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FULL-TIME ASSOCIATE POLICY MANUAL

The purpose of this Policy Manual is to provide policy guidance and information that impacts your employment with the Company. Additionally, it is important that you know the Company reserves the right to amend or terminate any policy, benefit, or guideline mentioned herein without notice.

This manual also provides information to you and your family about our benefit plans. Although we have attempted to accurately summarize the benefits available to you, there may be some variations between the summaries in this manual and the actual plan documents. Additionally, amendments to plans and guidelines may take place prior to the reprinting of this manual. In the event of any variations, the provisions of the actual plan document as last amended will control and supersede the summaries contained in this manual.

We appreciate your decision to work as a full-time member of the CROSSMARK CANADA team. It is because of the quality work of each member of the team that our reputation for professionalism is high. We value and recognize the contributions you make and look forward to a productive employment relationship.

Questions regarding this policy manual may be directed to CROSSMARK’s Human Resource Services Division at the Corporate Center located in Plano, Texas.

We wish you success in your employment with CROSSMARK Canada.

Very truly yours,

Glen Wilson
President,
CROSSMARK CANADA
EMPLOYMENT POLICIES
CROSSMARK CANADA AND DIVERSITY

• CROSSMARK is committed to a diverse workforce. Further, it is important that we understand what diversity means within our Company. The diversity direction statement below and key objectives will help guide our efforts in ensuring we have the best workplace possible. We believe it is important that each associate be given the opportunity to achieve his or her fullest potential.

DIVERSITY DIRECTION

• Create an environment that will attract, develop and retain a diverse workforce at all levels.

• Lead and support Company efforts to integrate diversity initiatives and practices into the business plan.

• Create an environment that values differences and inspires associates to contribute to their full potential.

KEY OBJECTIVES

• Develop strategies and resources to ensure that the Company recruits and retains diverse quality associates.

• Develop key diversity strategies and management systems for use at all levels of the Company.

• Promote our Company as a leader in developing and managing a diverse workforce.

• Execute direction and strategies to ensure that our Company is in full compliance with all human rights legislation.

EQUAL EMPLOYMENT OPPORTUNITY (EEO) POLICY

• The Company is committed to equal employment opportunities with respect to recruitment, hiring, training, and promotion of persons in all jobs without regard to any of the prohibited grounds of discrimination set out in the relevant provincial human rights statute. Such grounds include, but may not be limited to: race, colour, sex, religion, marital status, family status and disability. This policy includes, but is not limited to:
  • Recruiting and hiring of applicants who possess the necessary skills, education, and experience.
  • Promotion, transfer, demotion or termination of associates.
  • Training during employment and selection for training and apprenticeship programs.

EMPLOYMENT QUALIFICATIONS

• The Company has strict though simple guidelines to judge an individual's qualifications for employment.
  • You must have the education, skills and experience commensurate with the job and be the best qualified individual applying for the job.
  • You must pass a Company sponsored driver’s license background check or other appropriate background check, if required for the particular job, after a conditional job offer has been made.
  • You must be able to prove your identity and, after a conditional job offer has been made, you must be able to prove that you have the lawful right to work in Canada.
  • You must be at least 18 years of age in order to be considered for employment within the Company.
  • You must be sincerely interested in working for us - not just looking for a job.
IMMIGRATION REQUIREMENTS

• IDENTIFICATION AND RIGHT TO WORK. All proposed new hires at CROSSMARK CANADA must be legally entitled to work in Canada. While Canadian citizens and permanent residents are legally entitled to work in Canada, every other person who wishes to engage in employment in Canada, is required under the Immigration Act, to obtain written authorization from Immigration Canada prior to taking up employment in Canada. Once a conditional job offer is made, a prospective new associate must be able to prove his/her identity and provide documentation of his/her right to work in Canada prior to being placed on the payroll. If the new associate does not have appropriate documentation, the hiring process will not be completed until satisfactory proof of the right to work is provided.

• Although there are many forms of documentation which are acceptable, the most common are:
  
  - Valid Canadian Passport
  - Appropriate Social Insurance card

• Should you be hired under a temporary employment authorization with a future expiration date on your right-to-work documentation, it is your responsibility to provide the Company with proof of extension of this date. Failure to do so will result in your suspension or termination of employment.

ASSOCIATE STATUS

• The following definitions will be helpful to you in defining your associate status. These terms are used in this manual and in our internal communications.

INTRODUCTION PERIOD

• The first 85 calendar days of employment with the Company are considered to be a period of training and adjustment. During this time, neither you nor the Company is committed to any relationship and employment may be terminated by either you or the Company without notice. This is your opportunity to become acquainted with the Company as well as our opportunity to become acquainted with you. Throughout this time, your performance will be monitored and evaluated by your supervisor on a regular basis. Prior to your 85th day, your supervisor may review your performance with you. If you are a full-time associate, you will be paid for any Company paid holidays that occur during your introductory period.

REGULAR FULL-TIME STATUS

• Salaried associates who regularly work 39 hours or more each week are considered full-time associates.

PART-TIME ASSOCIATES

• There are several classes of part-time Associates within the Company. They are Retail Regular Part Time, Retail Surge, and Office Part-Time Associates.

  • Retail Regular Part-Time. This associate works on a “regular” part-time basis. This associate typically works a standard number of hours per week. This associate is paid weekly on an hourly basis. This associate is assigned regular, ongoing work and work objectives to accomplish. Job Class 125.

  • Retail Surge. This associate’s work hours typically vary week to week. This associate is assigned a varying number of stores to work over a period of time and is paid weekly on an hourly/project basis. Associates may either determine their own schedule to accomplish work objectives or are assigned specific projects to accomplish on particular days. Job Class 130.

  • Office Part-Time. This Associate may work within the office environment in any number of positions. This Associate works a standard number of hours per week and is paid weekly on an hourly basis.
TEMPORARY ASSOCIATES

• These associates may be full-time or part-time. They will be used for specific, one-time projects for a specified length of time in accordance with the requirements of the project. Temporary associates do not qualify for Company benefits. They do qualify for federal or provincial provided benefits.

TERMINATION FOR REASONS OTHER THAN CAUSE

• Associates will be given the amount of advance notice of termination required under the applicable employment standards statute, or pay in lieu thereof, should employment be terminated for reasons other than cause.

TERMINATION FOR CAUSE

• Associates whose employment is terminated for cause, e.g. serious misconduct, will not be entitled to any advance notice of termination nor pay in lieu thereof.

WORKING HOURS

• The normal workweek for all full-time, non-exempt associates (eligible for overtime) is 8 hours per day, 5 days per week. For Payroll purposes, the workweek for all non-exempt full-time and regular part-time associates is Sunday through Saturday.

• Work schedules may occasionally be varied by management and, as a result, your supervisor may ask or direct you to work different hours to meet Company business objectives.

• Lunch breaks and other time away from your desk, are as authorized by the Manager in Charge and in accordance with provincial regulations.

OFFICE HOURS AND LUNCH BREAKS

• Regular headquarters office hours usually begin at 8:30 a.m. and end at 5:00 p.m., with a 30-minute break for lunch. The Company reserves the right to schedule, stagger, or change your office hours, to include lunch breaks, to accommodate the needs of the business. You also may request a change in schedule from your supervisor. If the request does not cause undue hardship on workflow or other associates, your request may be approved.

