to provide his/her supervisor with the court's formal notification of jury service and the official compensation paid.

D. Witness Leave

An employee who is subpoenaed to appear as a witness in a court or court-like proceeding will be given the time off required by such subpoena, and must provide the subpoena to his or her supervisor and the Human Resources department promptly after receipt and before the day on which the employee is to appear. Employees will not be paid for any such time off, but they will

be excused for the period of service only and reasonable travel time. Employees are expected to come to work before and return to work after such service as the workday permits.

E. Military Duty

Any employee who is required to perform military duty shall receive the difference between military pay and his or her regular MDRT salary or wages (if the latter is greater) for a period of up to 10 working days per year. This benefit includes time required to report to and be processed for military pre-induction examinations. Military duty pay for regular part-time employees will be prorated. If an employee is called to serve military duty, he or she should notify his or her supervisor as soon as possible.

Employees will be reinstated following military leave in accordance with applicable law.

F. Illness

The intent of this policy is to provide a uniformly reasonable schedule and amount of sick time on which an employee may draw in the event of illness or injury, without any reduction in base pay. It is designed to accumulate a maximum of 90 days paid sick time, thereby bridging the salary gap between the first day of illness and eligibility for short- and long-term disability.

Accrued Sick Time (AST) shall be based upon an employee's attendance record and length of employment in accordance with the following schedule:

<u>Tenure</u>	<u>Accrued Sick Time</u>
Less than 12 months	½ day per month
More than 12 months	1 day per month

- AST shall accrue at the above rate up to a 90-day maximum. AST rolls over year to year, but it is not paid out upon employment termination.
- Excessive use or abuse of AST may result in discipline, up to and including termination of employment.
- Deduction from AST for less than a full day absence shall be at the discretion of the Director of Human Resources, but in no case for less than half-day units.
- A statement by the attending physician may be requested for an absence of three or more days or after an incident, operation or procedure.
- A record of an employee's AST shall be available to the employee upon request to the Human Resources department.

G. Vacations

The MDRT vacation policy is intended to provide paid vacation time to full-time employees as set forth in this policy.

Full-time employees are eligible to accrue and earn vacation time during each full calendar year of employment as follows:

<u>Full Calendar Year of Employment</u>	<u>Total Number of Vacation Days an Employee May Accrue during the Full Calendar Year</u>
1st year	10 days
2nd year	12 days
3rd year	13 days
4th year	14 days
5th year	15 days
6th year	16 days
7th year	17 days
8th year	18 days
9th year	19 days
10th year and each year after	20 days

A new full-time employee who starts working for MDRT after January 1 during a calendar year will be eligible to accrue and earn a pro-rata portion of the 10 days of vacation time that the employee is otherwise eligible to accrue and earn (if employed) during the first full calendar year of employment. The total number of days an employee may accrue and earn during this first partial calendar year of employment will be rounded up to the next half day, depending on the employee's start date. (For example, if an employee otherwise would be eligible during the first partial calendar year of employment to accrue 3.32 days of vacation time based on the accrual schedule described in this paragraph, MDRT will assume that the employee is eligible to accrue 3.5 days of vacation time during that calendar year).

New employees who start working after January 1 during a calendar year are able to carry over any vacation time they earn but do not use during that first partial calendar year of employment into the next calendar year (i.e., into the anticipated first full calendar year of employment). After the first partial calendar year of employment, any vacation time that an employee earns but does not use by the end of the work day on December 31 will be forfeited. Earned and unused vacation time will be paid out at termination as required by applicable law.

Vacation time accrues on a biweekly basis. Vacation time does not continue to accrue during an unpaid leave of absence.

Vacation days must be scheduled in advance and are subject to the approval of department directors and the Director of Human Resources. It is suggested that employees who have accrued 10 vacation days schedule at least five consecutive vacation days. Employees with the longest tenure generally will have preference in vacation scheduling, but every effort will be made to accommodate the vacation needs of every individual consistent with organizational staffing needs. Employees must use vacation time in half day (4 hour) or full day (8 hour) increments.

Contact the Human Resources department for a calculation of vacation time.

H. Family and Medical Leave

MDRT complies with the requirements of the Family and Medical Leave Act (FMLA) and applicable state law concerning leave for family and medical reasons.

