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SOUTHERN MUTUAL CHURCH INSURANCE COMPANY EMPLOYEE HANDBOOK

IMPORTANT DISCLAIMER

THIS HANDBOOK IS CONSIDERED A GUIDELINE TO THE COMPANY'S CURRENT POLICIES AND PROCEDURES AND IS SUBJECT TO CHANGE WITH LITTLE NOTICE. MANY OF THE POLICIES CONTAINED IN THIS HANDBOOK ARE BASED ON LEGAL PROVISIONS, INTERPRETATIONS OF LAW, AND EMPLOYEE RELATIONS PRINCIPLES, ALL OF WHICH ARE SUBJECT TO CHANGE. PURSUANT TO SOUTH CAROLINA CODE ANN. § 41-1-110, THIS HANDBOOK DOES NOT CONSTITUTE A CONTRACT OF EMPLOYMENT FOR ANY TERM. NOTHING IN THIS HANDBOOK SHALL BE CONSTRUED TO CONSTITUTE A CONTRACT AND THE COMPANY HAS THE RIGHT, AT ITS DISCRETION, TO MODIFY THIS HANDBOOK AT ANY TIME. **NOTHING HEREIN LIMITS THE COMPANY'S RIGHT TO TERMINATE EMPLOYMENT.** ALL EMPLOYEES ARE EMPLOYEES AT WILL AND ARE FREE TO LEAVE THE COMPANY AT ANY TIME, FOR ANY REASON, OR NO REASON AT ALL. AS A CORRESPONDING RIGHT, THE COMPANY HAS THE SAME RIGHT TO TERMINATE AN EMPLOYEE AT ANY TIME, FOR ANY REASON, OR NO REASON AT ALL. THE COMPANY REMAINS THE FINAL AUTHORITY AS TO THE PROVISIONS OF THIS MANUAL. NO ONE EXCEPT THE PRESIDENT HAS THE AUTHORITY TO WAIVE OR MODIFY ANY OF THE PROVISIONS OF THIS HANDBOOK, OR MAKE REPRESENTATIONS TO THE CONTRARY AND ANY SUCH WAIVER OR MODIFICATION IS REQUIRED TO BE IN WRITING AND SIGNED BY BOTH PARTIES. ANY ORAL OR WRITTEN STATEMENTS OR PROMISES TO THE CONTRARY ARE HEREBY EXPRESSLY DISAVOWED AND SHOULD NOT BE RELIED UPON BY ANY EMPLOYEE. THIS HANDBOOK SUPERSEDES AND REPLACES ALL PRIOR HANDBOOKS, POLICIES, AND PROCEDURES.

EMPLOYEE SIGNATURE: _____ DATE: _____

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TABLE OF CONTENTS

	Page
Important Disclaimer.....	1
Disclaimer - Handbook Not a Contract.....	4
Employment-at-Will.....	5
Welcome.....	6
Equal Employment Opportunity.....	7
Introductory Period.....	7
Service Date.....	7
Keeping Your Records Current.....	7-8
Attendance.....	8
Inclement Weather.....	8
Working Hours.....	9
Overtime.....	9
Pay Period.....	9
Travel Expense Reports.....	9
Deductions.....	10
Authorized Check Pickup.....	10
Payroll Error.....	10
Confidential Information & Non-Solicitation Agreement.....	10
Workplace Harassment.....	11-12
Solicitations/Distributions.....	13
Electronic Communication Policy.....	13-15
Employee Complaint Procedure	15-16

Annual Leave.....	16-17
Pregnancy/Maternity Leave and Accommodation.....	17-18
Bereavement Leave.....	18
Military Leave of Absence.....	18
Jury Duty.....	18
Holidays.....	19
Employee Benefits.....	19-20
Cafeteria 125 Plan.....	19
Flexible Spending Account (FSA).....	19
401k Safe Harbor Retirement Plan.....	20
Health Benefits.....	20
Bonus Program.....	20
The Health Insurance Portability and Accountability Act (HIPAA).....	21
Dress Code Policy.....	21-22
Expected Performance Standards.....	22
General Rules of Conduct.....	22-24
Disciplinary Action.....	24
Building Security.....	25
Payment Method in Case of Separation.....	25
Termination of Employment.....	25-26
Acknowledgement.....	27-30

IMPORTANT NOTICE—DISCLAIMER

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EMPLOYMENT-AT-WILL

Today's business environment requires flexibility on the part of both employers and employees and sometimes mandates that changes occur. To better enable Southern Mutual ("Company") to meet its business needs and to help you maximize your personal options, Southern Mutual and you share an 'At Will' employment relationship. *This means that you have the right to resign your employment at any time for any or no reason, and Southern Mutual likewise can terminate your employment at any time for any or no reason.*

This information booklet contains an overview of the Company's policies, rules and benefits. The policies and provisions set forth herein supersede and replace all previously issued handbooks, policies, and/or procedures. These policies and provisions are not intended to be all inclusive and are subject to change at the discretion of the Company. You should attach any updates that you receive to your copy of this booklet.