ABSENCE AND LATENESS

• Your regular attendance on the job is important. Frequent or unexplained absence from work or tardiness in reporting for work will certainly impair the value of your services to the Company and will be considered sufficient cause for appropriate action, including termination.

• If you must be absent because of illness, accident, or other unavoidable cause, be sure to telephone or advise the office or your supervisor in advance of your starting work time. This notification is required for each day absent, unless it is understood that you will be absent for a certain number of days.

• A written release from a physician specifying the dates of disability and return-to-work date is to be presented before returning to work after absences of 3 or more consecutive days. Failure to abide by these rules may be cause for disciplinary action, up to and including termination.
INCLEMENT WEATHER

- All associates are expected to report to work during inclement weather once safety conditions are satisfactory for travel to work. The Manager in Charge will notify associates if the office is to be closed due to the weather.

ASSOCIATE RECORDS AND INFORMATION

CONFIDENTIALITY

- The Company respects your privacy and will not release information about you to external sources, other than dates of employment and job title. If you wish the Company to provide other information to any particular company or individual, you should provide a written release to Human Resource Services at the Corporate Center, located in Plano, Texas.

KEEPING YOUR RECORDS CURRENT

- We want to be sure that your pay reflects the proper deductions and that your dependents are covered by all appropriate benefits. Therefore, you must notify the Company of any changes in your personal status including:

  1. Your name;
  2. Your home address;
  3. Your home telephone number;
  4. Your marital status (for deductions and benefits purposes);
  5. The number of your dependents;
  6. Any correction to your Social Insurance Card Number;
  7. The beneficiary for your group life insurance;
  8. Changes that would affect your benefits;
  9. A point of contact and telephone number who can be reached in case of an emergency;
  10. Your educational status;
  11. Any additional training, courses, or experience.

- Notify your Human Resources Coordinator or your supervisor of these changes, as appropriate.

HIRING

EMPLOYMENT OF RELATIVES

- The normal business practice of CROSSMARK CANADA is to employ only one member of a family. However, under unusual circumstances, with the Manager in Charge approval, exceptions to this policy may be made. When and if this happens, the associates from the same family will work for different supervisors.

EMPLOYMENT OF RELATIVES OF BUSINESS ASSOCIATES

- The normal business practice of CROSSMARK CANADA is not to employ relatives of business associates.

- However, with the Manager in Charge approval, exceptions to this policy may be made. When and if this happens, the associate will not be associated directly with the management of the business associate’s business within the Company.
TRANSFERS/PROMOTIONS

• You are encouraged to seek promotions that provide growth opportunity. If you wish to apply for an open position elsewhere in the Company, you should see your supervisor. However, we ask that you wait until you have been in your current position for at least one year before inquiring about a change.

REFERRALS

• Associates are encouraged to invite individuals interested in employment with the Company to submit resumes to Company supervisors, managers, or the Human Resources Coordinator. Resumes will be retained for a period of 90 days by either the hiring manager or the Division Human Resources Coordinator and then inactivated for employment purposes.

RESIGNATIONS AND TERMINATIONS

RESIGNATIONS

• You are required to provide the Company two weeks notice if you should decide to resign. This requirement will allow your management to recruit a replacement or make other arrangements to continue business operations in an effective manner.

• The Company may, as a matter of business necessity, decide to terminate your employment prior to the completion of the two weeks. In the rare instance where this may occur, you will normally be paid for the remainder of the two-week period.

• Please let us know, in your Letter of Resignation, the reason you decided to leave the Company. If you are going to work for another employer, please share with us the name of your new employer and what attracted you to that employer in terms of the job, salary and benefits.

FAILURE TO REPORT TO WORK

• Should you fail to report to work without notifying your supervisor for three working days, you will be considered to have terminated your employment with the Company.

THE COMPANY’S STANDARD OF BEHAVIOR

• The Company will not tolerate actions by an associate that may have a detrimental effect on its business activities, property, staff, customers, or principals, or that interferes with the rights of its associates, customers, or principals. Any such actions will result in an associate becoming subject to Company discipline up to and including termination of employment.

TERMINATION BECAUSE OF EXTENDED WORK ABSENCE

• The Company, as a matter of business necessity, retains the right, subject to applicable employment standards and human rights legislation, to terminate an associate who, for any reason, has been absent from work for a period of six consecutive months.

REDUCTION IN FORCE

• In the event of a loss of business, or other economic or organizational reasons, CROSSMARK CANADA may choose to eliminate your position or to realign your responsibilities. In these cases, CROSSMARK CANADA will select individual(s) for a reduction in force based on performance and economic justifications.

EXIT INTERVIEW

• The Company wants to learn why people leave and uses this information to improve work conditions and reduce associate turnover. Therefore, if you leave, we may conduct an exit interview with you.
EMPLOYMENT STANDARDS LEGISLATION

EXEMPT ASSOCIATES

- Exempt associates are paid on a semi-monthly basis and are exempt from the overtime provisions of the law. This category typically includes executives, staff management and certain outside sales personnel. Generally, supervisor-levels and above, along with certain professional and technical positions, are considered exempt from overtime.

NON-EXEMPT ASSOCIATES

- Non-Exempt associates are paid on a weekly basis and are subject to the overtime pay provisions of the relevant provincial employment standards statute governing wages and salaries. This category includes clerical and secretarial support staff and most retail associates. Overtime pay at 1 1/2 times a non-exempt associate's pay rate is paid for hours worked over the number of hours specified by the relevant provincial employment standards statute. Non-exempt associates are required to document hours worked using the approved time collection method(s).

JOB POSITION EXEMPT/NON-EXEMPT STATUS

- The Human Resource Services Division at the Corporate Center maintains the Job Title Listing for the Company and the breakdown of Exempt and Non-Exempt positions.

CIVIC DUTIES

JURY DUTY

- If an associate receives a call for jury duty, he/she should notify his/her supervisor immediately so we can plan the department’s work with as little disruption as possible. While the associate is on jury duty, the associate will earn his/her regular rate of pay. Because business needs must continue to be met, an associate may also be expected to devote certain reasonable amounts of time to his/her job during any period of jury service. If an associate is excused early, he/she is expected to return to work.

VOTING

- Early voting may be available in your area. However, if you have a problem in getting to the polls on election day, please advise your supervisor and make appropriate arrangements to vote. The Company complies with all relevant laws regarding time off for voting.

GRIEVANCE POLICIES AND PROCEDURES

OPEN DOOR POLICY

- When something is unclear or disturbing to you, or, if you are concerned about your advancement, salary/wages, working conditions, or other employment matters, you should talk it over with your immediate supervisor first. You will find that many concerns may be resolved in a satisfactory manner.

  - In some cases, however, there may be reasons which make it difficult for you to discuss your problem with your supervisor, or you are not satisfied with the way the problem is being handled. If this is the case, you are encouraged to discuss it with the next level of management. Further, the door of each Manager in Charge is open for concerns you may have. You may also choose to contact Human Resource Services at the Corporate Center directly with respect to concerns you may have about employment matters.

  - We are interested in working with each associate in helping to make the Company a good place to work and to make it easier for each associate to resolve concerns which might arise. It is understood by all staff personnel and supervisors that channels of communication are to be kept open and flexible. Only in this way can there be satisfactory discussions of differences or misunderstandings.
COMPENSATION

YOUR PAY

- PAY PERIODS. Full-Time Associates are paid semi-monthly or weekly, as appropriate. Checks are provided either through direct deposit or through the mail. Advances in pay are not authorized.

