

**COLLEAGUE**

**HANDBOOK**

**2018 Handbook**

Baldwin Krystyn Sherman Partners

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**WELCOME TO BALDWIN KRYSTYN SHERMAN PARTNERS**

Welcome to **Baldwin Krystyn Sherman Partners (BKS-Partners)!** We are excited that you have chosen to become a part of our firm. You were selected to join BKS-Partners because you have the skills, abilites and commitment needed to help us deliver world class service to our stakeholders.

We hope you will find your job challenging and rewarding and will enjoy with us the special feelings of satisfaction that comes with doing a job well. As a colleague of our firm, the importance of your contribution cannot be overstated. Our goal is to help our stakeholders succeed. You are an important part of this process and your work directly influences our reputation and results.

This handbook will explain many of the benefits you will enjoy and responsibilities you will have as a BKS-Partners colleague, as well as some of the procedures that enable our firm to run smoothly and regulations we are required to communicate and follow.

This handbook is not an employment contract and should not be relied upon as one. The policies contained in this handbook may be amended at any time by leadership and without prior notice. The handbook is available on our firm’s SharePoint site and you will be advised when updates take place.

Although this handbook summarizes the various benefit plans offered by the firm, please refer to the actual plan documents and summary plan descriptions if you have specific questions regarding the benefit plans. This handbook does not guarantee any benefits.

This handbook is not intended to replace communication between colleagues and leadership. You are encouraged to contact your Managing Director, Team Lead or other member of the Leadership group if you have any questions or if there is something we can do to help you succeed and grow with us.

Once again, we are glad you are here – **welcome to the team!**



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## **WELCOME TO BKS-PARTNERS!**

## We are thrilled you have joined our merry band of passionate insurance geeks and that you are prepared to help us fulfill our purpose and achieve our vision!

|  |  |
| --- | --- |
|  | ***Our purpose is to deliver indispensable, tailored insurance and risk management insights and solutions to ensure our clients have the peace of mind to pursue their dreams, purpose and passions.***  ***Our vision is to be regarded as the preeminent insurance advisory firm fueled by relationships, powered by people and exemplified by client adoption and loyalty, colleague development and engagement as well as operational acumen and evolution.*** |

**WHY IS IT SO IMPORTANT TO US?**

How well you interact with fellow colleagues and those whom we serve, as well as how well you engage in feedback and activities to continuously improve, will contribute greatly to your success. We will provide you with the support resources to succeed and have established a culture that allows you to positively contribute to making each day as satisfying and rewarding as possible.

**WHAT DO WE EXPECT OF YOU AS YOU GET STARTED?**

You have an important role at our firm and we expect that you agree to perform your assigned responsibilities to the very best of your ability. Regardless of the years of experience you had when you joined us, your first responsibility is to master your own job responsibilities and follow through with them promptly, correctly and consistently in alignment with our Azimuth. BKS-Partners has heavily invested in opportunities for personal and professional development and you are encouraged to take full advantage of them. As a professional, you will be held responsible for your own actions and for maintaining standards of performance and behavior that reflect BKS-Partners’ status in the industry. While ramping up in your role, make sure you understand the standard of performance and behavior expected, and conduct yourself accordingly.  
  
We are continuously improving the quality of the service we provide and our work environment so we encourage you to voice your opinions and contribute openly.

**WHAT SUPPORT CAN YOU EXPECT OF YOUR LEADERS?**

We believe in direct access to leadership and are dedicated to making BKS-Partners a firm where you can approach any member of the leadership team, from your direct manager to the partners, to discuss any thoughts or concerns.

Your leadership will be an incredible source of support and guidance. It is important to note; however, that we strongly believe you should have the right to make your own choices in matters that concern and control your life. HR is available to guide you should you encounter any sensitive matters.

This guidebook offers insight on how you can perform positively and to the best of your ability meet, build strong peer relationships, and exceed our expectations. If you have any questions, do not hesitate to reach out to your leader or HR.

**Again, welcome! We look forward to seeing what you can do and sharing the amazing world of BKS with you!**

**CULTURE OF INCLUSION AND BELONGING**

BKS strives to create a Culture of Inclusion and Belonging. We believe in an environment based on the values of diversity, mutual respect, understanding and cooperation.

Embracing diversity only enhances our culture, and drives our business success. We are a firm uniquely dependent on the skill and dedication of our colleagues who differentiate us in the marketplace and provide us with a competitive advantage.

BKS believes that advancement and rewards should depend solely on ability, performance, and contribution to our firm goals without regard to race, sex, color, religion, age, national origin, pregnancy, sexual orientation, veteran status, gender identity and expression, genetic information or disability, and other perceived differences that do not relate to ability, performance, and contribution at work. Ensuring that all aspects of our diversity are valued in our culture is the responsibility of every BKS colleague and providing such a culture is BKS’ commitment.

SPECIFIC EMPLOYMENT INFORMATION

**EMPLOYMENT CATEGORIES**

While you are employed by BKS-Partners you will fall into one of four categories:

1. ***Full-time Regular Colleagues*** are routinely scheduled to work at least 40 hours per week and are eligible for all firm benefits.
2. ***Part-time Regular Colleagues>25*** are routinely scheduled to work between 25-39 hours per week and may be eligible for all firm benefits. PTO and Holiday time are prorated as a lump sum for exempt colleagues. For non-exempt colleagues, PTO and Holidays are prorated on a weekly accrual based on hours worked.
3. ***Part-time Regular Colleagues<25*** are routinely scheduled to work less than 25 hours per week and are eligible to participate in the firm’s 401k plan.
4. ***Full-time or Part-time Temporary Colleagues*** are scheduled to work as needed, are paid on an hourly basis, and are not eligible for any firm benefits.

In addition, each colleague will be classified as nonexempt or exempt based on their job responsibilities and supervision status. Your Managing Director or Team Lead will advise you of your employment status.

* ***Non-exempt Colleagues***are those who are generally compensated on an hourly basis. This classification entitles colleagues to overtime pay. Nonexempt colleagues are normally paid one and one-half times their hourly rate for hours worked in excess of forty (40) hours in any workweek.
* ***Exempt Colleagues*** are those whose job assignments meet the federal and state requirements for overtime exemption. Exempt colleagues are compensated on a salary basis and are not required to be compensated for overtime pay.

**INTRODUCTORY PERIOD**

The first 90 days of employment are considered an introductory period, during which time you should become adjusted to your work and to fellow colleagues. During this time, an assessment will be made of your alignment with the Azimuth, performance, and overall suitability for the position. Your employment may be terminated without notice at any time during the introductory period.

**EMPLOYMENT RECORDS**

The firm maintains employment documentation on each colleague. The documentation files include such information as the colleague’s job application, resume, records of training, documentation of performance appraisals and salary adjustments, and other pertinent employment records.

Employment files are the property of the firm and access to the information they contain is restricted. Colleagues who wish to review their own file should contact the human resources director to schedule a convenient time to review the file. The firm reserves the right to deny access to a colleague’s file.

Each colleague is responsible for providing accurate and timely information to Payroll and/or Human Resources, including:

* Name and Telephone Number
* Address
* Person to be contacted in case of emergency

**HOURS OF OPERATION**

BKS-Partners is open for business Monday through Friday from 8:30 am to 5:00 pm. After hours, reception turns the phones on night ring mode where callers are directed to an automated voicemail system.

## **DAILY WORK SCHEDULE**

The firm’s normal work schedule consists of five 8-hour days, generally Monday through Friday, for a minimum of 40 hours per week. Your Managing Director or Team Lead will work with you to establish your normal hours to be one of the following:

* 7:30 am to 4:30 pm (60 minute lunch)
* 8:00 am to 5:00 pm (60 minute lunch)
* 8:30 am to 5:30 pm (60 minute lunch)
* 8:00 am to 4:30 pm (30 minute lunch)
* 8:30 am to 5:00 pm (30 minute lunch)
* 9:00 am to 5:30 pm (30 minute lunch)

Work schedules may be adjusted as deemed necessary by leadership, taking into consideration the firm’s business needs as well as colleagues preferences. For payroll purposes our work week is Monday through Sunday.

## **ATTENDANCE**

Regular and punctual attendance is an essential responsibility you owe to the firm and your fellow colleagues. Any tardiness or absence causes problems for fellow colleagues and team leads. When a colleague is absent, others must perform the work, which diminishes the smooth functioning of your business segment. If you must be away from the office or if it is necessary for you to leave work during working hours, you should notify your Managing Director or Team Lead as soon as possible. Colleagues are to utilize their PTO prior to any request for unpaid time off. A colleague needing unpaid time off is to complete a request for FMLA or Personal Leave of Absence. Without these requests, any unpaid time off is considered excessive absenteeism.

Non-exempt colleagues are required to accurately enter all hours worked utilizing the time reporting system. Misrepresenting hours worked may result in disciplinary action, up to and including termination.

Job Abandonment is defined as 3 days no call/no show and may result in termination.

## **TELECOMMUTING/REMOTE ACCESS**

BKS-Partners recognizes the positive impact flexibility can provide. We offer a telecommuting option to eligible colleagues in order to maximize the use of technology while maintaining our high level of standards in client service.

Exempt and non-exempt colleagues requesting remote access must be pre-approved by their Managing Director or Team Lead, and Human Resources.

Guidelines:

1. The colleague understands that home-based status is a privilege, not an automatic benefit of employment at BKS. BKS could decide to continue the program at a specific staffing level or expand the program to help meet its obligations. In the event it proves not to be beneficial to either party, BKS could decide to discontinue the entire program or discontinue the program on an individual basis. The colleague will be given a three month trial basis.
2. Monthly updates will be held with Team Lead to discuss performance and to ensure that work relationships and productivity remain stable. Work-from-home status will be evaluated and reviewed at the end of the three month trial basis.
3. Colleagues must have a performance rating of “Getting It Done” of 3.5 or higher and are required to complete six months of employment before being eligible to telecommute.
4. Interested colleagues may telecommute up to 2 days per week based on anticipated commute time.
5. Scheduling will be up to each Managing Director or Team Lead as on-site coverage must be maintained.
6. Colleagues should maintain same work hours as when in office – the predetermined schedule should be maintained. If the colleague needs a modification to the established schedule, including time off, normal procedures are followed to make the request. PTO will be appropriately charged and any other modification would be administered in a similar manner to a non-work at home situation.
7. Expectations include that a quiet, business-like, environment will be maintained and that the colleague will continue to exude a professional demeanor. This will include a room that is designated with a professional work environment free of traditional household/family distractions (e.g. children, pets, household vendors, unusual sounds or noises).
8. Confidentiality of client information is of utmost importance and the colleague is expected to take the necessary steps to protect it at all times. Any breach of client confidentiality will result in the appropriate disciplinary action. The colleague is expected to protect the client information by signing off their computer when it is not in use. The home office should be located in a private area of the home, and the worksite should be free of interruptions from non-business related sources during work hours. The home office should be locked anytime the colleague steps away from the workstation. All equipment has been installed in the colleague’s home for the express purpose of working for BKS. Any other use of this equipment is not permitted. Refer to BKS Information Security Policy and Computer Use Policy for specific information.
9. This program involves some cost borne by the colleague. The colleague will be responsible for office supplies not provided by BKS (minor supplies including pens, etc.). The colleague will also be responsible for providing an appropriate workstation (i.e. desk and chair). Pursuant to ergonomic inspection, BKS reserves the right to approve the appropriateness of the workstation.
10. The colleague will be responsible for any additional phone line charges, VPN connection to the Internet, DSL/Broadband/Fiber Optic connection to the Internet, and a computer router with a physical firewall, surge protector, and cable.
11. BKS will provide primary maintenance for the BKS-owned equipment installed and will retain ownership of equipment. The colleague will not add hardware or software to the equipment without written approval from the IT Director. BKS reserves the right to enter the premises to inspect or provide maintenance to equipment with reasonable notice. Any maintenance necessary because of irresponsible behavior on the part of the colleague or another person at the work site will be the responsibility of the colleague. Irresponsible behavior resulting in damage would be inclusive of spills or equipment being damaged in any way other than normal use, such as being knocked on the floor. The colleague will be expected to take precautions to protect all equipment.
12. BKS cannot guarantee Internet/server connectivity. Remote colleagues will need to notify BKS-IT immediately if there is any interruption to internet connectivity. In the event the colleague loses connectivity for any reason beyond a 2 hour time frame, the colleague could be required to come into the office or take PTO for the day. The colleague will be required to adjust his/her work schedule during any scheduled announced system downtime.
13. The colleague will be required to attend meetings onsite to include but not be limited to Monthly Committee meetings, Staff meetings, Performance Evaluations, Monthly Audits, if applicable and Educational Workshops as deemed appropriate. Mileage for attendance at these meetings will not be compensated.
14. Any printed BKS material is to be destroyed by use of a paper shredder.
15. The colleague will be expected to maintain the established productivity and quality standards. If productivity and/or quality declines than the colleague and Managing Director or Team Lead will reassess the Agreement.

Unfortunately, some positions do not qualify for telecommuting. We apologize that we are not able to accommodate all positions. Furthermore, colleagues in related positions must have a 2-20 license; 4-40 license holders are automatically ineligible. Eligible Positions include:

* Advisors
* Account Managers/Benefit Consultants/Relationship Managers
* Analysts
* Administrative Assistants
* Business Segment Leader/Managing Directors, as business requirements allow

Should they choose to telecommute; eligible colleagues agree to follow our telecommuting requirements. All other firm policies and procedures will be followed.

