

BENEFITS & PERKS

Health Benefits

- » Medical - PPO & HDHP Options through UnitedHealthcare
- » Flexible Spending Account - Medical, Dependent Care & Limited Purpose Options
- » Dental & Vision (EyeMed & VSP) - Ameritas
- » Health Savings Account - Carson contributes up to \$1,000/year (with completion of annual physical)
- » Voluntary Term Life - Lincoln Financial Group
- » Supplemental Plans (Critical Illness, Hospital Indemnity and Accident) - Transamerica
- » Long-Term Disability, Short-Term Disability & Basic Life Insurance - Employer Paid

401(k) Retirement Plan

- » 6% Company match up to \$6,000
- » Pre-tax and Roth Contribution Options
- » Company match vests over a four-year period. Vesting schedule:

<u>Years of Service*</u>	<u>Vesting %</u>
Less than one year	0%
One year but less than two years	25%
Two years but less than three years	50%
Three years but less than four years	75%
Four or more years	100%

*Vesting begins after completion of one full year of service. Stakeholders must work at least 1,000 hours in a Plan Year to be credited with a year of service.

Personal Time Off (PTO)

- » PTO hours are earned per years of service and stakeholders advance to the next level at the start of the calendar year when anniversary milestones are reached. Accrual schedule:

PTO Accrual Level	Length of Service	Pay Period Accrual (Hours)	Annual Accrual (Hours)	Maximum Total Accrual (Hours)
Level 1	Date of Hire through End of 5 th Calendar Year	6.67	160	160
Level 2	Start of 6 th Calendar Year through End of 10 th Calendar Year	8.33	200	200
Level 3	11 th Calendar Year +	10.00	240	240

Health Center

- » Carson's Health Center is available for all stakeholders and includes fitness equipment, group classes, a sauna and locker rooms. It provides an exciting and convenient opportunity for stakeholders to maintain and improve their overall health. Click [here](#) to view the class schedule and learn more.

Parental Leave

- » Carson offers 12 weeks of paid maternity leave and 4 weeks of paid paternity leave for all stakeholders. This paid leave runs concurrently with any qualified FMLA Leave.

Community Service PTO Program

- » Stakeholders are given 8 extra hours of PTO per year to use for community service. Click [here](#) for more information.

PTO Donation Program

- » Stakeholders can donate accrued PTO to others experiencing a hardship. Click [here](#) for more information.

Sabbaticals

- » After 5 years of service, stakeholders are eligible for up to 4 weeks of sabbatical leave. Click [here](#) for more information.

Holistic Wellness Reimbursement

- » Stakeholders can be reimbursed up to \$300 a year for holistic wellness activities. Click [here](#) for more information.

Professional Advancement Reimbursement

- » Stakeholders are eligible for reimbursement up to \$2,000 per year for professional development. Click [here](#) for more information.

Tuition Reimbursement

- » Stakeholders are eligible for reimbursement up to \$5,250 per year for expenses pertaining to an accredited university. Click [here](#) for more information.

Student Loan Assistance

- » Stakeholders are eligible for student loan assistance of \$100 per month towards their student loans. Click [here](#) for more information.

Matching Gift Program

- » Company will match your charitable donations up to \$500 per year. Click [here](#) for more information.

Concierge Services

- » Carson offers concierge services to stakeholders. Think target runs, groceries, returns cleaning pick up and more! Service payments are run through payroll deduction.

Dress for Your Day

- » Stakeholders have the flexibility to decide what dress is appropriate for their day, within reason.

Holidays

- » Carson recognizes 10 paid holidays each year and we make it simple, when the stock market is closed, so is the Company.

Reduced Advisory Fee Rates

- » Stakeholders are offered a reduced account fee of 50 basis points on accounts with Carson Wealth.
- » Family members also receive a reduced rate of 1%.

Focused Wealth & Tax Planning

- » Complimentary planning services from the Advanced Services Team.
- » Tax services are also available for a reduced fee.
- » Email planning@carsongroup.com for more information.

Discounts

- » Max I. Walker Dry Cleaning Service (Drop-off & pick-up at HQ) - 15%
- » ONYX Automotive Express Car Wash Club - \$25 per month for Heartland Preserve neighbors. Click [here](#) for more information.
- » Verizon Wireless – 8% discount each month. Click [here](#) for more information.