- PAYROLL DEDUCTIONS. The deductions made from paychecks vary from person to person. These may include:
  - FEDERAL AND PROVINCIAL WITHHOLDING TAXES. These deductions vary with the number of exemptions you claim. If you wish to change your withholding, you must complete a new TD1 form available from your division Human Resources Coordinator or the Corporate Payroll Department.
  - EMPLOYMENT INSURANCE AND CANADA/QUEBEC PENSION PLAN CONTRIBUTIONS. Federal law requires that certain amounts be deducted from your salary to cover your share of the premium cost of employment insurance and the Canada Pension Plan. These amounts are forwarded to the Federal Government together with the Company’s contributions to these plans. (In Quebec, the associates and the Company contribute to the Quebec Pension Plan rather than the Canada Pension Plan and accordingly, these contributions are forwarded to the Quebec Government).
  - VOLUNTARY DEDUCTIONS. You may authorize deductions from your paycheques for Company sponsored benefits, or other approved items. Forms to make these deductions are available from the division Human Resources Coordinator or the Corporate Payroll Department.
  - RAISES. An associate may be eligible to receive a pay increase. The amount will depend on what the Company can afford to give in the way of a pay increase, the quality of your work, and the contributions you have made to your team, and to the Company. Raises will be managed and determined in accordance with the Company’s Salary Administration Program and primarily based on merit performance. Associate’s will generally be reviewed for salary increases on their anniversary date, or 12 months after their last increase. The salary review will be performed in conjunction with a formal appraisal.
  - BONUS. An associate may be eligible for a discretionary bonus and/or incentive. If this happens, it will be based on division profitability, as well as overall Company profitability, and the associate’s work performance and contributions towards profitability. The individual must be an associate on the day the bonus/incentive is awarded in order to receive it.
  - This requirement applies even if and notwithstanding the fact that an individual’s employment was terminated by the Company without notice and the individual would still have been an associate on the day the bonus/incentive was awarded, if the individual had been given advance notice of termination and had been allowed to work out the notice period.
  - CONFIDENTIALITY OF COMPENSATION INFORMATION. Pay, raise, and bonus information are considered to be confidential matters between individual associates and their Team Manager, Department Head, or the Manager in Charge. Discussion of pay, bonus, or raise information among associates or with business associates/clients is prohibited.

PERFORMANCE

FORMAL APPRAISAL

- The Company uses a formal appraisal system to measure associate job performance and as a tool to enhance associate professional development. The formal appraisal system pertains to all full-time and regular part-time associates.
- The formal appraisal is normally conducted on an annual basis in conjunction with an annual salary review. It may also be performed on a special basis as determined by the associate’s Manager in Charge. Its primary purpose is to assess associate job performance. It is used to officially convey to an associate the
success with which the job has been performed and as a tool for workforce management. Formal appraisals are considered in making employment and salary decisions, but will not necessarily result in a salary/wage increase or continued employment.

PROMOTIONS AND TRAINING

• The Company, before filling any position from the outside, may look carefully at current associates who may, with guidance and perhaps some additional training, be qualified for that position.

• Supervisors may recommend associates for specific openings that may occur from time to time as well as let management know, in general, if an associate is interested in advancement. Associates are especially encouraged to enroll in courses or seminars that will broaden their qualifications and to report the successful completion of those courses to management.

• On occasion, the Company may select associates to attend seminars which will broaden their technical, professional, and managerial background. These seminars will be at Company expense and normally on Company time.

• In addition, the Company may decide to help cover some of the expenses for associates enrolled in courses at accredited schools when the material being studied is directly job-related.

BENEFITS

RETIREMENT PROGRAM

• CROSSMARK CANADA contributes 3% of your base salary into a Registered Retirement Savings Plan (RRSP) on your behalf. This is a Company contribution. An associate may add to the Company’s contribution by advising Human Resources. The tax deductible amount applicable per associate is limited on an individual basis with the associate’s contribution limit set by the Federal Tax Department.

TIME OFF

• PAID HOLIDAYS. Regular, full-time associates are eligible for the holidays specified in the relevant provincial employment standards statute in accordance with the terms and conditions set out in the relevant statute.

• Holiday schedules will be published on an annual basis.

• As a general rule, if a holiday falls on a Sunday, it will be observed on the following Monday. If it falls on a Saturday, it will be observed on the preceding Friday. An annual holiday schedule will be published.

• Company offices are closed for business on the applicable holidays.

• When a holiday falls during your vacation, the day will not be counted against your accrued vacation days.

• Contact your supervisor if you have any questions regarding CROSSMARK’s paid holidays.

• VACATION DAYS. The Company provides vacation time in recognition of your efforts during the year and in accordance with applicable Employment Standards Legislation.

• Each regular, full-time associate is provided vacation time based on length of service to the Company. The standard policy is two weeks vacation until the 5th year anniversary, then three weeks vacation until the 15th year anniversary; and four weeks after 15 years of service.
• All vacation time must be coordinated with and approved by your supervisor. Please schedule your vacation time with your supervisor as far in advance as possible.

• Vacation time does not carry over from year to year and must be taken during the Calendar Year (CY) earned.

• Vacation pay is computed in accordance with the employment standards legislation of the different provinces.

• Vacation days are accounted for by the associate, the associate’s supervisor and Team Manager/Department Head.

• SICK LEAVE. Each full-time associate is provided 40 hours paid Sick Leave per Calendar Year (CY).

• Unused Sick Leave does not carry over to the next CY. The Company does not pay for unused sick hours.

• An associate is eligible for Sick Leave after 6 months of continuous full-time employment.

• Sick Leave days are accounted for by the associate, the associate’s supervisor and Team Manager/Department Head.

• An associate must provide a doctor’s written release after missing work for 3 consecutive days due to illness.

• Sick Leave can be taken by the associate for his/her own illness, or the illness of immediate family members, as well as doctor appointments.

• BEREAVEMENT LEAVE. The maximum number of working days granted with pay for Bereavement Leave for a death in your immediate family is 3 days off. For purposes of this policy, immediate family is defined as including the following: parent, stepparent, foster-parent, spouse, son/daughter, sister/brother, mother-in-law/father-in-law, son-in-law/daughter-in-law, grandparent, grandchild, stepchild, or legal guardian.

LEAVES OF ABSENCE

• MEDICAL LEAVE OF ABSENCE. Each eligible full-time associate, who is totally disabled from his/her job, is covered by the Company’s Disability Program after 90 days of continuous full-time employment. (Please see the Benefits Kit for plan details.)

• Vacation days stop accruing once on leave of absence for any reason. Vacation days begin accruing again once the leave of absence is over and the associate is back to work. This is subject to the Employment Standards Legislation of the different Provinces.

• WORKERS’ COMPENSATION BENEFITS. CROSSMARK CANADA provides workers’ compensation coverage for all Associates. This benefits program protects associates if they are injured on the job or suffer from an occupational disease. Workers’ compensation benefits will pay the associate’s medical bills and lost time from work, in accordance with the provisions of the provincial workers’ compensation statute, if certain conditions are met. Contact the HR Coordinator for more information regarding workers’ compensation benefits.

• Reporting a Workers’ Compensation Claim - All associates who are injured on the job need to tell their supervisor and the Human Resources Coordinator immediately. The HR Coordinator will assist the associate in filing the claim. An associate should always seek immediate medical treatment, if needed.