Based on the business needs of the firm and/or Business Segments, some colleagues may be working remotely on a full-time basis.  Remote colleagues agree to follow  our telecommuting requirements, and are required to sign a BKS – Telecommuting/Work from Home Agreement. All other firm policies and procedures will be followed.

## **LUNCH AND BREAKS**

BKS-Partners makes available a 30 minute or 60 minute lunch period to all colleagues depending on the colleague’s stated schedule. To minimize disruptions in service, all lunches should be taken during a period from 11:30 am to 1:30 pm. Your Managing Director or Team Lead will provide your lunch schedule based on staffing coverage. Lunch periods are required and considered unpaid time and are not counted as time worked and are to be taken away from your work area, to ensure that your time is uninterrupted.

The firm does not have an official policy regarding breaks. Abuses, including excessive number of and/or lengthy breaks, will be addressed by your Managing Director or Team Lead.

## **OVERTIME**

Overtime is time actually worked over 40 hours in the same work week and as otherwise required by state and federal law. All non-exempt colleagues will be paid in accordance with the requirements of law. Your Managing Director or Team Lead must approve any overtime worked in advance. Exempt colleagues are not eligible for overtime pay. Paid Time Off (PTO) and Holiday time are not added in when calculating overtime hours.

## 

## **PAY PERIODS**

You will be paid semi-monthly (15th & the last day of the month) with the exception of holidays or other office prescheduled closings. For your convenience, you have the option of receiving a payroll check or being paid through our direct deposit program.Direct deposit is our primary form of payroll processing. You may sign up for direct deposit at any time and may change your direct deposit account(s) at any time by completing a direct deposit change form and providing it to payroll. For payroll purposes our work week is Monday through Sunday.

**PAYROLL DEDUCTIONS**

BKS-Partners is required by law in some circumstances to recognize certain court orders, liens, and wage garnishments. When the firm receives a notice of a pending garnishment or wage assignment, you will be notified.

Additionally, the firm is required by law to make proper deductions from your earnings on your behalf. Amounts withheld vary according to your earnings, marital status, government employment regulations, and other factors. Mandated withholdings include Federal Income and Social Security (FICA) Taxes. Other voluntary deductions may be deducted from your paycheck, including: Health insurance coverage, dental insurance coverage, 401(k), or any other offered deductions that can be elected by a colleague.

## **DRESS CODE**

BKS-Partners wants you to work in comfort. For those who aren’t meeting with clients on a specific day (in the office or outside), feel free to dress casually every day of the week including jeans and sneakers. See “Dress this Way” for specifics about our super casual and professional dress standards. Never put yourself in a position to have to apologize for your attire.  We encourage colleagues to make a nominal charitable donation to *Casual for a Cause* for those who wish to make donations to charitable organizations voted on by colleagues in exchange for dressing casual.

## **EMPLOYMENT** **ANNIVERSARY**

* ***Anniversary Date*:** The first day you report to work at BKS-Partners becomes your “official” anniversary date.
* ***Temporary and Super-Flex Colleagues****:* If you were first hired for our firm on a temporary basis or as a super-flex colleague and converted to regular status, your anniversary date will be based on your original date of hire.

**BENEFITS**

All eligible regular full-time colleagues working at least 25 hours per week will receive a summary description of the benefits offered during new hire benefit enrollment. The benefit descriptions, which will be updated as necessary, can be located on SharePoint. If you need detailed information regarding benefits, please contact Human Resources or access this detail using the Asure system.

BKS-Partners provides the following benefits at no cost to eligible colleagues:

|  |  |
| --- | --- |
| * Colleague Life and AD&D * Short Term Disability * Long Term Disability * Telemedicine * Employee Assistance Program (EAP) * Corporate Discounts | * Approved Continued Education * Approved Professional Designations * Paid Parental Leave * Adoption Assistance * Business Travel Coverage |

BKS-Partners offers the following benefits to eligible colleagues who participate in the cost:

|  |  |
| --- | --- |
| * Medical * Dental * Vision * Health Savings Account (HSA) * 401k * Additional Colleague Life and AD&D | * Dependent Life and AD&D * Group Excess * Identity Theft * Accident * Critical Illness * Dependent Care Spending Account |

We have a Section 125 plan which allows colleagues to pay for their portion of the cost of most of these coverages on a pre-tax basis. The IRS requires that enrollment in these plans remain intact for one year unless you have a qualified family status change. See the specific benefits plans or Human Resources for more details.

## **HOLIDAYS**

The firm pays regular full-time and regular part-time colleagues for the following 9½ holidays:

* New Year’s Day January 1
* Martin Luther King, Jr. Day Third Monday in January
* Good Friday (1/2 day) Friday before Easter
* Memorial Day Last Monday in May
* Independence Day July 4
* Labor Day First Monday in September
* Thanksgiving Day Fourth Thursday in November
* Day after Thanksgiving Fourth Friday in November
* Christmas Eve December 24
* Christmas Day December 25

When these holidays fall on a weekend, you will be advised on which day Baldwin Krystyn Sherman Partners will recognize the holiday. You can also reference SharePoint for the holiday time off.

## **PAID TIME OFF (PTO)**

### Baldwin Krystyn Sherman Partners provides two types of paid time off (PTO) from work. Regular PTO may be taken for any reason, including illness, vacation time, and other personal time away from work. The other is Community Service PTO which may be taken to volunteer for any charitable organization during normal business hours. There is no PTO rollover, so all allowed PTO must be used by December 31.

### Regular PTO Accrual

### Full-time colleagues accrue Regular PTO in accordance with the schedule below. Monthly PTO accrual is calculated based on your years of completed employment. On January 1 of the year of your qualifying anniversary date for an increase, you will receive that year’s increase in days for use throughout the year, prior to your actual anniversary date. Part-time colleagues receive a pro-rated amount of Regular PTO. Temporary and Super-Flex colleagues are not eligible for any type of PTO.

Unscheduled Regular PTO may be taken only for a colleague’s own illness or injury, or that of the colleague’s spouse or dependent child. Experienced New Hires PTO accrual will be reviewed when they enter BKS with applicable job experience, not to exceed 20 calendar days per year.

|  |  |  |  |
| --- | --- | --- | --- |
| **Years of Completed Employment**  **(Based on Anniversary Date)** | **0-3 Years** | **4-5 Years** | **6-10+ Years** |
| **Monthly Hourly Accrual** | 10 | 13.34 | 16.67 |
| **Days Per Year (hours)** | 15 (120) | 20 (160) | 25 (200) |
| **Carry Forward into New Calendar Year** | Not permitted | | |

### Regular PTO Requests

Colleagues must give notice before using PTO for vacation. For vacations of a week or more, colleagues should give at least two weeks’ notice. Shorter absences require anywhere from a week to a day's notice, depending on your Managing Director or Team Lead’s need for advance planning and the impact of your absence on productivity and operations. Colleagues should note that PTO time does not entitle individuals to take time off without notice and approval.

### Paid Parental Leave

This benefit provides a BKS New Mom or New Dad 50% of weekly pay up to $2,000/week for two weeks to care for a new child as a result of birth or adoption (other than for the adoption of a step child).  This benefit must be used within 12 weeks of the birth or adoption and is granted once in a 12 month period.  This is in a addition to other policies that may be applicable including PTO, Short Term Disability and/or FMLA.

### Community Service PTO

### A critical component of our core values is for each of us to be Community Minded, to create a personal value proposition for the communities we are privileged to serve. To assist you in achieving this, we extend each colleague two Community Service PTO hours per month to use to volunteer in the community during our normal business hours. We encourage you to find an organization you are passionate about and immerse yourself in helping them achieve their mission.

### Eligible organizations include any local, state or national not-for-profit (501c3) organization whose primary goal is charitable and/or educational including churches and schools.

### In addition, BKS-Partners supports dozens of not-for-profit organizations with a variety of valuable missions. Your Managing Director or Team Lead or any Partner can assist you in identifying the organization that best matches your personal goals.

### Please note that while Community Service PTO accrues at a rate of two hours per month, your 24 hours of Community Service PTO hours may be used in any block of time including full days. Colleagues must request Community Service PTO hours in advance and should be prepared to provide details of the service they will be providing the organization. Unused Community Service PTO does not carry forward and is not paid out if a colleague’s employment terminates.

### Scheduling PTO

To request scheduled PTO, seek approval from your Managing Director or Team Lead after first referencing the PTO Calendar to determine if any other colleagues already have the time-off approved. To make a request, enter the desired time in the online Time and Attendance portal. Make sure to indicate the type of PTO that is being requested (regular, community service, etc.). Specific instructions on how to submit a request can be found in the Time and Attendance guide on SharePoint. In approving scheduled PTO requests, we will attempt to accommodate all colleagues, however, approval will only be granted if doing so does not put an undue service strain on the business segment. To receive approval for unscheduled PTO, notify your Managing Director or Team Lead as soon as you know you are going to be absent.

Exempt colleagues must use PTO for otherwise unexcused absences from work. If a colleague is not feeling well, it is always recommended that they stay home. PTO in increments of two hours will be taken from an exempt colleague who will need time off for a personal appointment or illness that occurs during a portion of the business day. Nonexempt colleagues must use PTO for otherwise unexcused time away from work during their regularly scheduled hours. Your PTO benefits will be fully integrated with other benefits available to you so that at no time will you be paid more than your regular compensation. Colleagues will not accrue PTO during leaves of absence or other periods of inactive service.

PTO requests should be taken in whole hours and require a two hour minimum request.

In the event a colleague requires time off under the Family and Medical Leave Act (FMLA), any unused PTO will be applied concurrently unless otherwise arranged with the Managing Director or Team Lead.

### Rate of Pay

PTO pay is computed at each colleague's base pay rate. It does not include overtime or any special forms of compensation such as incentives, commissions, or bonuses.

## 

## **CERTIFICATION AND REINSTATEMENT**

Certification by your health care provider may be required for absences due to your illness or injury of three or more consecutive work days or for intermittent absences due to the same reason. A health care provider's certification may also be required prior to reinstatement after one of those absences. A health care provider's certification may also be required in other circumstances. It is your responsibility to apply for any disability benefits for which you may be eligible as a result of illness or disability, including state disability insurance, workers' compensation insurance, and/or any disability insurance benefits for which you qualify.

## **TERMINATION**

If the firm terminates a colleague’s employment or if a colleague voluntarily terminates employment with at least a two week written notice, the colleague will be paid for accrued and unused PTO. PTO stops accruing at the notice of termination. Should the parting colleague have a negative balance for any reason, those hours are subject to reimbursement via payroll deduction from the last paycheck.

## **BEREAVEMENT LEAVE**

Recognizing that a time of bereavement is very difficult, every effort will be made to ensure that a bereaved colleague is able to attend to family matters. Colleagues should notify their Managing Director or Team Lead immediately.

Absence due to a death in the immediate family will be paid to colleagues for up to 5 business days. It is imperative that colleagues utilizing bereavement time attend funeral services for the deceased. The immediate family is defined as the colleague’s parents, step-parents, parents in-law, spouse, domestic partner, child(ren), step-children, sibling, grandparents, and grandchildren. You may be eligible for 1 paid day for the death of a non-immediate family member.

Any additional time needed can be used from your PTO balance at this time with the approval of your Managing Director or Team Lead. Additional unpaid time off will be granted to allow for any arrangements that must be made in association with the death.

ADOPTION ASSISTANCE POLICY

BKS-Partners supports colleagues in the decision to adopt children. Choosing to adopt a child represents a large financial commitment, not only in adoption fees, but also in expenses throughout the child’s life.  We will reimburse certain expenses up to $5,000 per adoption that are incurred in the legal adoption of a child, as long as the adoption meets certain eligibility requirements. This policy will pay out a maximum of $15,000 per colleague.

Full-time colleagues are eligible for this reimbursement of costs, assuming they have been employed with us for at least six months. This policy does not extend to the adoption of children already related to you by blood or marriage.

Expenses that are eligible for reimbursement include:

* Adoption agency fees
* Legal and court fees
* Medical expenses for the birth mother that are not otherwise covered
* Travel expenses incurred in picking up the child (including meals and accommodations)
* Other expenses incurred in the legal adoption of the child that do not violate state or federal laws

To receive reimbursement, colleagues must complete the Application for Adoption Assistance form (available from Payroll) and provide additional documentation of the expenses. This form must be completed within 45 days of the child being permanently placed in the home (the permanent placement date is often sooner than the final adoption date). Please return the form to Payroll upon completion.

## **JURY DUTY LEAVE**

We encourage you to fulfill your civic responsibility by serving on a jury when required to do so. If a regular full-time or part-time colleague is called for jury duty, the colleague will be paid for days they would have normally been scheduled to work (and for the number of hours they would have normally been scheduled to work), to a maximum of five (5) working days. Jury duty pay will not be counted as hours worked for determining overtime. If you are required to serve beyond the five working day period, you may use any available paid time off due to you or you may request an unpaid leave of absence.

If you are called for jury duty, you must notify your Managing Director or Team Lead as soon as possible so arrangements can be made to accommodate your absence. Provide a copy of the Summons along with your notification to Human Resources so your Jury Duty time can be paid. Of course, you are expected to report to work whenever the court schedule permits.

