

BrownGreer PLC has designed a comprehensive Employee Benefits Package to complete the cash and non-cash compensation program for all employees. Based on criteria defined in this document, upon satisfying the appropriate requirements, you and any eligible dependents will have the option to participate in the non-cash plans offered by BrownGreer.

This document is designed to provide a brief description of the benefits available to eligible BrownGreer employees. Eligibility details for benefits are provided in this summary. For details about any of these benefits, please contact the Human Resources Department by calling **(804) 521-7200** or by email at: hrdept@browngreer.com.

Benefit	Eligibility	Benefit Highlights
Health Insurance	Employees working 30 hours per week are eligible. Coverage is effective the first of the month after 30 days of employment.	Employees have the option of choosing either a health maintenance organization (HMO) or a preferred provide organization (PPO) plan. Both of these plans are administered by Anthem. PPO plan provides an out-of network benefit. The plans include a basic vision benefit. Also included is prescription drug coverage. Coverage is available for employees and eligible dependents. Pre-tax payroll deductions are made twice each month.
Dental Insurance	Same as Health.	Provided by Anthem. Coverage includes diagnostic and preventive, routine restorative, major restorative and orthodontic benefits (for dependent children). Coverage for employees and eligible dependents. Pre-tax payroll deductions made twice each month.
Voluntary Vision Insurance	Same as Health.	Provided by EyeMed. Can be elected as a stand-alone policy. Provides enhanced benefits to the basic vision coverage. Pre-tax payroll deductions made twice each month.
Life Insurance	Employees working 30 hours per week are eligible. Coverage is effective the first of the month after 30 days of employment.	Provided by Reliance Standard. Eligible employees are provided a life insurance benefit that is calculated at two times their annual salary, up to a maximum benefit of \$350,000. Benefit is recalculated on a monthly basis. No cost to the employee.
Voluntary Life Insurance	Same as basis Life Insurance.	Provided by Reliance Standard. Eligible employees may elect after-tax payroll deductions twice each month for additional personal coverage, available at 1, 2, 3, 4, or 5 times their salary, up to \$500,000. Coverage for spouse and children is also available through payroll deduction.
Accidental Death and Dismemberment	Employees working 30 hours per week are eligible. Coverage is effective the first of the month after 30 days of employment.	Provided by Reliance Standard. Eligible employees are provided an AD&D benefit that is calculated at two times their annual salary, up to a maximum benefit of \$350,000. Benefit is recalculated on a monthly basis. No cost to the employee.

Summary of Employee Benefits – Continued

Benefit	Eligibility	Benefit Highlights
Short-Term Disability Insurance	Employees working 30 hours per week are eligible. Coverage is effective the first of the month after 30 days of employment.	Provided by Reliance Standard. Following a seven calendar day waiting period of disability, covered individuals may receive weekly income benefits calculated at 60% of their pre-disability wage. Minimum weekly benefit is \$25.00; maximum weekly benefit is \$2,300. Maximum benefit payment period is 12 weeks.
Long-Term Disability Insurance	Employees working 30 hours per week are eligible. Coverage is effective the first of the month after 30 days of employment.	Provided by Reliance Standard. Following the expiration of the short-term disability benefit period, eligible individuals may receive monthly income benefits calculated at 60% of their pre-disability wage. Minimum monthly benefit is \$100.00; maximum monthly benefit is \$6,000. Duration of benefits information available in Summary Plan Description.
Retirement Plan 401(k) Plan	Employees that have reached the age of 21 years old and have completed 6 months of employment. Participation is available beginning the first of the month following eligibility period.	Provided by OneAmerican (AUL). Through pre-tax salary deferral, employees may contribute in a qualified 401(k) plan. Plan participants may contribute between 1% and 75% of their gross income, not to exceed the maximum amount determined by the IRS code (\$16,500 for 2009). A broad variety of investment choices are available (up to 15). Rollover contributions from qualified plans are accepted upon employment at BrownGreer. Deferrals are made into the 401(k) plan are made over 26 pay periods each year.
Flexible Spending Account	Employees working 25 hours per week are eligible. Coverage is effective the first of the month after 30 days of employment.	Employees can elect to have a portion of pre-taxed earnings go toward healthcare and/or dependent care expenses. Health care spending accounts (HCSA) have a \$2,000 annual maximum. Dependent care spending accounts possess a \$5,000 annual maximum. Deferrals are made into HCSA or DCSA over 26 pay periods each year.
Employee Referral Award Program	Upon employment.	Employees that refer a candidate for employment that is hired and completes 6 months of active continuous employment will be eligible for a \$500 taxable award.
Employee Assistance Program	Upon employment.	BrownGreer provides an Employee Assistance Program (EAP) to all staff as a resource for providing confidential advice on major or minor personal concerns and problems that affect the employee or his or her family member(s).

Summary of Employee Benefits – Continued

Benefit	Benefit	Benefit															
Paid Time Off	Full-Time employees working 40 hours per week. Employees accrue upon employment and are eligible to use after the completion of 90 calendar days of employment.	<p>Paid Time Off (PTO) is an all-purpose time-off benefit. It can be used for vacation, employee or dependent illness, school functions and personal business. Employees will accrue PTO according to the following schedule:</p> <table border="1"> <thead> <tr> <th>Years of Service</th> <th>PTO Accrual</th> <th>Hours PPD</th> </tr> </thead> <tbody> <tr> <td>Less than 1</td> <td>18 days prorated</td> <td>6 hours</td> </tr> <tr> <td>1 but less than 4</td> <td>18 days / yr</td> <td>6 hours</td> </tr> <tr> <td>4 but less than 10</td> <td>25 days / yr</td> <td>8 hours</td> </tr> <tr> <td>10 years or more</td> <td>30 days / yr</td> <td>10 hours</td> </tr> </tbody> </table> <p>Employees can carry-over up to 80 hours of unused PTO from year to year.</p>	Years of Service	PTO Accrual	Hours PPD	Less than 1	18 days prorated	6 hours	1 but less than 4	18 days / yr	6 hours	4 but less than 10	25 days / yr	8 hours	10 years or more	30 days / yr	10 hours
Years of Service	PTO Accrual	Hours PPD															
Less than 1	18 days prorated	6 hours															
1 but less than 4	18 days / yr	6 hours															
4 but less than 10	25 days / yr	8 hours															
10 years or more	30 days / yr	10 hours															
Holidays	Upon employment. Full-Time employees working 40 hours per week.	<p><u>2010 Holiday Schedule:</u></p> <p>New Year's Day (January 1) Good Friday (Friday before Easter), 4 hours Memorial Day (Last Monday in May) Independence Day (observed July 5) Labor Day (First Monday in September) Thanksgiving Day (4th Thursday in November) Day after Thanksgiving Christmas Eve (December 24)</p>															
Bereavement Leave	Upon employment. Full-Time employees working 40 hours per week.	In the event of a death in the immediate family, a full-time employee will be granted up to 3 days of leave with pay based upon an 8 hour workday.															

This Summary of Employee Benefits is intended to provide a general description of certain employee benefits provided to employees of BrownGreer. It is not intended to address all benefits provided by the firm. This should be used as a general guide only and employees are directed to refer to specific summary plan descriptions (SPDs) and booklets for detailed information of benefits and exclusions.

From time to time, BrownGreer may, at its discretion, make changes in terms or levels of coverage, carriers providing the coverage, and amount of employee contribution where applicable. Employees will be notified via written memorandum or electronic mail when any changes occur in the benefits plans.

Please contact the Human Resources Department with any questions.