Eligibility

Employees who have been employed by MDRT for at least 12 months, have worked at least 1,250 hours during the 12 months immediately preceding the first day of FMLA leave and work at an MDRT worksite with at least 50 MDRT employees within 75 miles of the worksite are eligible for FMLA leave.

Reasons for Length and Type of FMLA Leave

Eligible employees may be entitled to take up to 12 workweeks of FMLA leave during a rolling 12-month period for the following reasons:

- Because of the birth of an employee's child, to care for a newborn child
- Because of the placement of a child with an employee for adoption or foster care
- To care for an employee's spouse, child or parent with a "serious health condition"
- Because of a "serious health condition" that makes an employee unable to work
- For a "qualifying exigency" (such as attending certain military events, arranging for alternative childcare, addressing certain legal and financial arrangements) arising out of the fact that an employee's spouse, child or parent is a covered military service member on active duty or who has been called to active-duty status.

Eligible employees may also be entitled to take up to 26 workweeks of leave during a single 12-month period to care for a spouse, child, parent or next of kin who is a covered service member and suffers a qualifying serious injury or illness. Leave of this type is available only during a single 12-month period beginning as of the date the leave for that reason commences and ending 12 months after that date. During this 12-month period, employees are limited to 26 workweeks of FMLA total for any qualifying reason.

Intermittent leave or leave on a reduced schedule, as opposed to leave on a continuous basis, will be provided as required by applicable law. Scheduling for planned medical treatment or supervision should be done in a manner so as to cause the least amount of disruption to MDRT's business operations.

Notification and Reporting

Notification of the need for FMLA leave must be provided to HR thirty (30) days before the FMLA leave is to begin, where the need for leave is foreseeable. Where the need for leave is not foreseeable, notice must be provided as soon as practicable, generally within one to two business days of learning of the need for FMLA leave. Employees will be provided with information regarding their eligibility for FMLA leave and FMLA rights, whether a request for FMLA has been approved or denied and the amount of time away from work that will be designated as FMLA leave, as required by applicable law.

To the extent an employee takes intermittent leave, the employee must notify his or her immediate supervisor before he or she misses or is late to a scheduled work shift, as is possible. Employees reporting an FMLA-related absence must state the reason for the absence or that the absence is related to FMLA leave, not just that the employee is "sick." Failure to provide the requested information or to report as required may result in the delay or denial of FMLA leave.

Certification

An employee and his or her health care provider (or the health care provider of the employee's family member) must complete a form certifying the need for leave within the time period provided. Employees should request the certification form from Human Resources. Further certifications and updates as to an employee's status may be requested, as permitted by applicable law.

Substitution of Paid Leave and Benefits

If an employee receives short-term disability or workers' compensation payments for any portion of his or her FMLA leave, that portion is "paid" to the extent permitted by applicable law and is counted against the employee's FMLA entitlement. For any remaining "unpaid" period of FMLA leave, employees must first apply half of their accrued sick time, and then half of their accrued vacation time, as permitted by applicable law, for an equivalent number of unpaid FMLA days. The substitution of paid leave does not extend the FMLA period.

Employees are entitled to group health plan coverage during an FMLA absence and should inquire with HR regarding the continuation of benefits and payment of premiums while on FMLA leave.

Return to Work

Employees are expected to return to work immediately following the conclusion of any approved period of FMLA leave. Should an employee learn of a change in circumstances that will impact the FMLA leave period in any way, the employee is expected to notify MDRT of that change within two business days of learning of it. Should an extension of leave be required, employees generally must contact HR no less than two business days after learning of the need for additional leave, and generally must let HR know of the need for an extension before the approved leave period ends. Employees who fail to return to work after the conclusion of an approved FMLA period may be considered to have voluntarily resigned.

Employees will generally be required to provide a release to return to work from their health care provider when FMLA leave was taken for the employee's own serious health condition. Employees will normally be returned to the same or an equivalent position when they return from FMLA leave, as is practicable and required by law. Employees do not, however, have any greater right to reinstatement or other benefits and conditions of employment than if they had been employed continuously during the FMLA period.