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## **CONTINUING EDUCATION/LICENSING REIMBURSEMENT/COMPLIANCE**

The firm will reimburse licensed colleagues for approved continuing education courses required to maintain licensing. Reimbursement must be pre-approved by your Managing Director or Team Lead and will be provided only for courses passed. If payment is made by the firm for any approved course expenses and the course is not passed, the colleague will reimburse the firm for the course expenses the firm paid for. Approved education courses will include only those courses that provide required continuing education credit. Additional courses can be requested by and/or approved by your Managing Director or Team Lead for areas where improvement is required. The firm will not pay for travel expenses associated with out of town continuing education unless those classes are not available in this area and the expense was approved in advance.

Should a colleague terminate employment with the firm, any future classes that the colleague has already registered for will be credited to the firm.

LICENSING EXPENSES

*NOTE – Detailed information for obtaining licensing and requesting reimbursement for licensing can be found on SharePoint under Administrative Forms > Colleague Licensing*

*Required Licenses:* A colleague will initially incur their own expenses in obtaining their licensing; however, you will be reimbursed by the firm once the state exam is passed. Expenses eligible for reimbursement include the required book and study guide, the cost of the required course, the cost of one state exam and the cost of finger printing. The firm will not reimburse colleagues for optional crash courses, flash cards, etc. To be reimbursed, present a copy of your license to Human Resources, as well as submit one with a completed expense report including the appropriate receipts. If payment is made by the firm for any approved course expenses and the course is not passed, the colleague will reimburse the firm for the course expenses the firm paid for.

If you are hired without the proper license, your job offer will indicate when you must successfully complete your state exam. In general, it will be expected that a new hired colleague will obtain their license within the first 90 days of their start date. Prior to a position or location change an existing colleague must be appropriately licensed. If you need assistance in covering the cost of reimbursable licensing expenses, please contact your Team Lead and they will work with Human Resources to ensure payment.

*Optional Licenses:* A colleague in good standing may wish to pursue an additional license as part of their professional development plan. If approved, the expense reimbursement will follow the policy outlined under Required Licenses.

**Continuing Education Licensing Expenses**

The firm will reimburse licensed colleagues for approved continuing education courses required to maintain licensing. Reimbursement must be pre-approved by your Managing Director or Team Lead and will be provided only for courses passed. Approved education courses will include only those courses that provide required continuing education credit. Additional courses can be requested by and/or approved by your Managing Director or Team Lead for areas where improvement is required. The firm will not pay for travel expenses associated with out of town continuing education unless those classes are not available in this area and the expense was approved in advance.

Should a colleague terminate employment with the firm, any future classes that the colleague has already registered for will be credited to the firm. If a colleague voluntarily terminates employment within 12 months of earning a license, BKS-Partners will deduct the pro-rated reimbursement of the license in 1/12s increments for the months remaining in the first year. In addition, upon termination, the firm will terminate carrier appointments on your behalf.

**Notification of Continuing Education Licensing/Compliance**

BKS endeavors to remind you of your continuing education requirements, however, you are solely responsible for tracking and any fine or penalty is your responsibility. As a courtesy, you will be notified, via email, at 60, 45, and 15 days days prior to the expiration of your compliance period.

Keep in mind, CE’s completed after the deadline―even one day late―are subject to all rules and penalties of the Florida Department of Financial Services.  Penalty fees and/or fines are not eligible for reimbursement by BKS-Partners unless BKS-Partners failed to notify you of your compliance period ending as described above. To be consistent with Insurance Regulations, any colleague whose license is out of compliance may not conduct any prospect or client meetings and cannot receive commission income until the license becomes compliant again.

You have only until the last day of your birth month to complete your Continuing Education requirements. CE requirements completed even one day late will put you into a deficiency status with the state and subject to a $250 fine and/or your carrier appointments will be terminated by the state.

Anyone who has had administrative action taken against them (such as paying a fine for late CE’s) will be required to disclose this on any documents requesting this information. This includes, but is not limited to, the following:

* carrier appointment applications/renewals
* new license applications/renewals
* non-resident license applications/renewals

This could result in appointment terminations and/or rejections of license applications/renewals. Please see Human Resources or your Managing Director or Team Lead, for more information or should you have any questions.

## **COLLEAGUE REFERRAL BONUS PROGRAM**

At BKS-Partners, we believe you are our best source for identifying other qualified professionals. To show our appreciation, BKS-Partners will pay you **$2,500.00 for every Analyst or Operations Team** referral that we hire and **$5,000 for an Advisor, Leadership, Relationship or Account Manager** referrals.

Once your **referral completes 90 days** of employment, your referral bonus will be added to your next paycheck.

To make a referral, please email the resume to Human Resources and your Leader and include why you think they would be a great fit.

Keep in mind:

* You are eligible for a referral award only when you refer external candidates. *A referral is when you bring the candidate’s name and resume to us versus when we have the candidate’s resume and request an endorsement or reference from an internal colleague.*
* Colleagues and Team Leads involved in the hiring decision for a particular position are not eligible for referral awards for that position.
* Only one referral award can be given per candidate—first in gets the referral.
* Both referring and referred colleagues must be actively employed with BKS-Partners at the time the bonus is awarded in the referred colleague’s paycheck.
* Although we do not pay for Intern referrals, we will pay if they are hired full time and complete 90 days of employment.
* If referring to a BRP entity, you will be paid within their bonus structure.
* If you are eligible for a referral bonus in addition to your regular wages, over-time and/or commissions, you must be employed by us on the day payment is made in order to receive this variable compensation.

**CONGRATULATORY AND SYMPATHY GIFTS POLICY**

We want all colleagues to feel valued and respected. One way to demonstrate that is by a consistent expression of congratulations or sympathy in the event of a birth, an adoption or a death of a colleague’s immediate family member. Expressions should generally be limited to $100. All expressions on behalf of BKS should be coordinated by the Executive Assistants (EA’s). This is to ensure that all occasions warranting the expression of congratulations or sympathy are communicated in a timely, consistent and appropriate manner.

Colleagues who become aware of the death of a colleague’s family member should notify their Managing Director or Team Lead as soon as possible. They will advise an Executive Assistant on how to best express congratulations or condolences.

In the event of a colleague’s marriage, BKS partners will provide a consistent congratulatory gift/gift card. BKS does not provide for gifts that recognize showers and/or birthdays.

**EMPLOYMENT RELATIONSHIP**

## **EMPLOYMENT AT WILL**

Your employment is an at-will employment, which means that you or BKS-Partners may terminate your employment for any reason, with or without cause or notice, at any time. Nothing in this guidebook or in any oral or written statement shall limit the right to terminate employment at will. No one in the firm has any authority to enter into an employment agreement—express or implied—with any colleague providing for employment other than at-will.

With the exception of employment at will, terms and conditions of employment with the firm may be modified at the sole discretion of the firm with or without cause or notice at any time. No implied contract concerning any employment-related decision or term or condition of employment can be established by any other statement, conduct, policy, or practice.

**EQUAL EMPLOYMENT OPPORTUNITY FIRM**

The firm is an equal employment opportunity firm and strives to comply with all applicable laws prohibiting discrimination based on race, color, creed, sex, sexual orientation, age, national origin or ancestry, physical or mental disability, veteran status, marital status, HIV-positive status, as well as any other category protected by federal, state, or local laws. All such discrimination is unlawful and all persons involved in the operations of the firm are prohibited from engaging in this type of conduct.

In accordance with applicable federal and state law protecting qualified individuals with known disabilities, the firm will attempt to reasonably accommodate those individuals unless doing so would create an undue hardship on the firm. Any qualified applicant or colleague with a disability who requires an accommodation in order to perform the essential functions of the job should contact their Managing Director, Team Lead, Human Resources, or a Partner of the firm.

You should report every instance of unlawful discrimination, regardless of whether you or someone else is the subject of the discrimination. Detailed reports—including names, descriptions, and actual events or statements made—will greatly enhance the firm’s ability to investigate. Any documents supporting the allegations should also be submitted. Based on your report, the firm will conduct an investigation. The firm prohibits any and all retaliation for submitting a report of unlawful discrimination and for cooperating in any investigation. Any team lead or colleague who retaliates against the accuser or those involved in the investigation will be disciplined, up to and including discharge from employment.

If the investigation determines that prohibited discrimination or other conduct which violates the firm policy has occurred, the firm will take corrective action, up to and including termination of employment, against those who engaged in the misconduct. The firm will also evaluate whether other employment practices should be added or modified in order to deter and prevent that conduct in the future. You will be informed of whatever action(s) the firm takes to resolve the situation.

**ANTI-NEPOTISM POLICY**

Members of a colleague’s immediate family will be considered for employment on the basis of their qualifications; however, family members may not report directly to one another. This policy must also be considered when assigning, transferring, or promoting a colleague. For the purpose of this policy, immediate family includes: spouse, parent, child, sibling, in-law, aunt, uncle, niece, nephew, grandparent, grandchild, step-relatives, and members of the colleague’s household. This policy covers all  full-time, part-time, temporary, and super-flex colleagues.

**BACKGROUND CHECKS**

For certain positions, the firm may require background checks. As part of your new hire packet, you signed an authorization allowing us to contact previous firms and references, and to conduct background inquiries. Background inquiries may include criminal convictions, consumer credit, the department of motor vehicles and other reports from various federal, state and other agencies that maintain historical records. In compliance with the Fair Credit Reporting Act, a Summary of Rights is available upon request.

## **PERFORMANCE EVALUATIONS**

All new colleagues will receive a performance evaluation from their Managing Director or Team Lead after their first 60 days of employment, and on completion of their 90-day introductory period.

You and your Managing Director or Team Lead will discuss job performance and goals on an informal, continual, basis. You will also receive an annual performance evaluation during the first quarter of each calendar year. Performance evaluations are conducted to provide both Managing Directors and/or Team Leads and colleagues the opportunity to discuss job responsibilities, identify and correct weaknesses, encourage and recognize strengths, and discuss positive, purposeful, approaches for improving your performance for meeting the job requirements and firm needs. This process includes:

(a) Self-evaluation

(b) Evaluation by leader

(c) Feedback from fellow colleagues

(d) Development planning and execution

If you are eligible for a bonus (i.e. performance based) in addition to your regular wages, over-time and/or commissions, you must be employed by us on the day payment is made in order to receive this variable compensation.

## **BUSINESS ETHICS/CONFLICT OF INTEREST**

## **Code of** **Et****hics Policy**

The firm maintains high ethical standards and professionalism in the conduct of its business affairs and expects the same commitment from each colleague. The intent of this policy is that each colleague will conduct the firm’s business with integrity and comply with all applicable laws in a manner that excludes considerations of personal advantage or gain.

**Prohibition of Improper Payments**

BKS-Partners requires all colleagues to only use lawful practices involving governmental authorities. As a result, incentives offered with the intent of inducing or rewarding specific buying decisions and/or actions are strictly prohibited. No colleague of Baldwin Krystyn Sherman Partners shall offer to make direct or indirect payments of value in the form of compensation, gifts or contributions or otherwise to any of the following:

* Persons or firms employed by or acting on behalf of any client for the purpose of rewarding favorable actions in a transaction.
* Any governmental officials, political parties or officials of a party or candidate for political office, for the purpose of rewarding favorable actions or influence of the official, party or candidate.

The stipulations of this section are not applicable to ordinary, reasonable business entertainment expenses and gifts of no substantial value.

**Reporting to Leadership**

Any colleague who must authorize, make or agree to a payment which may be contrary to this policy must report this information to his/her Managing Director or Team Lead immediately. If a colleague learns that a fellow colleague is engaging in conduct contrary to this policy, he/she must report this information immediately to his/her Managing Director or Team Lead.

**Antitrust Laws**

Antitrust laws are relevant to many business decisions, and those who engage in illegal actions against such laws are subject to fines and imprisonment, or both.  BKS Leadership shall guide the organization in abiding by antitrust decrees applicable to the organization. Baldwin Krystyn Sherman Partners adheres that it will comply with all U.S. antitrust laws applicable to normal business operations and will hold colleagues responsible for abiding by these legislations as well. In compliance with Section I of the Sherman Antitrust Act:

* No colleague shall enter into an agreement (expressed or implied; formal or informal; written or oral) with any competitor restricting any of the following conditions or business offering prices, costs, profits, offerings of products and services, terms of sale conditions, production or sales volume, production capacity, market share, quote decisions, client selection, sales territories or distribution methodology.
* No colleague shall enter into an agreement with a purchaser/lessee restricting the right of the purchaser/lessee to determine the price to resell or lease the product in question. Colleagues may also not enter in such agreements when BKS-Partners is the purchaser/lessee in the agreement.
* The following situations may be in violation of antitrust laws under certain circumstances. Colleagues may not enter into these agreements without consulting Leadership in advance, and obtaining clearance to enter into such agreements.
  + Agreements with clients or suppliers regarding the sales or purchases of reciprocal purchases or sales by customers and/or suppliers.
  + Agreements with purchasers or lessees of products of Baldwin Krystyn Sherman Partners which would restrict customers from using or reselling products as they choose to do so.

