COMPANY BENEFITS — CANADA

MEDICAL, DENTAL AND VISION

Supplemental Medical, Vision and Dental: 100 percent paid by USLI

▶ **Medical**
- Prescription drugs
- Extended health care
- Emergency travel assistance

▶ **Vision**
- Exam every 24 months-adults
- Exam every 12 months child(ren)

▶ **Dental**
- Basic services
- Major restorative
- Preventive services

▶ **Life and Disability**
- Accidental death, disease and dismemberment $50,000
- Dependent spouse life $10,000
- Dependent child life $5,000

▶ **Individual Disability Insurance**
- Individually underwritten
- Starts on 91st day of disability
- Pays 60 percent of your monthly salary

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FINANCIAL AND RETIREMENT

- **Profit sharing plan with up to 15 percent of annual compensation; vested over five years at 20 percent per year**
- Discretionary performance bonus

FAMILY AND LIFESTYLE

- Adoption assistance at $7,500 per year for qualified expenses
- Employee Assistance Program, though Health Advocate to assist with work life balance
- Access to Health Advocate services to assist with your healthcare needs
- Opportunity to request donations to charities or causes to which employees have personal connection through USLI's 501(c)3 CARE[2] Fund
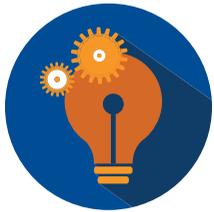
DEVELOPMENT

- **More than 450 free personal and professional development courses on-site annually**
- Tuition reimbursement up to $1,500 per year
- **Approved self-study programs paid at 100 percent, each with monetary incentive**

VACATION AND TIME OFF

- Up to 10 paid holidays per year
- Two personal days per calendar year
- Six sick days per year unless otherwise mandated by state or provincial law
- Vacation is based upon position and length of time at USLI

PERKS

- **Free lunch every day**
- Thirty-five hour work week
- Smoke-free campus
- Casual dress all year round
- Outreach: national and international relief, mentoring and reading programs, blood and clothing drives and more

"We work to create a community environment where our people know they are our #1 asset."

—Tom Nerney, USLI Chairman, CEO and President

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