• PREGNANCY AND PARENTAL LEAVE. Associates may be eligible for job-protected leave for qualifying events related to pregnancy and parental leave. Contact your supervisor or Human Resources Coordinator for information related to your province of employment.
• OTHER LEAVES OF ABSENCE. Different Leaves of Absence are provided for in the relevant Employment Standards Statutes of each province and the Company complies fully with the applicable terms of those statutes.

• PERSONAL LEAVE OF ABSENCE. By policy, the Company does not extend personal leave of absences. However, under rare or unusual circumstances, and with the approval of the President, CROSSMARK Canada, an associate may be considered for a personal leave.

LEAVE OF ABSENCE-RELATED INFORMATION

• COMMUNICATING WITH SUPERVISOR. Associates on a leave of absence for any reason are required to contact their Supervisor, Team Manager, or Department Head on a weekly basis.

• COMPANY VEHICLE USE WHILE ON LEAVE OF ABSENCE. The Company normally provides a Company vehicle for regular, active, full-time sales and sales management associates for use in performing their assigned job duties and functions. However, once an associate who has been assigned a Company vehicle ceases to be a regular, active, and full-time associate, the Company vehicle will then be returned, as directed by the Manager in Charge or Corporate Fleet Services for other Company uses.

• BENEFITS CONTINUATION WHILE ON LEAVE OF ABSENCE. Associates who are on a leave of absence should contact the Human Resources Coordinator for information related to benefits while on a leave of absence for the relevant province of employment.

ADDITIONAL BENEFITS

• EMPLOYMENT INSURANCE. The purpose of this federal insurance program is to protect you from a total loss of wages should you become unemployed through no fault of your own. Contact your HR Coordinator for information regarding the procedures for filing a claim.

• GROUP BENEFIT PLAN. The following is a list of current Group Benefits offered to all full-time associates by the Company.
  - Short Term Disability
  - Long Term Disability
  - Life Insurance
  - Dependent Life Insurance
  - Accidental Death and Dismemberment
  - Extended Health Care
  - Dental
  - Vision

When you begin employment with the Company, you will be given information that explains these plans. The Company reserves the right to change benefit plans or benefit levels at any time. For further information, please see your supervisor or contact the HR Coordinator. For complete details of these benefit plans, please refer to the Benefits Kit. The Benefits Kit may be obtained from the HR Coordinator.

QUESTION AND COMMENT LINE. CROSSMARK CANADA Headquarters is available at 905-363-1000. Also, the HR’s Answer Line is available at 1-888-695-6735. Please leave your name, phone number, and your question or comment. You will receive a response within 24 hours from the appropriate person in Human Resource Services at the Corporate Center.

BUSINESS CONDUCT

GENERAL RULES

• The Company expects that you will perform your duties to the best of your ability. In addition, the Company has adopted several policies related to business conduct that we hope will clarify any questions you might have.
NO SOLICITATION/NO DISTRIBUTION

• The Company believes that an associate’s decision to support an organization should in no way be influenced by the work relationship. This includes activities on behalf of any club, society, labor union, religious organization, political party, company, or similar association. Soliciting covers such activities as seeking memberships, subscriptions, contributions of money, or sale of items. Furthermore, in order to maintain an efficient, productive operation, without interference with time that is to be devoted for work, the Company has the following rules concerning solicitation and distribution by associates.

• Associates may not engage in solicitation for any purpose during their working time, which includes the working time of the associate who is soliciting and the associate who is being solicited. Working hours include normal work hours, but, for instance, does not include time spent for lunch breaks.

• Distribution of literature is not permitted for any purpose during working times. Moreover, associates may not distribute literature in work areas at any time. The Company simply does not want its working areas cluttered by bulletins and other types of literature that are non-work-related.

• If an associate should see a non-associate soliciting or distributing on the Company’s premises, a Company supervisor should be informed so that he/she can take appropriate action.

PERSONAL APPEARANCE

• Personal appearance and conduct are especially important in a business where many customers/manufacturers/clients judge the Company on how staff members look and act. It is, therefore, expected that associates will dress in a manner appropriate to the surrounding environment and in keeping with accepted standards of taste and decorum. Additional guidance is found in CROSSMARK Policy 8.3, Office Attire, and Policy 8.31, Office Attire-Retail. Associate’s should contact their Manager in Charge for copies of these policies. These policies may be found in Human Resource Services Public Folders.

ASSOCIATE ACTIVITIES

• Associates may periodically want to arrange activities such as athletic events, picnics, or holiday parties. Although the Company may or may not sponsor individual activities, we remind you that your participation and attendance is strictly voluntary. There is no pressure, either direct or indirect, by the Company or your supervisor to attend these functions. Any injuries that occur at these events are not covered by workers’ compensation but may be covered by the terms of the Company’s regular medical insurance plan or other plan in which you may participate.

• BULLETIN BOARDS. Bulletin boards are placed in the office area for posting of notices and items of interest to associates by the Company. Under certain conditions associates may post personal notices on bulletin boards. Please see your supervisor for these guidelines and permission to post personal notices.

• OUTSIDE EMPLOYMENT. The Company depends on its full-time associates to devote full attention and effort to the duties to which you have been assigned. Should you find it necessary to take an additional job, please notify your supervisor or department head of the nature of the secondary employment. This should be done prior to any involvement with an outside position. Under no circumstances will employment with a company which is in the same line of business as the Company be permissible. Failure to comply with this policy may be grounds for dismissal. It must be realized employment with the Company is the associate’s primary responsibility. Outside employment will not be considered an excuse for poor performance, absenteeism, tardiness, or refusal to work overtime. Should the outside employment cause or contribute to any of these situations, it must be discontinued.

USE OF THE TELEPHONE

• Occasionally you may find it necessary to make or receive a personal telephone call. We ask you to keep any such calls to a minimum. If applicable, ask the operator to bill the call to your home telephone number.
• Special care should be taken to insure all business calls to the Company are handled with the utmost courtesy, pleasantness, and efficiency. The telephone is an excellent means of making a favorable impression upon our customers, principals, and clients. For this reason, you are expected to answer in a pleasant fashion and be helpful and understanding during all conversations.

• If your telephone is equipped with voice mail, it is our Company Policy to return all phone calls as promptly as possible.

• Personal cell phones are not permitted to be used in the workplace. If you carry a personal cell phone, please make sure it is turned off during regular work/office hours, unless used to conduct Company business.

PERSONAL LETTERS

• Associates may not use Company stationery or mailing services for personal correspondence.

PERSONAL COMPUTER (PC) SOFTWARE POLICY

• The Company prohibits the unauthorized copying or duplicate use of PC software on Company PC’s.
  
  • Any duplication of copyrighted software, except for backup purposes, is a violation of the Federal Copyright Law. Additionally, software loaded on a Company PC’s hard disk may not be duplicated for use on another PC unless approved under the purchase agreement for that software. Further, providing/receiving business software to/from an outside third party, including principal and customer representatives, is prohibited.

• Use of personally-owned software on the Company PC’s is prohibited.

• An associate who violates this Company policy is subject to discipline up to and including termination.

E-MAIL POLICY

• The primary Email system used at CROSSMARK CANADA is Microsoft Outlook. Microsoft Outlook can be used to send Email to anyone whose name appears in the Email directory and through the Internet. Under this policy, CROSSMARK CANADA establishes its right to review and investigate, where appropriate, the content of Email files to ensure that published Email policies and guidelines are followed. **Associates should not expect their Internet use or electronic communications to remain private.**

• Email can, and should be, used to facilitate communications between and among associates of CROSSMARK CANADA and between CROSSMARK CANADA’s business partners and associates.