**CONFIDENTIALITY**

[Current\_date]

The general nature of our business demands the utmost confidentiality. Each BKS-Partners colleague is required to sign a Confidentiality, Nonsolicitation, and Nonacceptance Agreement and we ask that you comply with its terms. Upon separation of employment from BKS-Partners, colleagues will receive a copy of the signed Confidentiality, Nonsolicitation, and Nonacceptance Agreement.

All records and files maintained by the firm are confidential and remain the firm’s property. Records and files are not to be disclosed to any outside party without the express permission of the Managing Director. In addition, the Colleague Benefits Practice Group is subject to Health Insurance Privacy and Accountability Act (HIPAA) and, as such, requires special training to keep Personal Health Information (PHI) private.

## **OUTSIDE EMPLOYMENT**

The firm recognizes that colleagues sometimes seek additional employment during their off hours. We ask these colleagues to remember that, despite any outside employment, their position with the firm is their prime responsibility. You are required to report any outside employment to your Managing Director or Team Lead for approval.

## **DISCIPLINARY ACTION AND COLLEAGUE CONDUCT**

In order to provide the best possible work environment, colleagues are expected to conduct themselves in a professional manner. In the event a colleague demonstrates inappropriate behavior in the workplace, disciplinary action may be taken.

Disciplinary action may call for any of five steps—counseling, verbal warning, written warning, suspension with or without pay, or termination of employment—depending on the severity of the problem and the number of occurrences. There may be circumstances when one or more steps are bypassed.

BKS does not tolerate conduct that is immoral, illegal, or dishonest. Although it is impossible for the firm to anticipate every form of misconduct that might call for discipline or immediate termination, the following list provides examples of conduct not tolerated by BKS:

* Theft, destruction or misuse of property belonging to BKS or another colleague
* Possession of weapons in the workplace (or objects of any kind)
* Possession, sale of, consumption of, or being under the influence of illegal drugs on firm premises or while on firm business
* Excessive absenteeism
* Insubordination or refusal or unwillingness to perform essential funtions of your position
* Falsification of any records; or
* Negligence in the performance of your duties.

Your Managing Director or Team Lead will be able to answer any questions you have on when you would be subject to disciplinary action.

## **UNLAWFUL HARASSMENT**

In accordance with applicable law, BKS-Partners prohibits sexual harassment and harassment because of race, color, gender, national origin, ancestry, religion, creed, physical or mental disability, marital status, age, or any other basis protected by federal, state, or local law. All such harassment is unlawful and will not be tolerated.

### Sexual Harassment Defined

Sexual Harassment is defined as any unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual’s employment; (2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or (3) such conduct has the purpose or effect of unreasonably interfering with an individual’s work performance or creating an intimidating, offensive, or hostile working environment.

The following is a partial list:

1. Unwanted sexual advances
2. Offering employment benefits in exchange for sexual favors
3. Making or threatening reprisals after a negative response to sexual advances
4. Visual conduct such as leering, making sexual gestures, or displaying sexually suggestive objects, pictures, cartoons, or posters
5. Verbal conduct such as making or using derogatory comments, epithets, slurs, sexually explicit jokes, or perverse comments about any colleague’s body or dress
6. Verbal sexual advances or propositions
7. Verbal abuse of a sexual nature, graphic verbal commentary about an individual's body, sexually degrading words to describe an individual, or suggestive or obscene letters, notes, or invitations
8. Physical conduct such as unwanted touching, assault, or purposely impeding or blocking movements
9. Retaliation for reporting harassment or threatening to report harassment

It is unlawful for males to sexually harass females or other males, and for females to sexually harass males or other females. Sexual harassment on the job is unlawful whether it involves colleage harassment, harassment by leadership, or harassment by persons doing business with or for BKS-Partners.

**Other Types of Harassment**

Prohibited harassment on the basis of race, color, national origin, ancestry, religion, physical or mental disability, marital status, age, gender, or any other protected basis, includes behavior similar to sexual harassment, such as:

1. Verbal conduct such as threats, epithets, derogatory comments, or slurs
2. Visual conduct such as derogatory posters, photographs, cartoons, drawings, or gestures
3. Physical conduct such as assault, unwanted touching, or blocking normal movement
4. Retaliation for reporting harassment or threatening to report harassment

**BKS-Partners Complaint Procedure**

BKS-Partners’ complaint procedure provides for an immediate, thorough, and objective investigation of any claim of unlawful or prohibited harassment, appropriate disciplinary action against one found to have engaged in prohibited harassment, and appropriate remedies for any victim of harassment. A claim of harassment may exist even if the colleague has not lost their job or some economic benefit.

If you believe you have been harassed on the job, or if you are aware of the harassment of others, you should provide a written or verbal complaint to your Managing Director, Team Lead, a Partner of the firm, or Human Resources as soon as possible.

If a colleague fails to come forward and utilize the appropriate complaint procedure described above, BKS-Partners may not be held responsible for any harm the colleague may suffer as a result of the harassment.

Applicable law also prohibits retaliation against any colleague by another colleague or by BKS-Partners for using this complaint procedure or for filing, testifying, assisting, or participating in any manner in any investigation, proceeding, or hearing conducted by a governmental enforcement agency. Additionally, BKS-Partners will not knowingly permit any retaliation against any colleague who complains of prohibited harassment or who participates in an investigation.

All incidents of prohibited harassment that are reported will be investigated. BKS-Partners will immediately undertake or direct an effective, thorough, and objective investigation of the harassment allegations. The investigation will be completed and a determination regarding the reported harassment will be made and communicated to the colleague who complained and to the accused harasser(s).

If BKS-Partners determines that prohibited harassment has occurred, BKS-Partners will take effective remedial action commensurate with the circumstances. Appropriate action will also be taken to deter any future harassment. If a complaint of prohibited harassment is substantiated, appropriate disciplinary action, up to and including termination, may be taken.

**Liability for Harassment**

Any colleague of BKS-Partners, whether a colleague or Team Lead, who is found to have engaged in prohibited harassment is subject to disciplinary action, up to and including termination from employment. Any Team Lead or Managing Director who knew about harassment and took no action to stop it or failed to report the harassment to a firm Partner may also be subject to discipline up to and including termination. BKS-Partners does not consider conduct in violation of this policy to be within the course and scope of employment or the direct consequence of the discharge of one's duties. Accordingly, to the extent permitted by law, BKS-Partners reserves the right not to provide a defense or pay damages assessed against colleagues for conduct in violation of this policy.

**FACILITIES**

## **GENERAL HOUSEKEEPING**

BKS-Partners provides safe and suitable working conditions for all colleagues and considers our offices a reflection on our professionalism. You are urged to cooperate in every way to maintain this environment. Work stations and desks should be left in an orderly condition at the close of the day; windows, equipment and lights, i.e., coffee urns, copy machines, and computers should be turned off at the end of the day. All areas of Baldwin Krystyn Sherman should be free of litter. We should treat our facility as though it were our home. Report any maintenance issues to reception or the Director of Operations.

**PRIVACY**

Colleagues have no right of privacy as to any information or file maintained in or on firm property. For purposes of inspecting, investigating, or searching colleagues’ files or documents, BKS-Partners may override any applicable passwords, codes, or locks in accordance with the best interests of the firm, its colleagues, or its clients or visitors.

Colleagues may access only files or documents that they have permission to enter. Unauthorized review, duplication, dissemination, removal, damage, or alteration of files, or other property of Baldwin Krystyn Sherman Partners, or improper use of information obtained by unauthorized means, may be grounds for corrective action, up to and including termination.

**MEDIA RELEASE AND RECORDING DEVICES IN THE WORKPLACE**

BKS-Partners does not require or track media release authorizations. If you do not want to participate in video or photo circumstances or be involved in firm media updates, please make the best effort to remove yourself from the situation. If there is any circumstance that requires your personal protection from firm media releases, please contact BRP Human Resources. No colleague not representing the firm may photograph, video, or otherwise record any person, document, conversation, communication, or activity that in any way involves the firm or colleagues of the firm, any clients or any other individual with whom the firm is doing business in any capacity (for example, vendors, suppliers, consultants, attorneys, or independent contractors). The authorized copying of documents in the course of business for the benefit of the firm is not prohibited by this policy.

## **SECURITY**

You are responsible for maintaining the security of your keys and passes/pass codes. Do not lend these items to anyone who is not authorized to possess them. Computer passwords should not be shared under any circumstances. Similarly, electronic door codes, and any other security access information should not be disclosed to anyone who is not authorized to have that information. Our office suites are equipped with a secure entry access system (AIPHONE System). The system allows BKS to control access to each floor to ensure the safety and security of all colleagues. The secure access entry system is not a substitute for colleague “key card” access. The guidelines for operating the AIPHONE System can be located on SharePoint.

**LAPTOP COMPUTERS**

BKS-Partners issued laptop computers are the legal property of BKS and are provided to colleagues to be used for business purposes only. Internet activities must be consistent with this purpose. All policies referenced in the BKS Handbook continue to apply including Privacy, Use of Technology and The Internet as well as Use of Equipment. Colleagues must sign the Colleague Laptop and User Policy Agreement. Please see your Managing Director or Team Lead for this agreement.

## **USE OF TECHNOLOGY AND THE INTERNET**

BKS-Partners’ technical resources—including desktop and portable computer systems, fax machines, Internet and web access, voicemail, electronic mail (e-mail), electronic bulletin boards, and its SharePoint site—enable colleagues to quickly and efficiently access and exchange information throughout the firm and around the world. All such technical resources and communication systems and data are the sole and exclusive property of the firm.

Technical resources are provided for the benefit of BKS-Partners and its clients, vendors, and suppliers. These resources are provided for use in the pursuit of firm business and are to be reviewed, monitored, and used only in that pursuit.

Colleagues should not use the firm’s technical resources for non-work purposes without permission from a Managing Director or Team Lead. Accordingly, colleagues have no right of privacy as to any information or file maintained in or on firm property or transmitted or stored through BKS-Partners’ computer, voicemail, e-mail, or telephone systems.

Colleagues should not send e-mail or other communications that either mask your identity or indicate that someone else sent them. Colleagues should never access any technical resources using another colleague's password. Sending, saving, or viewing offensive material is prohibited.

Remember that your electronic communications and files are neither private nor confidential. They may be read by others within the firm and outside of it without first obtaining your permission. If there is information that you do not want to be available to others, you should send that information in other ways.

## **HANDLING OF SENSITIVE DATA – PRINTING, STORING AND DISPOSING**

All colleagues are responsible for maintaining the confidentiality and security of client information.

* To ensure that potentially sensitive information relating to clients and/or colleagues; including social security numbers, credit card numbers, addresses, phone numbers, e-mail addresses, date of birth, revenues, policy limits, income, etc. is safeguarded, promptly retrieve printed documents from the printer as to be accessed by unauthorized individuals.
* If particularly sensitive information needs to be printed, contact your Team Lead or Managing Director to have printed at a personal printer.
* Documents containing Personal Health Information should not be left in open areas, on printers or desks where they can easily be viewed. Place these documents in folders, turn them over or place a sheet of paper on top.
* Documents that are found left on the printer should be placed in the shred bin.
* Protected Client or health information should never be sent via unencrypted e-mail.
* The BKS utilized encryption website should be used for electronic communications containing protected Client information.
* When documents are mailed, no classification marking should be used to indicate the contents of the envelope and the envelope should be sealed in such a way that tampering would be indicated upon receipt.
* It is important to shred all documents that contain any of this confidential information. Locked shredding containers are located on each floor. Documents to be shredded should be placed in the appropriate container and should not be left to accumulate in offices.
* Once a document is placed in the shredding containers only the Director of Operations has access to retrieve a document.
* Client payments and all BKS Checks should be secured in a locked drawer and not left on a desktop overnight.

**Think Before You Ink**

* Save documents, websites, photos, and presentations electronically and resist the urge to print unless absolutely necessary. Only print in color when necessary, check your settings and printer selection prior to finalizing the print job.

## **USE OF EQUIPMENT**

All firm property must be used properly and maintained in good working order. Equipment and supplies provided at work are for business purposes only and may not be borrowed or used for other purposes. Such items remain the property of the firm, even if issued or assigned to an individual colleague and must be returned upon request or termination. Colleagues who lose, steal, or misuse firm property may be personally liable for replacing or fixing the item and may be subject to discipline, up to and including discharge.

BKS-Partners may inspect and search any and all of its property for the purpose of determining whether this policy or any other policy of the firm has been violated, or when an inspection and investigation is necessary for purposes of promoting safety in the workplace or compliance with state and federal laws. In addition, the firm reserves the right to search a colleague’s property and personal belongings while on company property.

## **SOLICITATION AND DISTRIBUTION OF LITERATURE**

Please note the following rules regarding solicitation and distribution of written material during working time and entry onto the premises and work areas:

1. No colleague shall solicit or promote support for any cause or organization during his or her working time or during the working time of the colleague or colleagues at whom the activity is directed
2. No colleague shall distribute or circulate any written or printed material in work areas at any time, during his or her working time, or during the working time of the colleague or colleagues at whom the activity is directed
3. Only solicitation approved in advance by a firm Partner is authorized and should be left in a common area for colleague consideration

**SAFETY PROCEDURES**

BKS-Partners is committed to the safety and health of all colleagues and recognizes the need to comply with regulations governing injury and accident prevention and colleague safety. Maintaining a safe work environment, however, requires the continuous cooperation of all colleagues.