Interference, Anti-Discrimination and Anti-Retaliation

MDRT prohibits interference with FMLA rights and discrimination, harassment and retaliation against employees who request or take FMLA leave. Any related complaints should be raised in the manner stated in MDRT's Equal Employment Opportunity, Anti-Discrimination, Anti-Harassment and Anti-Retaliation Policy. Complaints may also be made in a private suit or to the U.S. Department of Labor, Wage and Hour Division.

I. School Leave

Employees who are parents of school-aged children will be given leave to attend school conferences, meetings and events as required by applicable law.

VI. MDRT STAFF AWARDS

A. Thanks-A-Million

The Thanks-a-Million program is intended to recognize members of staff who go the extra distance to help other members of staff.

B. 10% Solution

The 10% Solution is a reward system open to all staff -- exempt and nonexempt, except Executive Staff. It is structured on the concept that, in doing our day-to-day work, we as staff members are prepared to offer ideas and suggestions on how such might be done more efficiently and cost-effectively.

C. Have a Pop on Me

The Have A Pop On Me program is a way to acknowledge a staff helper on a smaller scale by treating them to a soda pop.

D. Traveling Trophy

The Traveling Trophy is an opportunity for peer-to-peer recognition. An employee who receives the Traveling Trophy may hold on to it for up to 30 days before passing it to another MDRT employee.

E. Good Apple Award

The Good Apple Award is a way to share via the ATM how an MDRT employee or team exemplified one or more of the staff Core Values. The narrative will remain on the ATM for one month. To nominate an MDRT employee or team, click on the Good Apple Award link on the main page of the ATM.

VII. DISCIPLINE

MDRT generally follows a policy of progressive discipline for violations of MDRT's policies and expectations regarding employee conduct. This progressive discipline process usually includes oral coaching, a written disciplinary warning and a period of probation prior to termination. However, MDRT reserves the right to skip any of these steps, to utilize additional or different disciplinary steps (including suspension) and/or to proceed immediately to termination, at any time, in its sole discretion, depending on the circumstances.

VIII. SEPARATION OF EMPLOYMENT

The term "separation" refers to any termination of the relationship between an employee and MDRT. Separations are categorized as either voluntary or involuntary.

A. Voluntary Separation

Resignation

Resignation is a voluntary decision made by an employee to terminate his or her working relationship with MDRT. An employee is expected to submit a written notice of resignation, which includes anticipated date of departure, reason for resignation, signature and other pertinent information to his or her department director. MDRT generally will also consider that an employee has made a voluntary separation if either of the following occurs:

- the employee is absent for three or more consecutive workdays without notice
- the employee fails to report to work at the end of a leave, unless otherwise provided by law

The amount of notice given should be equal to at least two workweeks.

Retirement

The date of retirement is a voluntary choice made by an employee. When possible, employees should follow the same notice procedures and time frames as designated above for resignations.

B. Involuntary Separation

Involuntary separation is a decision made by MDRT to terminate a work relationship between an employee and MDRT. It is a decision that is imposed upon an employee at the discretion of MDRT. The extent of notice given, if any, will depend upon the reasons for the separation as determined at MDRT's discretion.

C. Compensation at the Time of Voluntary or Involuntary Separation

Upon voluntary or involuntary separation, an employee shall be paid for all unused accrued vacation time, for any and all remaining unpaid time worked and for reasonable business expenses that are timely submitted and documented as stated in this Handbook.

D. Continuation of Health Insurance

Separated employees are eligible to continue participation, at their cost, in the group health insurance program under the Consolidated Omnibus Reconciliation Act of 1985 ("COBRA") regulations. The plan administrator will provide the employee with appropriate details and information when necessary and upon request.

E. Death in Service

In the event of the death of an employee, the salary, accrued vacation pay and any other benefits to which the employee was entitled will be paid to the deceased employee's estate, spouse or named beneficiary as required by law.

F. Exit Interviews

Employees who resign from employment with MDRT are asked to participate in an exit interview with the Human Resources department. The meeting will be scheduled by the Human Resources department during the employee's last week of employment. General questions regarding employment with MDRT will be asked during the meeting. Information received will be reviewed by the Chief Executive Officer and kept as confidential as possible, subject to such disclosure as may be appropriate to effect any necessary changes.

