eMoney

Covid-19 Supplemental Sick Day Policy

May 1, 2021

Version 2.0

Contents

eMoney

1. POLICY OVERVIEW

eMoney Advisor, LLC ("eMoney" or the "Company") has adopted this Policy (this "Policy") to grant its employees sick leave in order to better help them deal with the additional burdens caused by the outbreak of the Covid-19 virus.

1.1 Purpose

The outbreak of the Covid-19 virus, also known as the coronavirus, has caused sickness to a sizable percentage of the US population, including hard-hit areas of Pennsylvania and Rhode Island where eMoney's offices are located. The subsequent measures taken by all levels of government to contain the spread of the virus, such as provision of vaccines, closure of schools, daycare, senior care facilities, offices, have caused economic hardship and disruption to the lives of eMoney employees, their families and associates. The purpose of this Policy is to attempt to ameliorate the hardship faced by eMoney employees stemming from the Covid-19 pandemic, by allowing them to take additional, paid sick leave to attend to Covid-19 related matters.

1.2 Scope

This Policy applies to all non-California eMoney employees both full time and part time.

1.3 Policy

The Company is granting each non-California based[1] eMoney employee sixteen (16) hours of paid sick leave in order for such employee to attend to matters caused by the Covid-19 outbreak ("Covid-19 Sick Leave"), however, this amount will be prorated for part time employees and employees who join eMoney subsequent to the Policy's effective date. During Covid-19 Sick Leave, employees will receive 100% of their regular base salary paid in accordance with the Company's regular payroll schedule. The full allotment of 16 hours of Covid-19 Sick Leave is available immediately and may be taken by any eligible employee. This Policy, and any unused Covid-19 Sick Leave will expire on December 31, 2021 (the "Expiration Date"). While Covid-19 Sick Leave can be taken immediately, it is not required that it is taken right away; provided that it must be taken prior to the Expiration Date. Upon the Expiration Date or if the Company decides, at its sole discretion, to end the Covid-19 Sick Day program, any unused Covid-19 Sick Leave is forfeited without compensation to the employee. Covid-19 Sick Leave is separate from and in addition to PTO granted to employees under the eMoney Advisor Handbook. Covid-19 Sick Leave will not be paid out upon an employee's cessation of employment with eMoney for any reason.

Covid-19 Sick Leave can be taken all at once or split up into half-day increments. Covid-19 Sick Leave is subject to manager approval.

[1] California has passed SB 95 which entitles California employees to separate Covid-19 sick leave and therefore, California employees are not eligible for leave under this Policy.

Covid-19 Sick Leave may be used for the purposes of treating an employee's own or a family member's Covid-19 sickness, employee's inability to work from home, obtaining a Covid-19 vaccine and any side effects caused thereby, childcare or other family issues and any other matter that prevents an employee from working that is reasonably related to Covid-19. The Company may require an employee to provide a written attestation that the reason for employee's leave is due to Covid-19.

1.4 Eligibility

Any employee who is employed by eMoney upon the Effective Date of this Policy or any employee who becomes an employee of eMoney prior to the Company's cessation of the Covid-19 Sick Day program is entitled to Covid-19 Sick Leave.

1.5 Coverage

All Covid-19 Sick Leave requests must be completed in writing to the employee's manager as well as ADP through the time off request function.

1.6 Compliance with Laws

Please know that the Company is very closely monitoring the legislation that has been enacted, as well as legislation that is under consideration, at the federal, state and local level to determine its impact on our business and employees. Senior leadership is committed to make decisions that are in the best interest of our future in the short and long term. Company may make revisions to this Policy at any time with or without notice to you, in order to comply with existing or future legislation or for any other purpose.

3. REFERENCED DOCUMENTS

Document	Department
eMoney Advisor Handbook	People Experience

4. REVISION HISTORY

Version	Date	Revisions	Revised By
1.0	4-10-2020	Original Draft	Adam Buchanan
2.0	5-1-2021	2021 Sick Days	Adam Buchanan