BKS-Partners will maintain safety and health practices consistent with the needs of our industry. If you are ever in doubt about how to safely perform a job, it is your responsibility to ask your Managing Director or Team Lead for assistance. Any suspected unsafe conditions and all injuries that occur on the job

must be reported immediately. Compliance with these safety rules is considered a condition of employment. Therefore, it is a requirement that each Managing Director or Team Lead make the safety of colleagues an integral part of her/his regular management functions. It is the responsibility of each colleague to accept and follow established safety regulations and procedures.

## **REPORTING SAFETY ISSUES**

All accidents, injuries, potential safety hazards, safety suggestions, and health and safety related issues must be reported immediately to your Managing Director or Team Lead. If you or another colleague is injured, you should contact outside emergency response agencies, if needed. If an injury does not require medical attention, a report of accident Form must still be completed in case medical treatment is later needed and to insure that any existing safety hazards are corrected. The colleague's Claim for Workers’ Compensation Benefits Form must be completed in all cases in which an injury requiring medical attention has occurred.

Federal law (Occupational Safety and Health Administration) requires that we keep records of all illnesses and accidents which occur during the workday. The State Workers' Compensation Act may also require that you report any workplace illness or injury, no matter how slight. If you fail to report an injury, you may jeopardize your right to collect workers' compensation payments as well as health benefits. OSHA also provides for your right to know about any health hazards which might be present on the job. Should you have any questions or concerns, contact your Managing Director or Team Lead for more information.

## **SAFETY RULES**

BKS-Partners wishes to reduce or eliminate accidents in the workplace. For this to be successful, you must take an active role in workplace safety. Conduct yourself in a responsible manner. Use safe work habits and observe the safety rules of the firm and safe practices prescribed in your individual work unit.

* Observe posted restricted areas
* Wear shoes in the building at all times
* Do not overload electrical outlets
* Avoid dropping objects on the floor that may cause others to slip or fall
* When carrying packages or objects, make sure vision is not blocked
* Lift objects only within your capacity—bend your knees and keep your back straight and then lift with your leg muscles
* Exercise care in opening and closing file cabinets and desk drawers and in using sharp instruments
* Avoid tilting back in chairs
* Use a stable object, such as a step stool, to reach items beyond your normal reach
* Be sure that stored objects are firmly supported and cannot fall over
* Do not stack boxes or paper around electrical outlets
* When you observe a safety hazard, correct it, if possible; otherwise, report it to your Managing Director or Team Lead or firm Leadership

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## **EMERGENCY CLOSINGS**

Occasionally, weather conditions necessitate closing the firm’s facilities. In the event of adverse weather, firm leadership will make the determination whether the firm will remain open or close/closed. Each Managing Director or Team Lead will be advised of the decision and will then contact his or her colleagues.

If a colleague chooses to be absent on a day the firm will be open, the time will be deducted from their PTO balance.

Based on your own situation and safety, you may make a decision to leave early because of severe weather conditions. Leadership will try to be as flexible as possible in allowing you to make up time in those instances.

**WORKERS’ COMPENSATION**

## **HEALTH & SAFETY**

The health and safety of colleagues and others on BKS-Partners property are of critical concern to the firm. We strive to attain the highest possible level of safety in all activities and operations. BKS-Partners also intends to comply with all health and safety laws applicable to our business.

To this end, BKS-Partners must rely upon colleagues to ensure that work areas are kept safe and free of hazardous conditions. Colleagues should be conscientious about workplace safety, including proper operating methods and known dangerous conditions or hazards. Any unsafe conditions or potential hazards should be reported to your Managing Director or Team Lead immediately, even if you believe you have corrected the problem. If you suspect a concealed danger is present on BKS-Partners premises, or in a product, facility, piece of equipment, process, or business practice for which BKS-Partners is responsible, bring it to the attention of your Managing Director, Team Lead or CRMG Risk Management Team immediately. Managing Directors or Team Leads should arrange for the correction of any unsafe condition or concealed danger immediately and should contact the CRMG Risk Management Team regarding the problem.

## **COLLEAGUE NOTIFICATION**

Any workplace injury, accident, or illness must be reported to your Managing Director or Team Lead within the hour or, at the latest, by the end of your shift, regardless of the severity of the injury or accident. If medical attention is required immediately, your Managing Director or Team Lead will assist you in obtaining medical care within the approved managed care or medical provider network through the CRMG Risk Management Team, after which the details of the injury or accident must be reported. Emergency medical treatment should be immediately sought at the nearest hospital or emergency treatment facility. As necessary, call 911 for ambulance service. Whether medical care is necessary or not, all Workers’ Compensation incidents require the colleague to comply with the Drug Free Workplace Post Accident drug testing process.

**IMPORTANT FACTS ABOUT YOUR WORKERS’ COMPENSATION COVERAGE**

1. It is provided at no cost to you.
2. It will pay for all reasonable and necessary medical care if you get injured at work or develop an occupational disease arising out of and in the course of your employment.
3. You are covered from your ﬁrst day of work on the job.
4. If you are injured on the job, you will be required to take a post-accident drug and/or alcohol test. If you test positive for alcohol or illegal drugs at the time of the injury, you may not be entitled to workers’ compensation beneﬁts and you may be terminated from employment.
5. Filing a false workers’ compensation claim is against the law and could result in loss of beneﬁts, a ﬁne, and/or imprisonment. Baldwin Krystyn Sherman Partners intends to investigate and prosecute all false claims.
6. You are expected to return to work at your normal job, or a temporary light-duty job as approved by your physician. If you refuse to work, you may lose certain workers’ compensation beneﬁts.
7. While you are off work for a work-related injury or illness, you are prohibited from working for another firm or person. Working for another firm or person while you are off work for a work-related injury or illness is considered misconduct and is grounds for termination.
8. The primary reason to prevent work-related injuries or illnesses is to prevent the personal suffering that you or your family may endure. In addition, the fewer the number of accidents/injuries means that the cost of workers’ compensation insurance will be less, which will beneﬁt all parties.

**REPORTING INJURIES**

All injuries occurring at work are required to be reported to your Managing Director or Team Lead (or, in their absence, to any other Managing Director or the CRMG Risk Management Team) immediately but no later than by the end of your work shift. Any questions regarding what should be reported as Workers’ Compensation in lieu of Group Health should be directed to the CRMG Risk Management Team. Your Managing Director or Team Lead must immediately notify the CRMG Risk Management Team who will report all BKS-Partners colleague injuries to the insuring carrier.

Injuries requiring no immediate medical treatment must still be reported to your Managing Director or Team Lead for internal documentation in case problems develop later. The Managing Director or Team Lead should consult with the CRMG Risk Management Team to determine if such “incidents” need reporting to the insurance carrier.

All injuries will require BKS-Partners colleagues to comply with the Drug Free Work Place (DFWP) process. Necessary DFWP forms can be secured from the CRMG Risk Management Team.

**WAIVER OF RIGHT TO SUE**

In the event any state or jurisdiction may otherwise permit a colleague to opt out of their firm’s Workers’ Compensation program and coverages, all BKS-Partners colleagues hereby waive any right to do so and understand they will be covered under the BKS-Partners Workers’ Compensation program.

**LEAVES OF ABSENCE**

## 

## **GENERAL PROVISIONS**

The firm may grant a leave of absence in certain emergency, medical, or personal circumstances that fall outside of our existing PTO, Bereavement, and Jury Duty policies. You should notify your Managing Director or Team Lead and complete a Leave of Absence request form as soon as you become aware that you may need a leave of absence. Each request shall provide sufficient detail such as the reason for the leave, the expected duration of the leave, and the relationship of family members, if applicable.

The firm grants unpaid leaves of absence for periods of absence for medical, family, personal and other reasons. A colleague may not work for any other company during his or her leave of absence from the firm.

**FAMILY AND MEDICAL LEAVE OF ABSENCE**

A family or medical leave of absence is defined as an approved absence available to eligible colleagues for up to 12 weeks of unpaid leave in a 12 month rolling period under particular circumstances that are critical to the life of a family.

Leave may be taken:

* on the birth of a colleague's child;
* on the placement of a child for adoption or foster care with a colleague;
* when a colleague is needed to care for a child, spouse, or parent who has a serious health condition; or
* when an colleague is unable to perform at least one of the essential functions of his or her position because of the colleague's own serious health condition.

**Eligibility**

In order to be eligible to take leave under the FMLA (Family and Medical Leave Act), a colleague must (1) work for a covered company, (2) work 1,250 hours during the 12 months prior to the start of leave, (3) work at a location where 50 or more colleagues work at that location or within 75 miles of it, and (4) have worked for the firm for 12 months. The 12 months of employment are not required to be consecutive in order for the colleague to qualify for FMLA leave. The regulations clarify; however, that employment prior to a continuous break in service of seven years or more need not be counted unless the break in service is (1) due to a colleague’s fulfillment of military obligations, or (2) governed by a collective bargaining agreement or other written agreement.

However, if a colleague on leave is salaried and among the highest paid 10% of the firm colleagues within 75 surface miles, and keeping the job open for the colleague would result in substantial and grievous economic injury to the firm, the colleague can be denied job restoration after leave. In this situation, however, the colleague will be given an opportunity to return to work during leave.

Under the federal Family and Medical Leave Act, the amount of notice colleagues must give depends on whether their leave is foreseeable or unforeseeable.

When the need for leave is foreseeable based on an expected birth, placement for adoption or foster care, or planned medical treatment, a colleague must give at least 30 days notice. If 30 days notice is not possible, a colleague is required to provide notice *“as soon as practicable.”* Colleagues must also provide notice as soon as practicable for foreseeable leave due to a qualifying exigency, regardless of how far in advance such leave is foreseeable. The regulations clarify that it should be practicable for a colleague to provide notice of the need for leave that is foreseeable either the same day or the next business day. In all cases, however, the determination of when a colleague could practicably provide notice must account for the individual facts and circumstances.

When the need for leave is unforeseeable, colleagues are required to provide notice as soon as practicable under the facts and circumstances of the particular case, which the regulations clarify will generally be within the time prescribed by the firm’s usual and customary notice requirements applicable to the leave.

**Terms and Conditions of Leave**

* **Medical certification.** The firm has statutory rights to request that a colleague provide medical certification containing sufficient medical facts to establish that a serious health condition exists for a colleague's own serious health condition or to care for a seriously ill child, spouse, or parent. Colleague is required to provide a complete and sufficient medical certification in order to take FMLA-protected leave due to a serious health condition, the certification must include a statement that the colleague is unable to perform at least one of the functions of his or her position. For leave to care for a seriously ill child, spouse, or parent, the certification must include an estimate of the amount of time that the colleague is needed to provide care.
* If a colleague provides the firm with an incomplete or insufficient medical certification, they will be advised in writing of what additional information is necessary to make the certification complete and sufficient. This request may include that the certification be legible. The colleague will be responsible to return the revised medical certification to the firm within seven (7) calendar days of such written request. (Unless seven days is not practicable under the particular circumstances despite the colleague’s diligent good faith efforts)
* The firm under the regulations may contact a colleague’s health care provider for authentication or clarification of the medical certification. In order to address colleague privacy concerns, only an authorized human resource professional, a leave administrator, or a leadership official, but not the team lead of the colleague, may contact the colleague’s health care provider. In order for a colleague’s HIPAA-covered health care provider to provide the firm with individually-identifiable health information, the colleague will need to provide the health care provider with a written authorization allowing the health care provider to disclose such information to the firm. If an colleague does not provide either a complete and sufficient certification or an authorization allowing the health care provider to provide a complete and sufficient certification to the firm, the colleague's request for FMLA leave may be denied.
* The firm may require a second medical opinion and periodic recertification at its own expense. If the first and second opinions differ, the firm may require the binding opinion of a third health care provider, approved jointly by the firm and the colleague and paid for by the firm. For example, the firm may request recertification’s every 30 days for pregnancy or chronic conditions.
* **Intermittent or reduced leave**. *Intermittent leave* is leave taken in separate blocks of time for a single FMLA-qualifying reason. A *reduced leave schedule* is a work schedule that reduces colleagues' usual number of working hours per workday or workweek to take FMLA leave. Reduced leave schedules are a change in colleagues' schedule for a period of time, which is normally from full-time to part-time. Leave may be taken on an intermittent or reduced-leave schedule if it is medically necessary for a serious health condition of the colleague or his or her spouse, child, or parent, and if it does not unduly disrupt the operations of the firm. If leave is requested on this basis, however, the firm may require the colleague to transfer temporarily to a part-time schedule or an alternative position that better accommodates recurring absences. The alternative position will have equivalent pay and benefits.

Under the regulations, a colleague may choose to substitute accrued paid leave for unpaid FMLA leave if the colleague complies with the terms and conditions of the firm’s applicable paid leave policy. The regulations also clarify that substituting paid leave for unpaid FMLA leave means that the two types of leave run concurrently, with the colleague receiving pay pursuant to the paid leave policy and receiving protection for the leave under the FMLA. If the colleague does not choose to substitute applicable accrued paid leave, the firm may require the colleague to do so.

* **Spouses combined leave**. Spouses who are both employed by the firm are entitled to a total of 12 weeks' leave (rather than 12 weeks each) for the birth or placement in adoption or foster care of a child or for the care of a sick parent.

