Synectics for Management Decisions, Inc. (Synectics) is pleased to offer the following benefits to eligible employees:

**Holidays and Leaves**
- 10 Paid Holidays*
- Paid Time Off
- Other Leaves

**Health and Welfare**
- Medical Insurance
- Vision Insurance
- Dental Insurance
- Pre-tax Transportation Benefits
- Flexible Spending Accounts

**Life and Disability Insurance**
- Basic Life and Accidental Death & Dismemberment
- Short-Term and Long-Term Disability Insurance
- Employee Assistance Program (EAP)
- Voluntary Benefit Offerings

**Financial Wellness**
- 401(k) Retirement Plan with Matching and Discretionary Profit Sharing
- Financial Counseling

**Professional Development**
- Tuition and Training Assistance
- Membership Subscription
- e-Learning Program
- Computer Purchase Program

Note: All programs and benefits Synectics offers beyond those required by law are subject to change at any time.
Holidays
Synectics follows the federal government’s holiday schedule. In general, full-time employees are offered the following paid holidays:

- New Year’s Day
- Martin Luther King Jr’s Birthday
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving
- Christmas Day

Paid Time Off
An all-purpose time-off policy for full-time employees to use for vacation, illness or injury, unscheduled office closings, and personal matters. It combines traditional vacation and sick leave plans into one flexible, personal leave policy. Employees are allowed to accrue a maximum amount of 240 hours.

See chart below:

<table>
<thead>
<tr>
<th>YEARS OF SERVICE</th>
<th>ACCRUAL RATE (HOURS PER PAY PERIOD)</th>
<th>DAYS ACCRUED PER YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3</td>
<td>4.33</td>
<td>13.00</td>
</tr>
<tr>
<td>4-6</td>
<td>6.00</td>
<td>18.00</td>
</tr>
<tr>
<td>7+</td>
<td>7.66</td>
<td>24.00</td>
</tr>
</tbody>
</table>

Other Leaves
- Parental Leave is up to 10 days paid time off to care for the birth of a child or adoption.
- Family Medical Leave Act (FMLA) is up to 12 weeks of non-paid leave to care for your health condition or an immediate family member.
- Bereavement Leave is up to 3 days paid time off following the death of an immediate family member.
- Jury Duty is up to 3 days paid time off; employee must provide summons to immediate supervisor/HR.
Medical Insurance (HMO, POS, HSA)

Synectics offers employees a range of options to consider for their health benefits through United Health Care: an HMO, 2 POS Plans, and an HSA. For the HSA, Synectics contributes a portion of the annual IRS HSA limit for single and family coverage. HSA accounts are administered through a third party financial institution. HSA debit cards are available to participants and their dependents. Employee contributions to their HSA are made on a pre-tax basis. Employees are eligible for healthcare on the first of the month following their date of employment.

Vision Program is administered through United Health Care. Synectics offers vision coverage to all of our full-time employees and their eligible dependents. Employees are eligible on the first of the month following their date of employment.

Synectics provides two dental plan options for employees through United Health Care: Value, and Premier. Both options pay 100% of the expenses for in-network preventive, routine procedures, and also provides tiered coverage for most other dental services. Employees are eligible on the first of the month following their date of employment.

Listed below are Synectics’ medical, dental, and vision plan premiums:
Flexible Spending Account
Synectics offers full-time employees flexible spending accounts: medical out-of-pocket, dependent care, and limited purpose. These accounts are administered though Infinisource. An FSA allows participants to set aside pre-tax dollars from their pay in order to pay for out-of-pocket “medically necessary expense(s).” Synectics follows all IRS limits on FSAs. “Benny” cards are available to participants and their dependents. Limited FSA is an option if an FSA plan is combined with an HSA plan. Limited FSA will kick in once there is an opened HSA account or client contributions are received. The limited FSA will be for basic dental and vision expenses while the HSA will cover surplus dental, vision, and the remainder of the qualified medical expenses. Employees are eligible for the medical, dependent, or limited purpose FSA the first of the month following their date of employment.

Pre-tax Transportation Benefits
Synectics offers employees pre-tax transportation benefits if they use public systems such as: bus, underground train, and/or parking facilities. Employees enroll in SmartBenefits Program or Infinisource Commuter Plans and receive pre-tax savings on their contributions to their accounts. Employees are eligible on the first of the month following their date of employment.
Life and Disability Insurance

**Basic Term Life and Accidental Death & Dismemberment**
Benefits are administered through Mutual of Omaha. Synectics offers full-time employees basic term life insurance and Accidental Death and Dismemberment (AD&D) coverage and is 100% paid by the Company at $50,000. Voluntary life insurance coverage for spouse and child(ren) is available at the employee's expense. Employees are eligible on the first of the month following their date of employment.

**Short-Term Disability**
Benefits are administered through Mutual of Omaha. This plan provides financial protection by paying a portion of your income while you have a short period of disability. Coverage is 100% paid by the Company. There is a 1 day elimination period for accidents and 14 days elimination period for a disability. Benefit is up to 60% of your monthly earnings; not more than $2,500/week. The maximum payment period is 13 weeks. Eligible full-time employees begin coverage on the first of the month following employment start date.

**Long-Term Disability Insurance**
Benefits are administered through Mutual of Omaha. This plan provides financial protection by paying a portion of your income while you have a long period of disability. Coverage is 100% paid by the Company. Benefits begin the day after the Elimination Period is completed, which is 91 days for illness. Benefit is up to 60% of your monthly earnings; not more than $5,000/month. Full-time employees are eligible on the first of the month following their date of employment.

**Employee Assistance Program (EAP)**
Synectics employees are eligible for a free of cost, concierge hotline for matters such as substance abuse, mental health, domestic violence, legal services and work/life balance through Mutual of Omaha.

**Voluntary Benefits**
Synectics provides Voluntary Benefit Offerings through Mutual of Omaha. This value-based program provides employees access to a wide variety of insurance products and services that offer affordable group rates, convenient payroll deductions, and flexible coverage.
401(k) Retirement Plan
Benefits are administered through John Hancock. After meeting all eligibility requirements, employees may contribute up to the IRS limits to the 401(k) plan (pre-tax). Unless otherwise elected, eligible employees are auto-enrolled at 3%. Synectics will match 25% of your salary deferral up to 12% of salary. Company matching and qualified non-elective contributions (QNEC) are available and will be determined each year. In addition, each year a discretionary profit sharing contribution is determined. Company’s vested percentage in your account attributable to discretionary profit sharing and matching contributions is vested after six years of employment. The benefit is effective the first of the month following their employment start date.

Financial Counseling
Synectics offers an additional financial resource and consultation service to employees as part of the 401(k) plan. The financial team at Merrill Lynch are available to provide consultation and answer questions to assist in personal financial planning needs at no cost.
Tuition and Training Assistance
Synectics offers tuition reimbursement, seminars, continuing education, professional memberships, licensing, certification, and other endeavors that promote advancement for our eligible employees to continue their formal education in subjects related to their current position or to other opportunities within Synectics.

Tuition Reimbursement—75% of tuition up to $5,000 per year. Approved professionally-related continuing education courses are taken on employee's time.

Membership Subscriptions
Synectics offers employees reimbursement to any professionally-related or trade subscription fees to a professional association.

e-Learning Program
Synectics has an in-house training facility where several courses on various topics are offered monthly at no cost for employees. The courses consist of dynamic technical, business, leadership, and lifestyle subjects.

Computer Purchase Program
Synectics offers a plan to assist full-time employees in the purchase of their own computer equipment. A computer purchased through this program can be used for personal and work use. Full-time employees are eligible to participate in this program after six months from the date of hire.