



ALL4 Benefits Summary

As of January 1, 2010

Insurance

When forming ALL4, the Principals made the commitment to cover the costs of medical, dental, vision, life insurance, and long term disability insurance as follows:

- Full medical, prescription, vision, and dental coverage paid for by ALL4. Eligibility for this coverage through ALL4 will begin on the 1st day of the month following your start date, unless your ALL4 employment is terminated by either party. The ALL4 medical, prescription, and vision health plan is a High Deductible health plan, set up in conjunction with a Health Savings Account (HSA). (An HSA is an account set up to pay for your medical care including dental and vision that allows you to build up savings to pay for future medical expenses.) Details on the medical, vision, and prescription plan and eligible providers are available on the United Healthcare website at www.myuhc.com. To find in-network doctors or hospitals in your area, choose "find a physician or facility" from the right side of screen and then choose the "Choice Plus" plan from the appropriate drop-down. Details on the ALL4 dental plan and eligible providers are available at <http://www.metlife.com>. Enter your zip code in the Dental Center box on the lower left side of the web page.
- Life insurance, (at a rate of two times annual salary up to \$400,000); and
- Long-term disability insurance (at a rate of 60% of your salary with a max at \$7,000/month).

Eligibility to participate in our insurance programs begins on the first day of the month following employment. ALL4 will strive to maintain this superior level of support to our employees; however, ALL4 reserves the right to cancel or change the amount of coverage it offers to employees at any time.

Bonus Program

ALL4 has implemented a discretionary Bonus Program for the employees of ALL4. The purpose of the ALL4 Bonus Program is to reward the employees for contributing to the success of the company. The Bonus Program is based on two components: company financial performance and individual performance. The disbursement of bonuses is determined at the sole discretion of the ALL4 Principals and is calculated using the following relationships:

- An employee may receive up to 5% of their base salary for the applicable time period as a bonus if the company meets the financial performance goals for the applicable time period.
- An employee may receive up to 5% of their base salary for the applicable time period as a bonus based on the individual performance of the employee during the applicable time period. This determination is at the discretion of the ALL4 Principals. The following components are examples of the types of areas that will be reviewed when developing this bonus component:
 - Project-related effort above and beyond the normal required effort.
 - Non-billable effort outside of the normal work day, including but not limited to, regulatory review, support systems development, mentoring, training, quality assurance review, etc.



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- Development of new technical expertise and/or business lines.
- Presentations at technical association meetings.

No bonus payment is considered earned until the last day of the applicable time period and employees must therefore be employed by ALL4 on the last day of the period to receive any portion of bonus payments for that period. ALL4 reserves the right to revise or discontinue the Bonus Program at any time.

Tuition Reimbursement

ALL4 will contribute up to \$2500 per year, per employee for tuition reimbursement. Classes must be approved in advance by the Technical Staff Coordinator and may be graduate/undergraduate level or specialized training. Employees will be required to maintain employment at ALL4 for two (2) years after the completion of each class or reimburse ALL4 on a pro-rated basis. A passing grade of "C" or higher is required to receive full credit/reimbursement. Payment will be upon submittal of the course grade.

ALL4 will pay for all Professional Registration review classes and application fees. Classes and tests must be approved in advance by the Technical Staff Coordinator. Employees will be required to maintain employment at ALL4 for one (1) year after the completion of the test (pass or fail) or reimburse ALL4 on a pro-rated basis.

Retirement Benefits

ALL4 has two components the retirement benefit program. Each are discussed below:

401k Safe Harbor Plan

ALL4 has a company-sponsored 401(k) retirement plan for all regular employees that complete 1,000 hours of services per calendar year. Employees are eligible for the 401(k) retirement plan six (6) months from their hire date and ending when they leave ALL4. The ALL4 Retirement Plan qualifies as a "safe harbor" plan. **As such, ALL4 will make a safe harbor matching contribution equal to 100% of the employee's deferrals for the first 3% of compensation, plus 50% of the employee's deferrals for 4% and 5% of compensation (i.e., ALL4 will make a safe harbor matching contribution of 4% for a 5% employee deferral.)** The safe harbor matching contribution is fully vested immediately and is referred to as the Basic Matching Contribution.

Roth 401(k)

The Roth 401(k) has been established as another way to save for retirement. It combines several features of the already established Roth IRA, with the employer maintained 401(k). Just like a Roth IRA, contributions to Roth 401(k)s are taken out after taxes. This provides the opportunity for those who are currently in a lower tax bracket to possibly accumulate wealth, tax-free, within their account. Roth 401(k)s contain several advantages to their Roth IRA counterparts. For one, they face the same contribution limits as regular 401(k)s. Another advantage of a Roth 401(k) is that there are no yearly income limits.