**Notification and Reporting Requirements**

When a colleague seeks leave for the first time for an FMLA-qualifying reason, the colleague does not need to specifically assert his or her rights under FMLA, or even mention FMLA. The colleague must, however, provide “sufficient information” to make the firm aware of the need for FMLA leave and the anticipated timing and duration of the leave.

When the need for leave is foreseeable, such as the birth of a child, the placement in adoption or foster care of a child, or planned medical treatment, the colleague must provide reasonable prior notice and make an effort to schedule leave so that it does not unduly disrupt firm operations. Colleagues who are ill will be required to report periodically on their status and their intention to return to work.

Under the regulations, a colleague must comply with the firm call-in procedures unless unusual circumstances prevent the colleague from doing so (in which case the colleague must provide notice as soon as he or she can practicably do so). The regulations make clear that, if the colleague fails to provide timely notice, he or she may have the FMLA leave request delayed or denied and may be subject to whatever discipline the firm’s rules provide.

**Procedures**

A Request for Family and Medical Leave of Absence Form must be filled out by the colleague. This form must be completed in detail, signed by the colleague, submitted to Human Resources. If possible, the form should be submitted 30 days before the effective date of the leave.

All requests for family and medical leaves of absence due to illness must include sufficient medical certification stating:

* the date on which the serious health condition began;
* the probable duration of the condition; and
* the appropriate medical facts that the health care provider knows about the condition.

In addition, for leave to care for a child, spouse, or parent, the certificate must include an estimate of the amount of time that the colleague is needed to provide such care.

For leave for a colleague's illness, the certificate must state that the colleague is unable to perform at least one of the functions of his or her position.

For certification for intermittent leave or leave on a reduced-leave schedule for planned medical treatment, the certificate must state the dates on which such treatment is expected to be given and the duration of the treatment.

**Non-Discrimination**

The firm will not interfere with, restrain, deny, or discriminate against the exercise by colleagues of any rights provided under this policy or applicable law.

### Notice and Certification

If you need family and medical leave, you may be required to provide:

* 30-day advance notice when the need for the leave is *foreseeable*. To assist us in arranging work assignments during your absence, we ask that you give us prior notice, to the extent possible, of an expected birth or adoption, as well as an indication, to the extent known, of your expected return date;
* Medical certification from a health care provider (both prior to the leave and prior to reinstatement). In appropriate circumstances, we may require you to be examined by a BKS-Partners designated physician, at BKS-Partners’ expense;
* Periodic recertification; and
* Periodic reports during the leave.

When leave is needed to care for an immediate family member or your own serious health condition and is for planned medical treatment, you must try to schedule treatment so as not to unduly disrupt the firm's operation.

**Compensation during Leave**

Family and medical leave is unpaid, however, you must use any allowed paid time off during your family care or medical leave. If the leave is related to your own serious health condition, you must use any allowed paid time off during your medical leave. The use of paid time off will not extend the length of a family and medical leave.

### Benefits during Leave

The firm will maintain, for up to a maximum of 12 work weeks of family and medical leave, any group health insurance coverage that you were provided before the leave on the same terms as if you had continued to work. BKS-Partners will pay the premiums for up to 12 work weeks. The colleague will accrue the total owed to BKS-Partners of premiums paid that will be due to BKS-Partners upon return. In some instances, the firm may recover the full premiums it paid to maintain health coverage if you do not return to work following family or medical leave.

If your leave extends beyond twelve (12) weeks, you shall be offered the opportunity to purchase continuing coverage under Federal COBRA continuation rules.

Other accumulated fringe benefits such as retirement, paid time off, and the like, shall be preserved at the level accrued as of commencement of the leave, but shall not accrue further during any such leave period.

During a period of disability, you may be eligible for disability pay benefits. Please contact BKS-Partners Human Resources for details on eligibility, benefit amounts, and other particulars.

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### Job Reinstatement

To facilitate your return to work, we also ask that you provide us with two (2) weeks advance notification of your intended return date.

Under most circumstances, upon return from family and medical leave, you will be reinstated to your previous position or to an equivalent job with equivalent pay, benefits, and other employment terms and conditions. However, upon return from a family and medical leave, you have no greater right to reinstatement than if you had been continuously employed rather than on leave. For example, if you would have been laid off had you not gone on family and medical leave or if your position has been eliminated during the leave, then you will not be entitled to reinstatement.

If you are returning from family and medical leave taken for your own serious health condition but you are unable to perform the essential functions of your job because of a physical or mental disability, the firm will attempt to accommodate you. Your use of family and medical leave will not result in the loss of any employment benefit that you earned or were entitled to before using family and medical leave.

## **MEDICAL** **LEAVE (Including Maternity or Pregnancy)**

If you do not qualify for FMLA, BKS-Partners may still grant an unpaid leave of absence for illness, disability, or pregnancy. To request a disability leave of absence from BKS-Partners, you must submit a statement of ill health or disability from your doctor. (Pregnancy is treated, for the purposes of this policy, the same as an illness or disability.) Whenever possible, you are required to give as much notice as possible of your pending need for a disability leave of absence.

In the case of pregnancy, please inform your Managing Director or Team Lead and Human Resources as soon as possible of the date you and your doctor anticipate that you will begin your leave. Your job status will be protected in that we will make every effort to hold your position open or return you to a similar position, for which you may be qualified, if one is available,.

At the time the disability leave begins, any accrued Paid Time Off (PTO) leave will be used. The PTO benefit does not continue to accrue during a leave of more than thirty (30) days. This policy applies to all colleagues. Your group insurance booklet should be reviewed to determine your insurance coverage during a leave of absence.

Colleagues who must remain away from work for more than the period of time allowed above will be considered terminated from employment. They are welcome to re-apply subject to BKS-Partners’ usual hiring policies.

Colleagues who develop a physical condition which requires medical treatment or restrictions and precautions will be required to submit a physician's statement. This statement must give approval that continued full-time employment in his/her present position will not jeopardize his/her health or the safety of others, in the event he/she continues to work. A similar statement is required upon return from a disability leave.

## **PERSONAL LEAVE OF ABSENCE**

Regular full-time colleagues who have completed one year of employment are eligible for an unpaid personal leave of absence of thirty (30) calendar days. During that time, you will remain covered under BKS-Partners medical plans.

A request for a personal leave will be evaluated on a number of factors, including anticipated operational and staffing requirements during the proposed time of absence. Pending approval, you should take available paid time off prior to the effective date of the personal leave of absence.

In the case where the initial 30 calendar days are insufficient, consideration may be given for an extension of 30 more days if your Managing Director or Team Lead is informed in writing. If you are on leave for more than 30 days, you must pay the full costs of your insurance benefits. BKS-Partners will resume payments when you return to active employment.

## **MILITARY LEAVE**

The firm can provide up to 26 weeks of unpaid leave to eligible colleagues to care for a service-member who is a spouse, child, parent, or next of kin and becomes seriously ill or injured while serving in the Armed Forces. The firm will provide health care benefits to colleagues on leave and return colleagues to the same or equivalent positions at the conclusion of leave. The firm and colleagues may agree to cover any additional events arising from the covered military member’s active duty or call to active duty status as qualifying exigency leave. Such events may include leave to spend time with a covered military member either prior to or post deployment, or to attend to household emergencies that would normally have been handled by the covered military member. The firm and colleagues must agree to both the timing and duration of any such qualifying exigency leave and the leave may be counted against the colleague’s 12 week FMLA leave entitlement.

A colleague may take up to 12 workweeks of FMLA leave for qualifying exigencies during the twelve-month period established by the firm for FMLA leave. Qualifying exigency leave may also be taken on an intermittent or reduced leave schedule basis. If a covered military member’s active duty or call to active duty status spans more than one FMLA leave year, an eligible colleague would be eligible to take qualifying exigency leave in each FMLA leave year. Moreover, an eligible colleague could take qualifying exigency leave in a subsequent FMLA leave year for a different covered military member. Additionally, if the same covered military member returns from deployment and is subsequently redeployed, the eligible colleague would again be entitled to qualifying exigency leave.

Qualifying exigency leave, like leave for a serious health condition, is a FMLA-qualifying reason for which an eligible colleague may use his or her entitlement for up to 12 workweeks of FMLA leave each year. An eligible colleague may take all 12 weeks of his or her FMLA leave entitlement as qualifying exigency leave or the colleague may take a combination of 12 weeks of leave for both qualifying exigency leave and leave for a serious health condition. An eligible colleague is entitled to take qualifying exigency leave for certain qualifying post-deployment exigencies, including reintegration activities, for a period of 90 days following the termination of the covered military member’s active duty status.

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA), colleagues who are actively enlisted in any U.S. military branch can take military leave for as long as the military requires. A covered military member is the colleague’s spouse, son, daughter, or parent who is on active duty or call to active duty status. Active duty or call to active duty status refers to a member of the National Guard or Reserves who are under a call or order to active duty (or has been notified of an impending call or order to active duty) in support of a contingency operation.The statute provides the right to take FMLA leave military family leave entitlements because of a qualifying exigency to family members of National Guard and Reserves, and certain retired military. The Department does not have the authority to extend the entitlement to take FMLA leave because of a qualifying exigency to family members of service-members in the Regular Armed Forces.

For qualifying exigency leave, an eligible colleague may take leave for his or her “son or daughter on active duty or call to active duty status,” which is defined as the colleague’s biological, adopted, or foster child, stepchild, legal ward, or child for whom the colleague stood in loco parentis, who is on active duty or call to active duty status, and who is of any age. Exigency leave, a *“parent”* means a biological, adoptive, step or foster father or mother, or any other individual who stood in loco parentis to the colleague when the colleague was a son or daughter. This term does not include parents “in law.”

A covered military member’s active duty orders will generally specify whether he or she is serving in support of a contingency operation. The firm may confirm whether a particular service-member is serving in support of a contingency operation by contacting the appropriate military branch.

Qualifying exigencies include:

* Issues arising from a covered military member’s short notice deployment (i.e., deployment on seven or less days of notice) for a period of seven days from the date of notification;
* Military events and related activities, such as official ceremonies, programs, or events sponsored by the military or family support or assistance programs, and informational briefings sponsored or promoted by the military, military service organizations, or the American Red Cross;
* Certain childcare and related activities arising from the active duty or call to active duty status of a covered military member, such as arranging for alternative childcare, providing childcare on a non-routine, urgent, immediate need basis, enrolling or transferring a child in a new school or day care facility, and attending certain meetings at school or a day care facility if they are necessary due to circumstances arising from the active duty or call to active duty of the covered military member;
* Making or updating financial and legal arrangements to address a covered military member’s absence;
* Attending counseling provided by someone other than a health care provider for oneself, the covered military member, or the child of the covered military member, the need for which arises from the active duty or call to active duty status of the covered military member;
* Taking up to five days of leave to spend time with a covered military member who is on short-term temporary, rest and recuperation leave during deployment
* Attending to certain post-deployment activities, including attending arrival ceremonies, reintegration briefings and events, and other official ceremonies or programs sponsored by the military for a period of 90 days following the termination of the covered military member’s active duty status, and addressing issues arising from the death of a covered military member; and
* Any other event that the colleague and firm agree is a qualifying exigency.

The firm may require the colleague to provide a copy of the covered military member’s active duty orders or other documentation issued by the military that indicates that the covered military member is on active duty or call to active duty status in support of a contingency operation, and the dates of the covered military member’s active duty service. Each time that a colleague first requests leave for one of the qualifying exigencies; the firm may require certification of the exigency necessitating leave. Certification supporting leave for a qualifying exigency includes: appropriate facts supporting the need for leave, including any available written documentation supporting the request; the date on which the qualifying exigency commenced or will commence and the end date; where leave will be needed on an intermittent basis, the frequency and duration of the qualifying exigency; and appropriate contact information if the exigency involves meeting with a third-party.

An eligible colleague caring for a covered military member’s child may use qualifying exigency leave to provide childcare on an urgent, immediate need basis, but not on a routine, everyday basis, where the need to provide the care arises from the active duty or call to active duty status of the covered military member. Accordingly, a colleague could use qualifying exigency leave to provide childcare in an emergency, such as a school closure due to inclement weather, if the colleague’s need to provide the care arises from the active duty status of a covered military member. Qualifying exigency leave could not be used, however, on a routine basis to provide daily childcare after school hours (although it could be used temporarily while making arrangements for such care).

Qualifying exigency leave may also be used to attend certain meetings with school staff, if those meetings are necessary due to the active duty or call to active duty status of the covered military member. Qualifying exigency leave could be used to attend a meeting with a teacher to discuss behavioral problems related to the child’s parent being deployed. Qualifying exigency leave may not be used, however, for attending routine school events, such as birthday parties or plays. A colleague must provide notice of the need for qualifying exigency leave as soon as practicable. When the need for leave is unforeseeable, a colleague must comply with the firms normal call-in procedures absent unusual circumstances.

The same timing requirements for certification apply to all requests for FMLA leave, including those for military family leave. If the qualifying exigency involves a meeting with a third party, the firm may verify the schedule and purpose of the meeting with the third party. The firm may contact the appropriate unit of the Department of Defense to confirm that the covered military member is on active duty or call to active duty status.

The firm is not permitted to require second or third opinions on qualifying exigency certifications. The firm is also not permitted to require recertification for such leave.

USERRA requires all companies to reinstate colleagues to the same or similar position upon the colleague's return from military leave, with no loss of seniority.