• Appropriate uses of Email include:
  
  • Any Internet _business_ correspondence that would “normally” go on an interoffice memo for manual distribution.
  
  • Schedule meetings with associates and vendors.
  
  • Create electronic file folders for Email.
  
  • Sharing your calendar with other Microsoft Outlook users.
  
  • Forwarding copies of Email that you have received to other associates.
  
  • Any external correspondence that would “normally” be sent by mail to a CROSSMARK CANADA business partner or associate who has an Email address.
• Inappropriate uses of Email would include anything that does not pertain to CROSSMARK CANADA’s business activities including, but not limited to the following. Violation of this policy can initiate disciplinary actions up to and including termination.

  • Any form of a chain letter.
  • Any correspondence the recipient might deem as offensive because of personal, sexual, racial, age, religious, or political content.
  • Any correspondence including graphics or pictures that is of an offensive nature including sexually explicit language and/or materials.
  • Correspondence promoting personal agendas (non-Company unauthorized political/social causes, amateur hockey fund raisers, craft shows, etc.)
  • Questions should be directed to the Vice President of Human Resource Services or the Chief Information Officer at the Corporate Center.

INTERNET POLICY

• CROSSMARK CANADA provides Internet access in order to facilitate Company business. Access to the Internet should be based on business necessity. Under this policy, CROSSMARK CANADA establishes its right to review and investigate, where appropriate, the content and business use of its Internet facility including the Internet activity of its users. Associates should not expect their Internet use or electronic communications to remain private.

• As stated above, use of the Internet is based on business need. CROSSMARK CANADA’s Internet users must follow these guidelines. Inappropriate use of the Internet is considered a violation of Company policy and subject to disciplinary action including termination.

• Appropriate Use of the Internet. The Internet may be used for Email access as well as access to the World Wide Web and other Internet environments as determined by the description and scope of each individual associate’s position with CROSSMARK CANADA. For more information about Email, refer to CROSSMARK CANADA’s Electronic Mail (Email) Policy. Appropriate uses include accessing a company’s web page to gain information relative to our business, downloading appropriate business software under the direction of IS, and sending and receiving messages needed for the completion of a project.

• Inappropriate Use of the Internet. While use of the Internet can be an advantage to CROSSMARK CANADA, inappropriate use will not be tolerated. Inappropriate uses include excessive use for non-Company business activity and accessing Internet sites that are of an offensive nature including sexually explicit language, pictures, graphics, and/or materials. If an inappropriate site is inadvertently accessed, the IS Division at the Corporate Center is to be notified immediately.

• Questions pertaining to this policy are to be directed to the Vice President of Human Resource Services or the Chief Information Officer at the Corporate Center.

COMPANY DISCIPLINE AND STANDARDS

RULES OF CONDUCT

• The Company believes in fair and impartial treatment of all associates and expects each associate to meet reasonable standards of work performance and conduct. An associate whose conduct is questionable will be given the opportunity to discuss the situation with his/her supervisor. Infractions will be investigated and reviewed by CROSSMARK’s Corporate Human Resources group as warranted.
• Our Company is involved in a highly competitive business where many other individuals and companies rely on the quality and reliability of our work, product, honesty and service. Consequently, all associates are expected to provide excellent and reliable service to our Company, our clients, and other associates. CROSSMARK CANADA Management takes any infraction of this policy to be a very serious issue. Any failure to meet these high standards is a ground for concern, discipline, and/or discharge according to the following guidelines.

• The following conduct is strictly forbidden and, where engaged in, will result in disciplinary action up to and including termination. Please note that this list is broad in nature as it is not possible to list every type of forbidden conduct. However, any conduct similar in nature to what is set out below is also strictly forbidden and would also result in disciplinary action up to and including termination.

• Your supervisor and/or manager are available to answer your questions about the foregoing or any questions you may have regarding Company policies.
  • Falsification of any work, personnel, or reimbursement records.
  • Unauthorized taking or use of Company property.
  • Unauthorized purchases or charges against the Company’s account.
  • Unauthorized taking or use of property and/or records belonging to our customers, clients, or associates.
  • Unauthorized absence for 3 consecutive days without prior approval by the supervisor.
  • Inefficient, poor, or negligent performance of assigned duties and responsibilities.
  • Failure to report to work as required or excessive tardiness in reporting to work.
  • Failure to comply with safety rules and procedures.
  • Harassment of any associate, customer, or principal/client.
  • Disorderly conduct of any kind, including fighting, practical jokes, or horseplay.
  • Failure to maintain a cooperative relationship with management and supervision.
  • Failure to maintain a harmonious work relationship with management and other associates.
  • The unauthorized sale, possession, purchase, or use, or being under the influence of alcohol or drugs while at work, on Company business, or driving a Company car at any time.
  • Possession of a firearm(s) or other weapon(s) on Company premises, in a Company vehicle, or while on Company business.
  • Immoral or indecent conduct on Company premises or while on Company business.
  • Insubordination or gross misconduct of any kind, including the unauthorized use of confidential information and/or documents belonging to our customers, clients, or associates.

OUR COMPANY’S HIGH STANDARDS FOR MANAGEMENT

• Our Company’s success depends on a good working relationship and high quality performance from all members of the management team from first-line supervisors to the President, CROSSMARK CANADA. When we fail to meet these high standards, all of our associates suffer. For these reasons, management team members accept and continue employment on the basis that they may be terminated whenever they fail to satisfy the Company’s high standards; when a management change is deemed necessary; or for any other reason that is not prohibited by federal or provincial laws.
DATEING POLICY

• Dating between associates in a direct reporting relationship is not permitted.

HARASSMENT

• The Company is committed to providing a work environment that is free of harassment.

• The Company prohibits unlawful harassment based on all of the categories mentioned in our Human Rights Policy. This policy prohibits harassment in any form, including verbal, physical, and visual harassment.

• Any associate who believes he/she has been harassed by a co-worker, supervisor, agent of the employer, or client should promptly report the fact of the incident(s) and the names of the individuals involved. This harassment should be reported to the associate’s supervisor, Team Manager or Manager in Charge. The incident should also be reported directly to Corporate Human Resource Services. The Company will immediately investigate all such claims and take appropriate corrective action.

SEXUAL HARASSMENT

• It is the policy of the Company not to tolerate the harassment of any associate by any other associate or supervisor for any reason. In addition, harassment on the basis of sex is a violation of various provincial and federal laws, which subject the individual harasser to liability for any such unlawful conduct.

• Sexual harassment is considered to exist whenever there are unwelcome sexual advances, requests for sexual favors, or any other verbal or physical conduct of a sexual nature when:

  • Submission to the conduct is made either implicitly or explicitly a condition of the individual’s employment;

  • Submission to or rejection of the conduct is used as the basis for an employment decision affecting the harassed associate; or,

  • The harassment has the purpose or effect of unreasonably interfering with the associate’s work performance, or creating an environment which is intimidating, hostile, or offensive to the associate. (For example, sexually-oriented jokes, remarks, gestures, or pictures may be offensive to other associates, and, thus should not occur.)

• Any associate, supervisor, or manager who becomes aware of any such objectionable conduct by an associate, supervisor, or manager has the responsibility to advise the Manager in Charge, Human Resources Coordinator or Corporate Human Resource Services directly.