IX. MDRT STAFF TRAVEL AND EXPENSE POLICY

The following is intended to define the policy for personnel of MDRT who, in the course of their duties, are required to travel or who incur business expenses because of work. Any exceptions will require authorization from the Chief Executive Officer.

Flights

The following MDRT travel policy is intended to help ensure smooth transportation of MDRT's employees while traveling on MDRT business without creating for MDRT undue hardship, caused by delays and cancellations, or increased liability, caused by an unforeseen incident.

1. There will be no more than seven MDRT employees on any one flight.
2. There will be no more than three employees from the same department or 25 percent of the total department staff (whichever number is smaller) on any one flight (e.g., a department consisting of eight employees could have no more than two employees on the same flight, regardless of how many are attending the Annual Meeting, as 25 percent of the total department staff is less than three).
3. Flight priority is based on the need for MDRT to have an employee on a specific flight due to his or her responsibilities. If no clear need exists, flight preferences will be based on employment seniority (in conjunction with 1 and 2 above).
4. Any changes to scheduled flights must be approved by the department director or Director of Human Resources.
5. Any deviations from the above must be approved by the Chief Executive Officer.
6. All MDRT employees shall fly coach class. When flying internationally with a total flight time of 8 hours or more, employees may fly business class. Flight time does not include layovers.

Lodging

Reasonable expenses for lodging are fully reimbursable. Receipts for all lodging are required. When hotel bills are charged directly to MDRT, staff members should obtain a copy of their room bill, review, initial and date the bill and attach it to their expense reports.

Meals

All reasonable expenses incurred for meals when traveling shall be fully reimbursable, except for alcoholic beverages. Gratuities should be included and may approximate 15-20%. Any expense of \$25 or more requires a receipt.

Travel Advance

A cash advance for travel expenses will be provided in an amount equal to the estimated expenses to be incurred. Employees are expected to reflect the amount of the cash advance, and what they spent it on, in the expense report that they submit following the relevant travel. Receipt of these funds shall be on file in the Finance department and reconciled with each expense report. A cash

advance will not be given unless all previous reports and advances are accounted for by the completion and submission of the expense account form and its approval.

Entertainment

All reasonable and necessary expenses of entertainment, directly related to the business of MDRT, shall be fully reimbursable. Any such item of entertainment must be accompanied by a receipt.

Personal Entertainment

Personal entertainment expense -- such as books, movies, alcoholic drinks, plays, sporting events, tours, etc. -- will not be reimbursed.

Telephone Calls

MDRT encourages all employees to call home daily while away on business. Reasonable charges for these calls are reimbursable.

Expense Reporting Procedure

All reasonable business expenses for which an employee seeks reimbursement, and an explanation of the cash advance provided by MDRT to an employee and how it was used, must be submitted to the Finance department on an expense reimbursement form within thirty (30) days of the date on which the expense is incurred. All expense reports should be accompanied by receipts for any expense at or above \$25 (including any expense the employee paid for using a cash advance). All expenses will be subject to approval before reimbursement. In the case of senior directors, approvals will be made by the Chief Executive Officer. All others will be approved by the appropriate department directors. If an employee believes that he or she should be reimbursed for a business expense not identified in this policy, the employee must follow the expense reporting procedure outlined in this section in order for MDRT to consider the expense.

MDRT EMPLOYEE HANDBOOK ACKNOWLEDGMENT

I hereby acknowledge and agree that I have received and read a copy of the MDRT Handbook, and that I am expected to comply with it at all times. I further understand that I am employed by MDRT on an at-will basis, meaning that either I or MDRT may terminate my employment at any time, with or without notice or cause.

I also agree and understand that this Handbook is not a contract, does not confer any contractual rights, either express or implied, and is not intended to create any contract or agreement for or guarantee of any particular term, benefit or condition of employment with MDRT, and that any MDRT policy, guideline, benefit or practice referenced in this Handbook or elsewhere may be modified or deleted at any time, in the Company's sole discretion, except the Company's policy of "at will" employment, which cannot be modified without the express written approval of the Chief Executive Officer and the Director of Human Resources.

Signature: _____

Name (printed): _____

Date: _____