Employment and benefits can be reinstated if the following conditions are met:

1. The colleague or an officer of the service provides advance written or verbal notice,
2. The cumulative duration of all military leave is less than 5 years, and
3. The colleague applies for reemployment within a specific time frame.
4. Colleagues must give notice of their intention to return to work to the firm upon returning from military leave with specified time limits:
5. If military leave is 30 days or less, colleagues must report to work the next work period following the end of service plus an additional eight hours;
6. If military leave is for 31 days to 180 days, the colleague is required to reapply either within 14 days after the end of service or the following full workday if submission within 14 days is impossible through no fault of the colleague;
7. If military leave is for 181 days or more, the colleague must apply within 90 days following the end of service;
8. If military leave is to serve funeral honors duty, colleagues can take authorized leave to perform funeral duties and are not subject to specific requirements for reporting to work or reapplying for employment.
9. Colleagues who are hospitalized or recovering from injuries received during uniformed service have up to two additional years to apply for reinstatement.
10. Colleagues who serve 90 or fewer days are entitled to return to the same job they would have held had there been no interruption in employment.
11. Colleagues who serve 91 days or more must be reemployed in the same job the colleague would have held had there been no interruption in employment or in a position with the same seniority, status, and pay if the individual is qualified for the position.
12. If a colleague is not qualified to return to the same or similar position, and cannot become qualified with reasonable efforts of the firm, the firm can offer a position of lesser pay and status, but with no loss of seniority.
13. USERRA applies to all companies and all colleagues, except for temporary workers.

### Military Caregiver Leave

Military caregiver leave” is the second of the two new military family leave provisions. Such leave may be taken by an eligible colleague to care for a covered service-member with a serious injury or illness.

* An eligible colleague is the spouse, son, daughter, parent, or next of kin of a covered service-member with a serious injury or illness who is taking leave to provide care to the service-member.
* Military caregiver leave extends to those seriously injured or ill members of both the Regular Armed Forces and the National Guard or Reserves.
* A “covered service-member” is a current member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness incurred in the line of duty on active duty.
* A “serious injury or illness” is an injury or illness incurred by a covered service-member in the line of duty on active duty that may render the service-member medically unfit to perform the duties of the member’s office, grade, rank, or rating.
* If a colleague does not use his or her entire 26-workweek leave entitlement during the “single 12-month period” of leave, the remaining workweeks of leave are forfeited. After the end of the “single 12-month period” for military caregiver leave, however, a colleague may be entitled to take FMLA leave to care for the covered military member if the member is a qualifying family member under non-military FMLA and he or she has a serious health condition.
* The regulations define a covered service-member’s “next of kin” as the service-member’s nearest blood relative, other than the covered service-member’s spouse, parent, son, or daughter, in the following order of priority: blood relatives who have been granted legal custody of the service-member by court decree or statutory provisions, brothers and sisters, grandparents, aunts and uncles, and first cousins, unless the covered service-member has specifically designated in writing another blood relative as his or her nearest blood relative for purposes of military caregiver leave under FMLA, in which case the designated individual shall be deemed to be the covered service-member’s next of kin. The regulations provide that all family members sharing the closest level of familial relationship to the covered service-member shall be considered the covered service-member’s next of kin, unless the covered service-member has specifically designated an individual as his or her next of kin for military caregiver leave purposes.
* Former members, including retired members, of the Regular Armed Forces, the National Guard, or the Reserves are not considered “covered service-members” under the military caregiver leave provision. Military caregiver leave does cover seriously ill or injured service-members on the temporary disability retired list; service-members on the permanent disability retired list, however, are not covered.
* By regulation, military caregiver leave is a “per-service-member, per-injury” entitlement. Accordingly, an eligible colleague may take 26 workweeks of leave to care for one covered service-member in a “single 12-month period,” and then take another 26 workweeks of leave in a different “single 12-month period” to care for another covered service-member. An eligible colleague may also take 26 workweeks of leave to care for a covered service-member in a “single 12-month period,” and then take another 26 workweeks of leave in a different “single 12- month period” to care for the same service-member with a subsequent serious injury or illness (e.g., if the service-member is returned to active duty and suffers another injury).
* If a covered service-member incurs a serious injury or illness and manifests a second serious injury or illness at a later time, an eligible colleague would be entitled to an additional 26-workweek entitlement to care for the covered service-member in a separate “single 12-month period.” However, the covered service-member must still be a member of the Armed Forces, or the National Guard or Reserves, including those on the temporary disability retired list, and the second serious injury or illness must have been incurred in the line of duty on active duty. *However, an eligible colleague may not take more than 26 workweeks of leave during each “single 12-month period.”*
* A colleague must provide *30* days advance notice of the need to take FMLA leave for planned medical treatment for a serious injury or illness of a covered service-member. When *30* days advance notice is not possible, the colleague must provide notice as soon as practicable taking into account all of the facts and circumstances. When the need for leave is unforeseeable, a colleague must comply with a firm’s normal notice or call-in procedures, absent unusual circumstances.
* When leave is taken to care for a covered service-member with a serious injury or illness, the firm may require a colleague to obtain a certification completed by an authorized health care provider of the covered service-member.
* The same timing requirements for certification apply to all requests for FMLA leave, including those for military family leave.
* The firm has the right to authenticate and clarify medical certifications submitted to support a request for military caregiver leave using the procedures applicable to FMLA leave taken to care for a family member with a serious health condition.
* A private health care provider can complete certifications for military caregiver leave if the health care provider is either a DOD TRICARE network authorized private health care provider or a DOD non-network TRICARE authorized private health care provider. Department of Defense health care providers and Veterans Affairs health care providers can also complete a certification for military caregiver leave.
* The firm is not permitted to require second or third opinions on military caregiver leave. Firms are also not permitted to require recertification for such leave.
* Given the seriousness of the injuries or illnesses incurred by a service-member whose family receives an “invitational travel order” (ITO) or “invitational travel authorization” (ITA), and the immediate need for the family member at the service-member’s bedside, the regulations require the firm to accept the submission of an ITO or ITA, in lieu of the DOL optional certification form or the firm’s own form, as sufficient certification of a request for military caregiver leave during the time period specified in the ITO or ITA.
* An eligible colleague who is a spouse, parent, son, daughter or next of kin of a covered service-member to submit an ITO or ITA issued to another family member as sufficient certification for the duration of time specified in the ITO or ITA, even if the colleague seeking leave is not the named recipient on the ITO or ITA.
* If the covered service-member’s need for care extends beyond the expiration date specified in the ITO or ITA, the firm has the right to require a colleague to provide certification for the remainder of the colleague’s leave period.
* The firm is prohibited from counting leave that qualifies as both military caregiver leave and leave to care for a family member with a serious health condition against both a colleague’s entitlement to 26 workweeks of military caregiver leave and 12 workweeks of leave for other FMLA-qualifying reasons.

**SEPARATION OF EMPLOYMENT**

**NOTICE OF SEPARATION**

While BKS-Partners hopes that the relationship between you and the firm will be mutually beneficial, either you or the firm may end the relationship at any time. If you plan to resign, the firm suggests that you submit a written resignation stating your intentions and reasons for leaving. While not required, the firm expects two weeks’ notice to allow management time to find a replacement and to minimize service interruption.

**EXIT INTERVIEWS**

At separation, BKS-Partners’ Leadership or Human Resources may request an exit interview to discuss your reasons for leaving and any other impressions that you may have. Your insights would be helpful. Every attempt will be made to keep all information confidential.

## **RETURN OF PROPERTY**

Any property issued to you, such as computer equipment, keys, BKS-Partners credit cards or petty cash accounts are the property of BKS-Partners and must be returned at the time of your termination.

## **POST-TERMINATION CONTINUATION OF INSURANCE**

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides eligible individuals with the option to continue health insurance coverage under the firm’s policy, at their own expense and for a certain period of time, upon the termination of employment as well as in other circumstances. For more information please contact Human Resources.

**FIRM PRACTICES**

*This section relates to practices specific to the day to day operations of our firm and will be updated periodically through the Fast Blast (distributed via email) and/or posted on SharePoint.*

## **OUR BUSINESS ETIQUETTE**

The way we conduct ourselves gives others insight into our culture and says everything about what we believe. While much of this may be considered common sense, when we all conduct ourselves similarly, we are reinforcing our unique culture and uncompromising professionalism.

### Office Decorum

* ***Speak softly and do not use your speaker phone in the common areas or in an office with the door open*:** Be aware that your voice projects. A loud voice makes working conditions difficult for others. It’s distracting and makes concentrating on the task at hand very difficult, and should they also be engaged in a telephone discussion may very well overwhelm the voice in their telephone.
* ***Silence cell phones*:** Keep your cell phone on silent. Imagine you are on the phone and engaged in a long but, hopefully, profitable consultation with a client. Your cellular phone starts ringing. Because you are engaged, it will take longer for you to answer the call. In the meantime your phone will create more noise and distract others.
* ***Turn on your voice mail:*** Colleagues who step away from their desk are asked to please turn on their voice mail to minimize disturbance to others.
* ***Knock before entering:***The cubicle next to yours is someone else’s office. Respect other people’s space when they look busy.
* ***Volume Control:***Please be sensitive to your volume and use of cell phones, especially when we have a meeting in one of the conference rooms (whether or not the doors are closed).

### Open Door

We are an “open door” firm, so please remember to be respectful of meetings colleagues have when the door is open *and* closed. Please avoid interrupting so the meeting can stay on track. All colleagues are encouraged to ask any question or bring up an issue or concern to any partner in the firm.

### Greeting Guests

We differentiate ourselves when we make a professional first impression. Colleagues should introduce themselves to guests, offer them bottled water, coffee, or soda, and ensure that the party they are meeting with knows they have arrived.

When meeting stakeholders, colleagues should stand to introduce themselves. It is a sign of respect and professionalism.

### 

### Consideration of Others’ Time

Consistent with our culture is our commitment to not require our guests to wait for us. Meetings, especially with external stakeholders, should start on time.

**Public Relations/Media Inquiries**

BKS-Partners will generally provide a response to media inquiries within 24 hours of receipt. Individuals designated to speak on the organization's behalf are the Founding Partners—Lowry Baldwin, Elizabeth Krystyn, and Laura Sherman. No one other than these individuals should represent the firm’s position to the media.

**Personal Behavior**

All colleagues are expected to act professionally on the job and to refrain from behavior, on and off the job that could adversely impact Baldwin Krystyn Sherman Partners’ reputation or mission. This is to include any reference to Baldwin Krystyn Sherman Partners on personal web logs (“blogs” and “vlogs”) such as Twitter, Facebook, You Tube or other personal web sites as the content may impact the firm’s reputation, be embarrassing to the organization, or disparage the firm’s Insurance Company Partners, colleagues, or clients.

**Additional Information**Additional information on our business etiquette is available on SharePoint.

## **BRANDING**

Consistent use of fonts, templates, and logo positioning is an important way to reinforce our professionalism. For details, see BKS Style Guide available on the shared drive.

## **CONFERENCE CALLING**

Our conference call service may be utilized when we have a conference call with two or more additional parties. Please reference the BKS Rules of the Road or SharePoint to access information for conference calling within North America.

## **EXPENSE REPORTS**

Expense reports should be submitted by the last day of each month for reimbursement on the first payroll processed the following month. Any expense report that is turned in after the 5th of the month may not be reimbursed the first payroll processed that month. Submission date examples are below:

|  |  |
| --- | --- |
| EXPENSE REPORT TURNED IN | PAYMENT PROCESSED |
| January 31 | First payroll processed in February (2/15) |
| April 5 | First payroll processed in April (4/15) |

It is important to help manage the predictability of our business, so expense reports that are turned in after 60 days may not be reimbursed by the firm. In cases that your minimum expense does not equal $50 for the month, submit it in the next pay cycle that your expenses total the minimum $50. The Expense Report form is located on [SharePoint under BKS Home>General Documents > Forms and Templates](https://baldwinkrystynsherman.sharepoint.com/:x:/r/sites/BKSHome/_layouts/15/Doc.aspx?sourcedoc=%7Bb49080b4-a945-47d0-a0d9-70198cedf869%7D&action=default&uid=%7BB49080B4-A945-47D0-A0D9-70198CEDF869%7D&ListItemId=1171&ListId=%7BECFFAEBE-D8BA-4275-ADFE-2E40CC07EE09%7D&odsp=1&env=prod).

The following items are eligible for reimbursement. If you have inquiries outside of these guidelines, please contact your Leader.

1. Receipts are required. If receipts are not available, credit card statements will be accepted but require a written statement regarding where, when, how much and business purpose.
2. There is a per diem of up to $50.00 for colleague meals when traveling. The breakdown is as follows:
   * Up to $10.00 for breakfast
   * Up to $15.00 for lunch
   * Up to $25.00 for dinner
   * Anything above and beyond will be the colleague’s responsibility
3. Please see the Mileage Policy on page 2 for mileage reimbursements.

If you incur an abnormally high business expense, such as a hotel expense, etc., you may submit an off-cycle expense report with your Team Lead or Managing Director’s approval.

Your Team Lead or Managing Director will review and approve the expense report. The final approval is sent to [bksaccounting@bks-partners.com](mailto:bksaccounting@bks-partners.com) for payment through payroll.