No employment contract shall be valid or binding on the employee or the Company unless it is expressly set forth in a written document signed by the employee and the president of the Company.

WELCOME

Welcome to Southern Mutual--we are glad to have you on our team! At Southern Mutual, we believe that our employees are our most valuable asset. In fact, we attribute our success as a company in significant part to our ability to recruit, hire, and maintain a happy and productive work force. We hope that during the time of your employment with Southern Mutual you will become or continue to be a productive and successful member of the Southern Mutual team.

Founded in 1928, Southern Mutual is a not-for-profit insurer of churches and presently is licensed to transact business in Alabama, Georgia, North Carolina, South Carolina, Kentucky, Tennessee, Virginia and West Virginia. The Company serves its unique function by generally insuring all churches seeking coverage, charging premiums that are substantially less than those charged by other commercial insurance companies, and making mortgage and building loans to local churches at lower-than-market interest rates.

This employee handbook generally describes the personnel policies and procedures that govern the employment relationship between Southern Mutual and you. The policies stated in this handbook are subject to change at the sole discretion of the Company. Further, these policies are not intended to be all inclusive. Situations may arise that are not covered, either directly or indirectly, by these policies. In such instances, the Company will determine its policy on a case-by-case basis.

This handbook supersedes and replaces all prior handbooks and policies of the Company which are inconsistent with the policies contained in this booklet. The Company might change policies from time-to-time, and you should attach any updates you receive to your copy of this booklet. If at any time you have questions about the Company's policies, please ask your supervisor or the Company's Human Resources Manager.

EQUAL EMPLOYMENT OPPORTUNITY

Southern Mutual is committed to equal opportunity. We do not discriminate against current employees or job applicants on the basis of race, color, sex, pregnancy, religion, national origin, disability, age (over 40), immigration status, genetic information or other applicable protected classification.

INTRODUCTORY PERIOD

In order that both you and the Company have an opportunity to better evaluate each other, the first six months of employment are classified as an “introductory” period. This introductory period will allow you to evaluate and become familiar with, the work environment at Southern Mutual. Similarly, we use these six months to evaluate your qualifications more carefully. Your performance on the job, your attitude, attendance and potential abilities are all carefully weighed in determining whether you are best suited to our particular needs. Provided that you satisfactorily complete the introductory period, your hiring date will serve as your anniversary date.

SERVICE DATE

Your length of service with the Company is computed from your first day worked. It includes all time of continuous service. Continuous service is broken when you are discharged for a period exceeding three months due to a reduction in force or your employment is terminated for any other reason regardless of duration.

KEEPING YOUR RECORDS CURRENT

Please help keep your record current by reporting to the HR Department any change in:

Name

Address

Marital Status

Phone Number

Name and Phone Number of person you want notified in case of an emergency

Beneficiary

Names and birth dates of children for insurance purposes (if applicable)

Authorized payroll deduction changes

Awards given to you

Educational courses completed and appropriate training completed

ATTENDANCE

Regular attendance is an integral part of your job requirements, and the Company expects all employees to maintain an acceptable attendance record. Although we realize that situations sometimes arise preventing you from reporting to work, you always should notify your supervisor or other Company manager as far in advance as possible regarding the reason for your absence, date(s) of your absence, and return to work date.

Indications suggesting an employee's attendance record is about to become unacceptable could lead to discussions between the supervisor and employee regarding the continuation of the entire employment relationship. (See Disciplinary Action on Page 24)

INCLEMENT WEATHER

If you have any questions regarding the work schedule being changed because of the weather, check the voicemail message from the President prior to starting time.

WORKING HOURS

Core office hours for Southern Mutual are 8:30 a.m. to 4:00 p.m., Monday through Friday, with a one hour daily lunch break.

OVERTIME

Southern Mutual's wages are based on a 40-hour work week. Although the Company occasionally might ask you to work overtime, no employee is authorized to work over 40 hours in any week unless you have received permission from your supervisor.

