

2020

*Total
Rewards
Package*

JULY 22

ALIGN FINANCIAL

AUTHORED BY COOPER SHUBERT



ALIGN

FINANCIAL



Total Rewards 2020

Personalized for _____, Client Services Associate

We are pleased to provide you with this personalized statement of your earnings and benefits for 2020. It's our sincere hope that the protection and security of these benefits will make life better for you today as well as provide you with a more secure future.

Your personalized statement not only provides you a brief summary of your benefits, but also provides "cost benefits" information, which is important when considering your total compensation. More importantly, this statement reflects information about you — your earnings, your benefit choices, and your future. And, as some of these benefits are based on your earnings and length of services with Align Financial, their value will grow as your earnings and service years increase.

We are constantly working to provide you with a benefit package that is competitive and progressive within our industry and our community. We greatly appreciate your continued service and dedication to the company.



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Value of your 2020 total rewards package:

EARNINGS:

Current Annual Income	\$50,000.00
2020 Bonus	\$2,096.88
Your total earnings	\$52,096.88

BENEFITS:

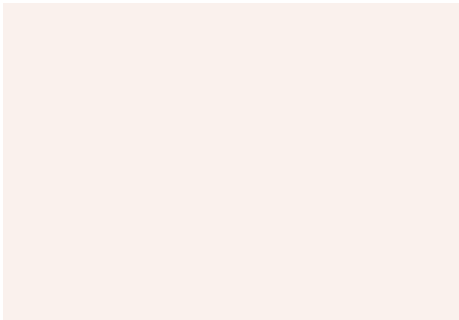
Insurance

Medical	\$5,081.58
Dental	N/A
Vision	N/A
Life Insurance	\$123.00
Short/Long-Term Disability	\$321.48
<i>Statutory Benefits</i>	
Social Security/Medicare	\$3,695.38
<i>Retirement</i>	
401(k) estimated match	\$1,999.92
2019 Profit Sharing Contribution	\$4,387.31
<i>Other Company Provided Benefits</i>	
Employee Assistance Program (EAP)	Provided for you
Cell Phone Reimbursement	\$620.00
Health & Wellness Reimbursement	\$1,000.00
Your total benefits	\$70,725.55

TIME OFF:

Paid Time Off/Sick Leave	\$3,846.15
Holidays	\$1,923.08

TOTAL
COMPENSATION
BREAKDOWN



YOUR 2020 TOTAL COMPENSATION PACKAGE VALUE: \$75,094.78

Retirement

401(K) PLAN: Our 401(k) plan encourages employees to save for retirement through pretax payroll deductions. In 2020, you may contribute up to \$19,500 of your compensation (plus a catch-up contribution if age 50 or over). After one year of service or 1000 hours, Align Financial will match 0.5% of every 1% contributed by the employee up to 6% employee contribution with Align Financial matching 3%.

You are always 100% vested in your personal contributions; company contributions are subject to the vesting schedule. Current employer matches are considered Safe Harbor which allows the employer contribution to be fully vested.

Your current contribution	6%
Your estimated annual contribution	\$3,000.00
Employer estimated annual match	\$1,500.00
Your total account balance (as of 6/17/20)	\$12,102.60

PROFIT SHARING PLAN: Every year Align Financial will determine if it is in the best interest of the business to provide a profit sharing contribution. These funds are subject to a vesting schedule on a 4 year graded period. For every year of service, your profit sharing contribution will vest at 25% up to 4 years for 100% vesting.

Your 2019 Profit Sharing Contribution	\$4,387.31
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HOW MUCH COULD I HAVE AT RETIREMENT?

Below are hypothetical projections of your 401(k) account at various rates. For illustrative purposes, projections assume that your contribution and the contribution by your employer will continue and remain constant. Your investment performance will vary. These numbers reflect the account balance as of 6/17/2020.

ANNUAL RATE OF GROWTH	ESTIMATED VALUE IN 10 YEARS	ESTIMATED VALUE AT AGE 65
4.0%	\$71,790.40	\$359,892.38
6.0%	\$80,803.75	\$555,839.20
8.0%	\$91,096.63	\$878,101.62

Medical

YOUR CURRENT MEDICAL PLAN: Medica Choice Passport MN 10%-25 Platinum

YOUR CURRENT MEDICAL ELECTION: Individual

ANNUAL PREMIUM PAID BY YOU: \$1,693.90

ANNUAL PREMIUM PAID BY ALIGN FINANCIAL FOR YOU: \$5,081.58

Below are a few highlights of the in-network benefits for the Medica Plan:

Medica Choice Passport MN 10%-25 Platinum In-Network Benefits

Physician Office Visit	\$25 copay
Emergency Care Services	\$200 copay
Urgent Care	\$25 copay
Pre-approved Hospital Inpatient Services	10% coinsurance
Outpatient Services	10% coinsurance
Routine Well Care/Eye Exam	100% no copayment

Annual Deductible In-network

Individual	\$0.00
Family	\$0.00

Annual Deductible Out-of-network

Individual	\$10,000/year
Family	\$20,000/year

Annual Out-of-pocket

Individual	\$2,500/person
Family	\$5,000/family

Prescriptions

Generic	Retail: \$12/prescription Mail Order: \$24/prescription
Preferred Brand Name Drugs	Retail: \$50/prescription Mail Order: \$100/prescription
Brand Name Drugs	Retail: \$100/prescription Mail Order: \$200/prescription

Life & Disability Insurance

LIFE INSURANCE

Employer Provided Life Insurance: To help in providing for those who depend on you, Align Financial provides you with one-year eligible annual salary earnings in group term life insurance. If your death is accidental, the Accidental Death benefit will be paid in addition to your insurance benefit.