When submitting an expense report, please follow these steps:

* Email the completed report and attached receipts to your Team Lead or Managing Director for approval (your Team Lead can advise who it is to be submitted to).
* Your leader will send the approved expense report and attached receipts to [bksaccounting@bks-partners.com](mailto:bksaccounting@bks-partners.com)

**MILEAGE REIMBURSEMENT POLICY**

Mileage will be reimbursed for business related travel for any distance beyond your normal work commute. Personal commuting costs (travel between home and your normal BKS location) are not reimbursable.

Expense reports should be submitted by the first of the month unless the total reimbursables are less than $50.00. In this case, save the submission until the total is greater than or equal to $50.00 to minimize the expense of submitting low reimbursement reports. For special circumstances, please reach out to your Leader.

When colleagues use their personal vehicle for business purposes, reimbursement for mileage will be calculated at the rate of $.52 per mile traveled if total mileage traveled is less than 350 miles. If total mileage is more than 350 miles, the colleague may either rent a car, or may be reimbursed a flat fee of $100 and mileage reimbursement of $.27 per mile. When renting a vehicle, collision coverage should be waived.

BKS reserves the right to modify the reimbursement rate from time to time. Other expenses must be substantiated by receipts.

Documentation of the mileage must be submitted at the time of the reimbursement request. This is accessible through websites (ex. Mapquest, Google Maps) using the “shortest route” option.

All BKS colleagues who use their vehicles for business purposes must have current and adequate automobile/liability insurance coverage.

Other expenses such as parking will be reimbursed at the actual costs. Original, itemized receipts must be provided.

Colleagues must document their travel on the Expense Report Form and submit for approval under the same guidelines.

**BOOKING TRAVEL**

To book a flight, hotel or car, please contact:

EBG and CRMG Colleagues - Makenzy Landay [mlanday@bks-partners.com](file:///\\bks-fs02\Data\Leadership\Human%20Resources\Human%20Resource%20Forms%20and%20Procedures\Handbooks\mlanday@bks-partners.com%20)

PRM Colleagues – Mary Schival [mschival@bks-partners.com](file:///\\bks-fs02\Data\Leadership\Human%20Resources\Human%20Resource%20Forms%20and%20Procedures\Handbooks\mschival@bks-partners.com%20)

OPS Colleagues - Nancy Roche [nroche@BKS-partners.com](file:///\\bks-fs02\Data\Leadership\Human%20Resources\Human%20Resource%20Forms%20and%20Procedures\Handbooks\nroche@BKS-partners.com)

Jacksonville Colleagues – Meaghan Short [meaghan.Short@bks-partners.com](file:///\\bks-fs02\Data\Leadership\Human%20Resources\Human%20Resource%20Forms%20and%20Procedures\Handbooks\meaghan.Short@bks-partners.com%20)

AL and TX Colleagues – Marcee Benoit [marcee.benoit@bks-partners.com](file:///\\bks-fs02\Data\Leadership\Human%20Resources\Human%20Resource%20Forms%20and%20Procedures\Handbooks\marcee.benoit@bks-partners.com)

**Please see below for some travel guidelines:**

* Baggage expense while flying will be reimbursed at the carrier’s charge for one bag. Any charge in excess of one bag requires your Team Lead or Managing Director’s prior approval.
* Rental cars should be booked if you are traveling more than 350 miles round trip, whenever possible. Cars will be reimbursed at no more than full/standard car level. Anything above and beyond will be the colleague’s responsibility.
* There is no need to elect additional collision coverage.

## **MOBILE COMMUNICATIONS**

### Cell Phones in the Office

We are responsive to all our stakeholders; however, we must retain a professional decorum in the office. Kindly set cell phones to silent/vibrate mode when in our offices. Please do not walk through the office talking on your cell phone or while talking on your headset. Never allow your cell phone to ring or answer a silent ringing cell phone in our clients’ and/or Insurance Company Partners’ offices. This includes their lobbies.

### Off-Hours Business Use of Mobile Communications for Non-Exempt Colleagues

Non-exempt colleagues, whose personal smartphones are connected to the firm network and/or their BKS Outlook email accounts, are not required to read or respond to emails outside of their normal working hours.

If a non-exempt colleague chooses to read or respond to work emails during off hours, no compensation will be paid for the time spent doing so as long as the time is considered “de minimis,” since most emails can be read and responded to in just a few minutes or if the time added to the work week beginning the previous Monday is still below 40 hours. De minimis, in this context, means “insubstantial or insignificant periods of time beyond the scheduled working hours, which cannot, as a practical administrative matter, be precisely recorded for payroll purposes.”

If for any reason the time could be considered “non de minimis”,  non-exempt colleagues will have to get your Managing Director or Team Lead’s approval in advance for any hours worked above 40 in a given week.

### Expense Reimbursement of Cell Phone Charges

Your Managing Director or Team Lead will let you know if your position is allowed to seek reimbursement for business related cell phone calls and emails. The firm will not reimburse colleagues for text messaging or use of other miscellaneous features. They will also let you know your maximum eligible reimbursement per month. If you are eligible for reimbursement, you must include a copy of your cell phone bill and add a line item on your expense report for this expense.

## **IT SUPPORT**

For any IT issues, contact tech support at [helpdesk@baldwinriskpartners.com](mailto:helpdesk@baldwinriskpartners.com)

## **OFFICE SERVICES**

### Faxing (Outgoing/Non Desk Top)

The fax cover sheet is located on the SharePoint under General Documents. The fax machine is located in the 2nd floor supply room. When sending a fax, you must first dial “9” to get an outside line. If you take a confirmation sheet off the machine, please place it in the mail bin of the appropriate colleague.

Incoming faxes do not come to this machine but, instead, go to the Retarus general delivery mailbox (reception) or to your individual email address, if you have been assigned a fax number.

Please request that senders include your full name on their cover sheet, especially if they are sending to the General Delivery fax.

### Incoming/Outgoing Mail

Mail will be distributed daily to the appropriate mailbox in the supply room or to the specific business segment section, i.e. A/R, CRMG Cert’s, etc. Please check it frequently. Outgoing mail can be placed in the supply room in the appropriately labeled bins on the 2nd foor or in the green trays by the double doors on the 8th floor. Outgoing USPS mail is picked up by the courier at 3:45 pm every business day, excluding holiday’s. All mail needs to be ready to go by 3:00pm—stamped and sealed. It is the responsibility of the sending colleague to seal and stamp any mail dropped off after 3:00 pm. Mail that is not ready when the courier picks up will go out the next business day.

### Conference Rooms

*Scheduling The BKS Vanguard on 2*: To reserve an available conference room in Outlook, select Calendar, select New Meeting, then select “To” and type in the conference room name you are reserving. Please be considerate of others and end meetings on time.

*Scheduling The Fishbowl on 2:* You will first need to confirm that the conference room is available. To reserve an available conference room in Outlook, select Calendar, select New Meeting, then select “To” and type in the conference room name you are reserving. Please try to use The Fishbowl on 2 when your meeting includes more than two external visitors.

*Housekeeping:* The meeting organizer is responsible to make sure the conference room is cleaned after each use. This includes putting dishes in the dishwasher, putting supplies away, pushing in chairs, wiping the table, and putting away the mouse and keyboard or laptop computer.

### Scanning

All colleagues should be able to have documents scanned to them. If you need to add your name to the scanning capability in Tampa, Ft Myers, or Naples, please send a Helpdesk request.

### Shredding Service

We must maintain discretion with our clients’ private information. Please put any sensitive information and all unnecessary Private Health Information documents in the shredder bins. Bins are located next to the copier in the supply room and by the back door on the 2nd floor, and next to The Shark Tank and at the end of a cubicle row on the 8th floor. The bins are emptied bi-weekly by the vendor.

### Security

After hours, please make sure that the front door in the reception area is locked. Also, during the day, please make sure that all doors are closed securely.

Cushman & Wakefield, Tampa, is currently served by a Security Officer 24-hours-a-day, seven-days-a-week. The officer is available to provide after-hours escort services for tenant employees as they travel from the building to their cars. Security can be reached at 813.781.4338. When working late, please do not hesitate to use this service.

### Beverages

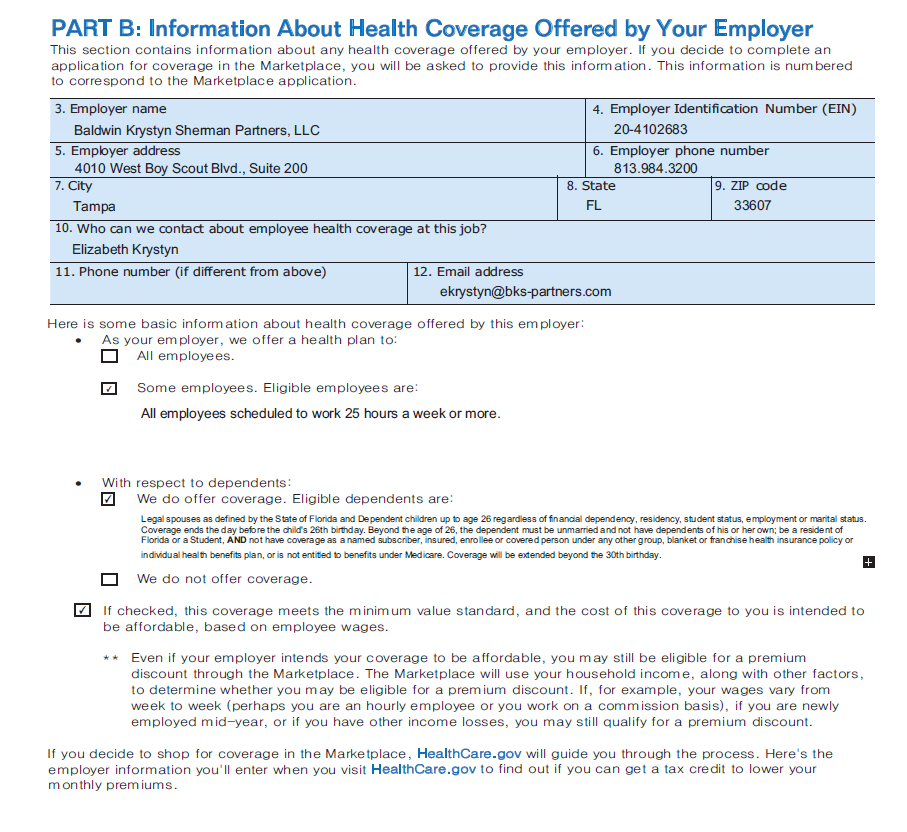
Canned sodas are available for $.25 each for colleagues. Coffee, tea, water and snacks are free. All guests should be offered a beverage.

## **SMOKING/TOBACCO POLICY**

Colleagues, clients, vendors, and other guests are not allowed to smoke or use any tobacco products on BKS-Partners property at any time, including e-cigarettes. Please refer to building management guidelines regarding approved locations to use tobacco products.

Colleagues will not be permitted to use tobacco products with BKS-Partners clients, vendors, and/or guests during normal business hours.

**Notice of Exchange | Marketplace** 

**** **CLOSING STATEMENT**

The partners of BKS-Partners thank you for taking the time to thoroughly read our handbook.

We expect everyone to abide and follow the policies as set forth and described. However all colleagues are encouraged to bring forward their suggestions and ideas about how Baldwin Krystyn Sherman Partners can be made a better place to work, our jobs improved, and our services to our clients enhanced. When you see an opportunity for improvement, please talk it over with your Managing Director or Team Lead. All suggestions are valued and appreciated.

**RECEIPT/ACKNOWLEDGEMENT**

This handbook is provided to you for information and immediate reference. Please read it carefully and completely. Policies included in this handbook are subject to unilateral change by the firm from time to time.

Please acknowledge receipt of this handbook by signing and returning this page to HR or Payroll.

Your employment is at will. This means you are free to terminate your employment at any time, for any reason, and the firm retains the same rights.

I have received a copy of the handbook and have read it, had it read to me, or plan to read it. If I have any questions regarding this handbook, I understand that it is my responsibility to ask Human Resources, my Managing Director or Team Lead, or another member of leadership about them. I understand that I am obligated to review the policies, practices, standards, and rules it contains, and I agree to comply with them during my employment with BKS-Partners.

I understand the information in this handbook is intended to acquaint colleagues with general policies, principals, standards, and procedures, and does not represent a contractual commitment by the firm concerning terms of employment or other matters. The firm is free to act according to the best business judgment of its leadership and to change, interpret, withdraw, or add to the policies, procedures, and standards described in this handbook at any time without prior notice, consideration, or approval of colleagues. Amendments to any other part of this handbook may be issued by appropriate means of communication. I further understand that this handbook is not a contract between me and the firm nor is it a guarantee of any specific policies, procedures, standards, rules, or length of employment. I understand that my employment is considered “employment at-will” unless I may have otherwise entered into a contractual agreement with the owner or other properly designated firm official with actual authority to enter into such an agreement and that it must be in writing, directed to me personally and signed by him/her. Current, specific, details of the topics covered in this handbook can be clarified by Human Resources, my business Managing Director, Team Lead or another member of Leadership. I further understand that I will be responsible for complying with future changes in such policies, practices, standards, and rules. This handbook is the most current version and supersedes all prior versions.

Date Colleague Signature

Colleague Name Printed