• Any manager, supervisor, or associate who engages in such objectionable conduct is subject to immediate termination.

• Any associate who believes that he or she has been or may be subjected to such objectionable conduct is urged to contact his or her supervisor, Manager in Charge, Human Resources Coordinator, or any other member of management. Associates may also contact Human Resource Services directly at 1-888-695-6735.

STATEMENT OF POLICY ON ALCOHOL AND DRUGS

• CROSSMARK’s policy is in concert with the commitment of the Company to provide a safe and healthful work environment, and to protect its reputation, standing, and/or position in the community. Associates should note the policy incorporates rules prohibiting work-related use or possession of alcoholic beverages as well as drugs.
• The Company’s policy prohibits the unlawful manufacture, distribution, sale, possession, or use of drugs, on or off Company property. This policy includes, not only illegal drugs, inhalants and drugs not properly utilized, but also work-related use of alcoholic beverages.

• However, the policy does not include lawful possession or use of prescription drugs taken by an associate as directed by the associate’s doctor or possession or use of over the counter medications taken by the associate as provided by label instructions. For purposes of this policy, drugs and alcoholic beverages are as defined by appropriate law/code.

• The Company’s policy also prohibits an associate being in active control of any vehicle owned or operated by the Company, or reporting for duty or remaining on duty while under the influence of any drug/alcohol. In addition, associates shall not possess or consume any drug/alcohol while on duty or on the Company’s property. (Managers in Charge may authorize the consumption of alcohol in moderation at official Company functions held off of the Company’s property.)

• The use of alcohol or illegal drugs off the Company’s property is prohibited when it affects the associate’s work performance, other associates’ safety or the Company’s reputation, standing and/or position in the community.

• The Company reserves the right to conduct reasonable searches, as determined by the Company’s Safety Board, of associates, the associate’s work area, or any vehicle owned or operated by the Company or any vehicle located on Company property (owned or leased) or authorized parking areas (owned or authorized by lease) in order to monitor policy compliance.

• This policy applies to all associates of the Company.

NOTICE OF CONVICTIONS

• Any associate who is convicted of violating any federal statute, including the Criminal Code, the Controlled Drugs and Substances Act or the Food and Drug Act, involving the unlawful manufacture, distribution, sale, possession or use of alcohol or drugs, must notify his/her supervisor within 5 days of such conviction.

PENALTIES FOR VIOLATION

• Compliance with this policy may be a condition of continued employment. Consequently, a violation of any aspect of this policy may render associates subject to disciplinary action up to and including termination. This policy supplements any other Company directives and policies on the issue. A positive reading on a properly conducted drug (hair, blood, or urine) or alcohol screen (blood or breath) shall be considered conclusive proof that the Company’s policy has been violated. An associate testing positive may be terminated, subject to the provisions of Human Rights legislation. Refusal to sign the statement agreeing to abide by this policy is grounds for termination.

ADDITIONAL INFORMATION

• The purpose of the policy is to help provide a safe and healthful work environment and underscore the Company’s commitment to eliminate alcohol and drug abuse in the workplace. The policy applies to all associates of the Company.

• Certain over-the-counter and lawfully prescribed drugs and inhalants can also adversely affect your ability to safely perform your job. You must advise your supervisor if you are taking this type of medication and refrain from performing any work which may possibly endanger yourself, fellow associates or the public.

• Associates may be tested in accordance with Company policy as follows:
  1. Post-vehicle accident which results in an injury or damage to property or post any “near-miss” incident which if it had proceeded to a reasonably possible and more serious level of development would have had the potential for personal injury or property damage;
  2. Where reasonable suspicion exists that the associate is using or is under the influence of an illegal drug or alcohol.
• The Company will furnish information pertaining to education and training programs dealing with alcohol and drug abuse to associates, upon request. Further, an Associate Assistance Program's (EAP’s) confidential counseling services may be available to associates. Contact your division Human Resources Coordinator for EAP information.

CODE OF CONDUCT FOR BUSINESS RELATIONSHIPS AND ACTIVITIES

• The following Code of Conduct is intended to outline the professional, legal, and ethical behavior the Company expects of associates in day-to-day business activities of the Company. It is not intended to cover all situations that may arise but it is intended to serve as a guideline to associates on honesty and integrity required by the Company.

PROFESSIONAL INTEGRITY

• All associates should endeavor to conduct all business dealings and relationships with integrity, honesty, and respect for all parties. Associates should faithfully and loyaly serve our clients and always deal fairly and honestly with customers. All interaction with any business partner should be based on fair dealing and fair competition and be in compliance with all applicable laws and regulations.

USE OF CLIENT MARKET DEVELOPMENT FUNDS

• Associates shall use clients’ funds solely for the benefit of the principal/client. Accounts should be established with the suppliers’ full knowledge and should be in strict compliance with authorized accounting procedures. All disbursements should be lawful and in accordance with instructions provided by the suppliers. Associates are responsible for accurate and timely record-keeping for all Company assets, liabilities, revenues, and expenses. Any transactions concerning the account should be clearly authorized and properly and promptly recorded. For further clarification, see CROSSMARK’s Policy 5.1, Market Development Fund (MDF), found in public folders.

Bribery, Kickbacks, and Theft

• The Company does not condone or permit bribes, kickbacks or any other illegal, secret or improper payments, transfers, or receipts.

• No associate should offer, give, or transfer any money or anything else of value for the personal benefit of an associate or agent of another business entity for the purpose of:
  • obtaining or retaining any business which the business entity would not otherwise provide;
  • receiving any kind of favored treatment; or
  • inducing or assisting any customer or client to violate any duty to his employer or to violate any law.

• No associate should condone or be a party to illegal activities of clients or customers even if he or she is not directly involved in those activities.

• No outside agent of any kind should be used to circumvent the prohibition against bribes, kickbacks, and other illegal, secret, or improper payments. Fees, commissions, and expenses paid to outside agents must be based on proper billings, accurate record-keeping and reasonable standards for services rendered.

Gifts and Entertainment

• Associates should only give and accept business-related meals, entertainment, gifts or favors when authorized by management and when the value involved is not significant and clearly will not create an obligation to the donor. All payments and transactions should be clearly and accurately recorded in the Company’s books.
CONFLICTS OF INTEREST

- No associate should use his or her position within the Company or information acquired during employment in a manner that may create a conflict, or the appearance of a conflict, between the associate’s personal interests and those of the Company.

- All activities conducted by any associate should place the lawful and legitimate interests of the Company over personal gain. If an associate believes that a conflict of interest may exist, he or she should immediately disclose the matter to his or her immediate supervisor, Manager in Charge, President, CROSSMARK CANADA, or Human Resource Services at the Corporate Center.

CONFIDENTIALITY

- Associates should refrain from discussing confidential or proprietary Company business and information entrusted to the Company by its principals and customers with anyone who does not have a legitimate reason to know the information. Inquiries regarding the Company should be referred to the persons in the Company authorized to respond to the particular inquiry.

POLITICAL AND CHARITABLE CONTRIBUTIONS

- Associates are encouraged to be active participants with any political or social causes that they may wish, but should not contribute the Company’s or principal’s/client’s funds or assets to any political candidates, party, charity, or other organizations or individuals, unless such contribution is expressly permitted by the law and has been pre-approved in writing by the appropriate authorized representatives of both the Company and the client.