Your life insurance benefit is \$50,000.00
Your AD&D benefit is \$50,000.00

Your beneficiaries for this plan are as follows:

NAME OF BENEFICIARY	PERCENTAGE	PRIMARY OR CONTINGENT
	100%	Primary
	100%	Contingent

DISABILITY INCOME PROTECTION

Employer Provided Disability Income Insurance: Should you become unable to work due to a disability, income protection is offered under both short-term and long-term disability plans.

Short-Term Disability – after 30 days of disability, you may be eligible to receive a benefit of 60% of earning up to \$1,000 per week, less other income benefits. This benefit is provided at no cost to you and is paid for by Align Financial. This plan could provide you with a benefit of:

Estimated weekly benefit \$461.54

Long-Term Disability – After 180 days of disability, you may be eligible to receive a monthly benefit of 60% of your eligible earnings to a maximum of \$10,000 per month, less other income benefits. This benefit is provided at no cost to you and is paid for by Align Financial. This plan could provide you with a benefit of:

Estimated monthly benefit \$2,000.00

Time Off

PAID TIME OFF (PTO)

Align Financial recognizes and understands the value of taking time away from the work environment. PTO is awarded on January 1st of every year and is only valid during the calendar year in which they were awarded. In addition, Align Financial follows the NYSE standards for market closures for holidays in which the office will also be closed. Those dates can be found on the NYSE calendar for a total of 10 paid holidays. Your total PTO can be used in place of vacation, sick and personal days.

For PTO requests for extended periods (leave of 4 or more days) requests should be on the calendar no less than 60 days out and confirmed with your supervisor. For scheduled PTO that is 3 days or less it should be on the calendar no less than 30 days out and confirmed with your supervisor. To use your PTO for a sick or personal day, please contact your supervisor as soon as possible so they can react and plan accordingly.

The number of days below are the estimated number of days that you have for use for 2020 based on your length of service.

	ANNUAL NUMBER OF DAYS	DOLLAR VALUE
Paid Time Off	20.0	\$3,846.15
Market Holidays	10.0	\$1,923.08

Total value of time off benefits \$5,769.23

Additional Benefits

EMPLOYEE ASSISTANCE PROGRAM (EAP): In an effort to help employees balance the demands of work, life and personal issues, Align Financial provides an Employee Assistance Program through your health insurance provider Medica. This program provides certain confidential professional counseling services to you, your dependents and your household family members. The EAP phone lines are available 24/7/365 for your needs.

CELL PHONE ALLOWANCE: Align Financial also provides you with a cell phone allowance. In an effort to keep work and personal life separate, Align Financial will offer an allowance that is equal to the cost of joining the business plan provided by AT&T. Align Financial will also pay for a new device, up to \$700, every two years.

Annual cell phone allowance for service	\$120.00
Bi-annual cell phone allowance for device	\$700.00

HEALTH AND WELLNESS DUES: Align Financial understands the importance of not only keeping your mind active but also your body in a manner that you enjoy. Align Financial will pay up to \$1,000 per year for personal health and wellness. We understand that what works for one person may not be the right option for you. Approval is required before reimbursement is promised. If you have questions regarding what is covered under this benefit, please ask your supervisor.

Total value of time off benefits	\$5,769.23
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SEVERANCE AGREEMENT: Align Financial values the contribution you bring to the firm, office and our clients. We understand that at some point you may pursue other employment options whether it is voluntary or due to a move. If you are able to provide Align Financial with a 90 notice before leaving, we have agreed to a severance agreement that is equal to one months pay at the end of your employment. We also understand that 90 days may not be possible if relocating. Align Financial has agreed to allowing you to elect to finish your 90 days remotely if needed, up to 45 days.

CASUAL OFFICE: Align Financial appreciates comfort and knows that a three piece suit isn't going to make the work you do any better. On days that we are not scheduled to have clients in the office, we encourage a casual dress code that is office appropriate. We request that when clients are scheduled that a business casual dress code is followed.

Statutory Benefits

SOCIAL SECURITY & MEDICARE

Both employers and employees in the U.S. are required to pay taxes to help fund Social Security and Medicare (FICA taxes). These taxes are paid by Align Financial directly to the Social Security Administration on your behalf. These funds provide a minimal level of retirement income for you and your spouse, Medicare, disability benefits and survivor income for you and your spouse and dependent children. To learn more or to receive a copy of your Earnings and Benefit Estimate Statement, call the SSA at 1-800-772-1213.

Annual share paid by Align Financial for you \$3,695.38

UNEMPLOYMENT & WORKER'S COMPENSATION

Align Financial provides Unemployment Insurance and Worker's Compensation Insurance as required by current laws. Unemployment insurance provides eligible employees unemployment pay in the event they are laid off from work for reasons other than misconduct. Under Worker's Comp, you are covered in the event you suffer an on-the-job accident or job-related illness.

Helpful Contacts

	PROVIDER	PHONE	WEB ADDRESS
Medical Insurance	Medica	800-952-3455	www.mymedica.com
401(k) Plan	PAI	800-236-7400	www.pai.com
Disability Insurance	FSI/ Covered Advisor	888-279-8348	www.fsibenefits.com
Social Security	Social Security Administration	800-772-1213	www.ssa.gov
Employee Assistance Program	Medica	800-626-7944	www.mymedica.com

ABOUT YOUR STATEMENT

Your employee benefits contribute greatly to your annual compensation and to your personal wellbeing. The purpose of this report is to help you better understand the value of your benefits program and the benefit you bring to Align Financial. If you need help in understanding the contents of your statement, please contact your supervisor. This report is only a summary. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. In case of a discrepancy between this statement and the plan documents, the plan documents will prevail. The number of days below are the estimated number of days that you have for use for 2020 based on your length of service.



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