Profit Sharing

ALL4 has also included a Profit Sharing component to the ALL4 Retirement Plan. The Profit Sharing component is for employees that have completed one year of service and at least



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1,000 hours of service in the plan year. The Profit Sharing component is at the discretion of ALL4 and is subject to the following vesting schedule:

Years of Service	Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

Financial Planning

ALL4 employees have access to Dan O'Sullivan of LPL, an independent brokerage firm. Mr. O'Sullivan is an LPL Financial Advisor who visits ALL4 employees on-site once per quarter. During these visits, he individually meets with an ALL4 employee to review his/her financial planning needs, at no cost to the employee. Mr. O'Sullivan also has a network of qualified professionals that can assist ALL4 employees with a variety of financial and insurance needs.

Referral Program

ALL4's commitment to recruiting is critical to our continued efforts to expand and fortify our staff. ALL4 recognizes the contribution that current employees can make to this effort by offering up to \$750.00 in bonuses for referring new hires. ALL4 employees are eligible to receive a \$250 bonus for the successful hiring of a new ALL4 employee that is referred by the existing ALL4 employee. The existing ALL4 employee will receive an additional \$500 bonus for the successful completion of six (6) months of service at ALL4 by the new ALL4 employee.

Holidays

ALL4 will identify the exact holiday dates at the beginning of each calendar year. Provided below is the typical holiday schedule that ALL4 will follow.

- Floating Holiday – To be used at the discretion of the employee with prior approval from their Supervisor. If the employee does not use this holiday during any given calendar year, it is their loss meaning the holiday does not carry over like vacation time. [Note: New hires with a start date after July 1 are not entitled to this holiday during their first year, but are entitled in future years.]
- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (both Thursday and Friday)
- Christmas (both Christmas Eve and Christmas Day)



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You will be paid for these holidays based upon your employment status. A holiday which falls during a vacation will not be counted as a vacation day.

Paid Time Off

Vacation

New employees qualify for a minimum of two (2) weeks vacation starting after employment for six (6) months. Employees will accrue one (1) day of additional vacation per year of service for the first ten (10) years. The vacation schedule is as follows:

Years of Service	Vacation Allowance
0-10 years	Two (2) weeks + one day for each year of service.
10-19	four (4) weeks
20+ years	five (5) weeks

- Vacation must be approved in advance.
- Employees may carry over up to two (2) weeks of vacation per year. All vacation time will be available on January 1st of each year. Any employee that starts during the year will receive a pro-rated portion for the remainder of the year. Any employee that departs during the year will also receive a pro-rated portion for the period of the year and will be paid for any unused vacation or will be responsible to reimburse the company for excess vacation used beyond the pro-rated portion.

Sick Leave

- Five (5) sick days per calendar year.
- Employees may accrue sick days to a maximum of thirty (30) days.
- All sick days are forfeited upon departure from ALL4.

Flexible Work Schedule

ALL4 will accommodate employees desiring a flexible work schedule on a case by case basis. The employee must work with their manager to establish the terms of the schedule (i.e., Flex40, FlexDays, or Part-time) and the terms must be approved by the Principals. All of the following minimum conditions must be met to be eligible for a flexible work schedule:

1. For new hires with no previous technical experience, completion of the ALL4 technical training program.
2. Demonstrated technical knowledge such that the employee can function independently.
3. Demonstrated ability to independently produce ALL4 quality technical deliverables.
4. Availability for ALL4 internal and client access via phone or e-mail within the standard ALL4 business hours.



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Charity Program

- ALL4 will match up to \$100 per employee to the charity of the employee's choice, subject to the approval of the ALL4 Principals. ALL4's definition of charity includes any entity recognized by the Internal Revenue Code as a 501(c)(3) organization. ALL4 reserves the right to include other entities at its sole discretion.
- ALL4 will sponsor an employee one (1) charity work day (in lieu of a normal work day) per year for an organization chosen by the employee and meeting the requirements stated above.

Communication Technology

- Base plan cellular phone cost allowance reimbursement in accordance with the applicable ALL4 reimbursement policy (currently \$40/month for Project Engineers and Scientists).
- Base plan cellular phone and data plan cost allowance reimbursement in accordance with the applicable ALL4 reimbursement policy (currently \$140/month for Project Managers, Technical Managers, and Senior Consultants).
- High-speed internet access. If the employee will be primarily working from a home office; ALL4 will reimburse for basic high-speed internet access on a monthly basis up to \$40/month.

ALL4 reviews its benefit offerings on a periodic basis and reserves the right to modify or delete any or all of these benefits as permitted by law. Nothing contained in this description of benefits or, more generally, in this letter, shall be construed as creating any contract of employment between you and ALL4. Your employment at ALL4 is "at will" in nature and may be terminated, at any time, either by you or ALL4.