ADMINISTRATION OF CODE OF CONDUCT

- The President, CROSSMARK CANADA and Managers in Charge shall be deemed to be the in-house Ethics Officers of the Company responsible for enforcing the Company’s Code of Conduct and advising associates on specific situations. Violations of the Code of Conduct may also be reported to Human Resource Services at the Corporate Center, who will conduct all investigations at the direction of Senior Management. Such investigation shall remain confidential pending resolution to respect the privacy of the persons involved.

- Violation of the Code of Conduct may result in disciplinary action, including termination of employment.

- This Code of Conduct is subject to amendment and may be reviewed and updated periodically.

EXPENSE AND TRAVEL

ASSOCIATE EXPENSE REPORTS

- PURPOSE. Auto, Meals and Entertainment, and Travel Expenses represent major costs for the Company. Income Tax regulations allow the Company to deduct only 50% of Meals and Entertainment Expenses making them even more costly. Close control of all of these expenses is required. Accordingly, the following policies have been established.

JUSTIFICATION OF EXPENSE

- It is the policy of the Company to reimburse only for legitimate expenses that are properly documented.

- Auto expenses will be reimbursed per provisions outlined in CROSSMARK CANADA’s Vehicle Policy 7.1, which can be found in Public Folders under Fleet and Travel Services.
• To be deductible as an “entertainment expense” the meal or entertainment activity must occur immediately before, during, or immediately after a substantial business discussion. Pure “goodwill” is not a valid justification for deductibility. Entertainment (including meals) may be extended where the entertainment is a reasonable extension of the business activity involved or where, for convenience, it makes sense to conduct business during the meal.

• Entertainment that is not associated with the conduct of business, except as goodwill, is not deductible and is not encouraged. Approval for non-deductible meal and entertainment expenditures should be obtained before making the expenditure.

**DOCUMENTATION OF EXPENSE**

• All expenses, except incidental gratuities, must be documented with receipts.

• All CROSSMARK CANADA associates must use the CROSSMARK CANADA manual expense report provided by the associate’s supervisor or Human Resources Coordinator.

• For meals and entertainment to be reimbursed, the “substantial business discussion” associated with the event must be adequately documented.

• Meals and/or entertainment for the associate and another party (principal, customer, etc.) must be documented as to names of persons entertained, their company affiliation, place the entertainment occurred, and its business purpose. The business purpose must describe the substantial business discussion that occurred during, immediately before, or immediately after the meal or entertainment. Examples of required explanations might include:
  • Discussed merchandising contract.
  • Immediately followed two-hour presentation of client’s new items.
  • Preceded interview for new client line.

• Meals for the associate alone, while in travel status, will not require extra explanation. The necessity for these meals is explained by the trip itself. They must be documented with receipts, however.

• Associates may not buy meals for other associates and expense them without the approval of VP level and above.

**REIMBURSEMENT FOR MEALS WHILE TRAVELING ON BUSINESS**

The Company’s policy on reimbursement for meals while in a travel status on Company business is as follows for all Associates up to and including Supervisors: The below amounts are Canadian dollars.

1. Breakfast up to $12 per day
2. Lunch up to $13 per day
3. Dinner up to $25 per day

• If an associate is traveling on a partial day, then the maximum travel meal allowance available to the associate would be based on the time of day the associate is traveling. If the associate travels prior to noon on the initial travel day, then the associate is eligible for the full day’s maximum allowance. If the associate travels after noon on the initial travel day, then the associate is eligible for a partial day only (dinner allowance). On the return trip, the associate is eligible for a full day’s maximum allowance only if he/she returns later than 7 p.m. to the original point of departure.

• Breakfast AND Lunch are combined since many hotels/motels offer a continental breakfast. Associates are encouraged to stay at hotels/motels that offer a continental breakfast.

• The maximum allowance is not a per diem and associates will only be reimbursed for what they turn in on their expense reports, with original receipts. Actual costs prevail up to the maximum allowance.
• Meal allowances will not be combined. If an associate spends $15 for breakfast and lunch, he/she will not be allowed to carry over the extra $10 towards dinner.

• Exceptions to these procedures must be approved by the supervisor and must be based on a business need.

• This policy pertains to the associate while traveling on Company business, but does not affect business meals where the associate is expected to pay for clients/customers meals.

**REIMBURSEMENT OF EXPENSES**

• Requests for reimbursement are to be submitted via the CROSSMARK CANADA reimbursement expense report. Reimbursement requests must be supervisor-approved.

**APPROVAL OF EXPENSE REPORTS**

• Expense reimbursements must be approved by each associate's immediate supervisor. Approving supervisors and managers who find unauthorized expenses on expense reports should circle the expense in red and indicate “disallowed” next to the item.

• Subsequent personal reimbursements to the associate will be reduced by the disallowed expense total.

• Unauthorized expenses are grounds for termination.

**TRAVEL**

• PURPOSE. To establish policies, procedures, and responsibilities to effectively control costs associated with associate business travel.

**AIR TRAVEL**

• First class air travel fully paid by the Company is strictly prohibited. However, first class upgrades at no cost to the Company will be acceptable.

• Air travel should be planned as early as possible to take advantage of available discounts. (i.e., 21, 14, 7, and 3-day advances, and roundtrips on the same airline.)

• Associates will not be reimbursed for lost airline tickets.

• Boarding passes are required as receipts for air travel expenses.

• Electronic ticketing (ticketless) must be used whenever possible.

• The fare booked must be “Lowest Logical Fare.”

• Company officers are encouraged to take separate flights, when practical.

**HOTEL ACCOMMODATIONS**

• Utilize negotiated rates (both Company's and agency's) whenever possible. Call the Travel Center for a comparison of rates at (469) 814-1379.

• Travelers should specifically ask for the lowest rate available (i.e., corporate or otherwise) when no negotiated rates are available.

• The use of suites should be limited to those occasions where a meeting room would otherwise have to be reserved.
• A weekend stay is permissible when it is associated with the purchase of an advance airline ticket at a discounted price. The airline discount must be greater than the cost of the weekend stay. Advance approval of immediate supervisor is required.

• Reservations should be made at hotels and motels of leading national chains rather than luxury or resort establishments.

• Retail associates should book rooms at hotels/motels listed below, or comparable hotels/motels if the inns listed below are not available.  
  Days Inn  Comfort Inn  Quality Inn  
  Holiday Inn  Best Western

RENTAL CARS

• Before renting a vehicle, you must receive permission from your immediate supervisor. The following guidance is applicable.

  • Use our preferred car rental company, Budget Rent-Car.
  • Use mid-size cars, or smaller.
  • Always refill tank at service stations just before returning car to avoid fueling surcharge, unless it is less expensive to refuel at the car rental agency.
  • Do not accept the optional collision damage waiver coverage. You are covered under the Company’s Policy.

APPROVAL

• The following guidelines for trip approval are applicable.

  • Trips estimated to cost greater than $1,500 per week require advance approval from your Supervisor, and trips costing greater than $3,000 must be approved by the Manager in Charge.
  • All expense reports must be approved by your Supervisor.
  • Attendance at conferences must be pre-approved by your Supervisor.
  • Foreign travel must be pre-approved by senior management.

DOCUMENTATION

• The following guidelines are applicable.

  • Save original receipts (photocopies are not acceptable) for all car rental expenses, lodging, and entertainment expenses regardless of the amount.
  • Passenger receipt of airline tickets and boarding passes must be presented for reimbursement. The passenger receipt can be removed from ticket prior to travel.
  • An itemized receipt for all lodging expenses is required.
  • Itinerary showing actual cost plus boarding pass is acceptable when using electronic (ticketless) ticketing.
  • Receipts are required for all expenditures.
  • Lost receipts must be fully documented.
• Entertainment expenses must be fully documented.
• Expense reports should be submitted according to policy.
ENTERTAINMENT

- The following guidelines are applicable.
- Any function expected to aggregate $750 or more of expenses must be pre-approved by the Manager in Charge. If no business relationship exists, there will be no reimbursement.

TRAVELING WITH FAMILY MEMBERS

- The following is applicable.
- Spouse travel at Company expense occurs in extremely limited situations. It must serve a meaningful business purpose and requires advance approval from senior management, unless the trip is for the purpose of house hunting during relocation.
- If a family member accompanies an executive on a business trip for other than business reasons, the executive will be reimbursed only for those expenses that would be incurred if the executive was traveling alone.
- When associates are accompanied by their spouses on Company business trips, as approved by the Manager in Charge, those costs which relate directly to their spouse should be reported to the Payroll Manager.

NON-REIMBURSEABLE EXPENSES.

- The Company will not reimburse associates for personal expenses incurred while traveling on Company business. Examples of such non-reimbursable expenses are:
- Personal entertainment (theater, movies, sporting events, in-hotel room movies, etc.).
- Laundry, if trip lasts less than 5 days.
- Memberships in airline clubs.
- Other personal items (i.e., haircuts, shoe shines, clothing, briefcases and luggage).

GENERAL

SAFETY AND HEALTH

- The Company has long been a proponent of maintaining high standards of health and safety in our work environment, be it within our offices or driving on behalf of the Company.
- Safety is the responsibility of all associates. We are all responsible for recognizing hazards, correcting them, making certain that safe working conditions exist on the job. Associates are also responsible for following safe operating practices in the performance of their jobs, to include vehicle driving. We are all responsible for the prevention of accidents.
- Each division promotes safety and health through the Company’s Safety and Health program and Company Safety Committees.

TUITION ASSISTANCE

- The Company may offer tuition, fee, and book purchase assistance to full-time associates interested in improving job performance or enhancing their potential for advancement. The Company will pay 50% of tuition, fees, and book purchases at accredited schools for job-related courses, up to a maximum of $2,000 per year. If you wish to receive assistance, you must receive prior approval from your supervisor, department head and Manager in Charge. Submit a Check Request Form to the appropriate member of your management after successful completion of the course.
PERSONAL MAIL OR TELEPHONE CALLS

- The Company's facilities are not designed to handle personal mail. Your cooperation is requested in having all personal mail addressed to your home. Under normal circumstances, calls are to be received and placed only during breaks and lunch hours. Every effort will be made to reach an associate in an emergency. Sometimes it is not possible to reach an associate, therefore, a message will be taken and given to the associate as soon as they are located. No personal long distance calls are allowed.

MAINTENANCE OF WORK AREA

- Work areas should be maintained in a neat and orderly fashion. We prefer that associates not eat at their workstation during Company hours as this presents an unbusiness-like appearance. Should it be necessary to do so, we ask that the area be cleaned up and put back in order in a prompt fashion. At the end of the workday, files should be replaced and a general "clean-up" of all work areas should be accomplished before associates leave.

- Personal belongings should be placed in areas which have been designated for such articles and not left on desks. Articles of personal property found on the premises should be returned to the owner, if known, or turned in to the supervisor of that area. It is expected that associates will exercise reasonable care with respect to their personal property.

PROTECTION OF VALUABLES

- The Company’s insurance does not cover personal losses on either Company premises or in Company vehicles. Considerable care should be exercised in protecting personal valuables as well as documents which are confidential or valuable to the Company. Under no circumstances should purses and other valuables be left unattended on desktops or in plain view.

GARNISHMENTS

- Normally, the Company will not help creditors in the collection of personal debts from its associates. However, under certain legal procedures known as garnishments, levies, judgments, etc., the Company may be compelled by law to take action.

- If your wages are attached, we are required by law to withhold a specified amount of your earnings. Prior to any action being taken, however, you will be notified. Every precaution will be taken to ensure that your personal information is kept confidential.

TRAFFIC TICKETS

- Under no circumstances will the Company assume responsibility for any parking, mechanical, or moving violation tickets received by associates.

KILOMETER REIMBURSEMENT POLICY

- Associates may be eligible for kilometer reimbursement for use of their personal vehicles to conduct Company business. The actual rate is maintained and published separately by the Accounting Department. Consult with your supervisor or your Manager In Charge for details.

- The Company reserves the right to conduct a separate kilometer reimbursement policy based on business agreements.

- All Associates who drive personal vehicles to conduct Company business must maintain adequate records documenting vehicle use for tax purposes. All kilometers from home to the first work location of the day and between the last work location of the day and home is considered personal.
VEHICLE LIABILITY INSURANCE

- Liability limits on all personal automobiles driven for Company business must reflect, at the very least, the minimum liability coverage specified by your province of residence.

PARKING

- Parking areas are available for associates. Associates should observe a safe speed limit while moving through the parking areas and refrain from parking in assigned spaces for handicapped drivers or other specially marked areas. The Company cannot accept responsibility for your vehicle or its contents. All associates, visitors, and guests park at their own risk.

SMOKE-FREE ENVIRONMENT

- Smoking is prohibited in all Company office spaces. This includes private offices, workstations, common areas, or Company vehicles. Violation of this policy may result in the associate’s termination.

- The Company is extremely interested in minimizing the impact of the harmful effects of smoking on all associates. Smoking is directly linked to serious health problems and early death. Further, secondary smoke inhalation has been established as a serious health risk and it may also contribute to an early death. Statistics indicate that non-smokers have fewer health problems than smokers and make fewer visits to the doctor.

- Associates who want to stop smoking should contact their Human Resources Coordinator for information on available avenues of help.

CELLULAR TELEPHONES

- The Company will not pay for the acquisition, installation or base service associated with a Cellular Telephone unless approved by the Manager in Charge.

RETURN OF COMPANY PROPERTY/EQUIPMENT AT TERMINATION

- It is understood that all property/equipment issued by the Company to the associate during the course of employment will be returned by the terminating associate to his/her supervisor, or other Company designated-associate, prior to or at termination.
EMployment Acknowledgement

(Company’s Copy)

This is to certify that I have read the Company Full-Time Associate Policy Manual and that I understand the policies, practices, and procedures contained herein.

I agree that I will comply with all the Company’s policies and work rules as a condition of my employment.

I understand that policies may be changed at any time and will be applied to all associates, including associates hired prior to the change.

I specifically agree that if my employment is terminated for reasons other than cause, I will accept, as the appropriate common law reasonable notice of termination, the amount of advance notice of termination required to be given under the employment standards statute in the province in which I work, or pay in lieu thereof.

__________________________________________  ____________________________
Associate’s Signature                            Date of Acknowledgment

__________________________________________

Please Print Name

EMPLOYMENT ACKNOWLEDGEMENT

(Associate’s Copy)

This is to certify that I have read the Company Full-time Associate Policy Manual and that I understand the policies, practices, and procedures contained herein.

I agree that I will comply with all the Company’s policies and work rules as a condition of my employment.

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____________________________________  ______________________________________
Associate’s Signature                  Date of Acknowledgment

____________________________________
Please Print Name

*Return this “Employment Acknowledgement” page to your supervisor or Human Resources Coordinator within five (5) working days of receipt.