The Company will make every attempt to distribute overtime work in a fair and equitable manner. In turn, we hope that you will cooperate by working the hours required by the job situation.

Overtime will be paid in accordance with federal wage and hour requirements.

PAY PERIOD

The Company will pay you semi-monthly and will notify you of the exact dates well in advance. If any changes to these dates occur or if deductions from your pay become necessary, we will provide you with seven (7) days' written notice, in accordance with the South Carolina Wage Payment Act, or notice in accordance with other applicable state law.

TRAVEL EXPENSE REPORTS

Employees are responsible for submitting travel expense reports on the dates established by the Company.

DEDUCTIONS

Southern Mutual is required to make certain deductions from your gross pay for state and federal taxes. No deductions other than those required by law will be made unless you so authorize in writing.

AUTHORIZED CHECK PICKUP

You will be given your payroll check or payroll stub (if you have direct deposit). If, for some reason you are absent on a payday and wish to have another person pick up your check or payroll stub, you will have to give that individual a signed note from you authorizing your supervisor to surrender your check upon receipt of the note and presentation of some form of positive identification. This procedure protects both you and the Company.

PAYROLL ERROR

The Company puts forth great effort to insure 100% payroll accuracy. Unfortunately, both people and computers sometimes err. If you believe you have been paid incorrectly, notify your supervisor.

If an error has occurred, we will correct the situation.

CONFIDENTIAL INFORMATION & NON-SOLICITATION AGREEMENT

Employee agrees not to use, disclose or communicate, in any manner, proprietary information about the employer, its operations, clientele or any other proprietary information that relates to the business of the Employer. The confidentiality provision also applies after an employee leaves the Company and such information remains confidential until it has become public knowledge without any fault of the employee.

WORKPLACE HARASSMENT

Harassment on account of race, color, sex, pregnancy, religion, national origin, disability, age (over 40), immigration status, genetic information or other applicable protected classification, is a form of discrimination which violates the Company's Equal Employment Opportunity Policy and is illegal under the law. The Company will not tolerate any practice of harassment of its employees, customers, or other third parties by supervisory or non-supervisory personnel or others.

While the Company will tolerate no form of harassment, the Company places special attention on the prohibition of sexual harassment.

1. Prohibited forms of sexual harassment include, but are not limited to, the following:
 - (a) threats by supervisors or managers to discipline or discharge an employee or to deprive an employee of an existing or potential job benefit on account of an employee's refusal to engage in sexual relations;
 - (b) promises or demands by supervisors or managers that an employee engage in sexual conduct in exchange for a promotion, raise, or some other employment benefit;
 - (c) any sexually suggestive flirtations, touching, patting, pinching, caressing, or other such physical contact by any manager, supervisor, or employee;
 - (d) explicit sexual advances; propositions; suggestive comments; joking or teasing about sex or excretory functions; comments or questions about sexual attributes or activities; foul or obscene language or gestures; displays of nude, foul, or obscene pictures or printed material; indecent exposures; or attempts to invade the sexual privacy of another person. This subsection applies to all managers, supervisors, and employees, regardless of whether the conduct is addressed to a specific employee or a general workplace audience;

- (e) active or passive encouragement of harassment by supervisors, managers, or employees, or the failure to report any harassing conduct that an employee experiences or witnesses;
 - (f) or any sexual harassment of employees by customers, clients, vendors, or other third parties doing business with the Company.
2. If any employee feels he/she has been sexually harassed, they immediately should complain through the Employee Complaint Procedure or ask to meet with the following individuals: The HR Manager and/or The Vice President of Operations.
 3. The individuals to whom the Employee complains are responsible for, in as confidential manner as possible, investigating fully and promptly any such complaints. If the complaint is substantiated, appropriate disciplinary action, up to and including discharge, will be assessed against the offending party. If the investigation reveals that someone outside of the Company's employ has engaged in harassment, the Company will take the appropriate action against such individual(s). The Investigator will, in any event, notify the complaining party of the outcome of the investigation.
 4. In furtherance of this policy, supervisory employees shall not date employees under their direct or indirect supervision.
 5. Supervisory employees shall not allow personal friendship or social relationships, on or off the job, to influence their treatment of subordinate employees or their employment decisions.
 6. The Company requires employees to cooperate fully in any harassment investigation and prohibits retaliation against any employee who in good faith files a harassment complaint. The Company further prohibits retaliation against any employee who participates in such an investigation
 7. Harassment on account of a person's age, race, disability, national origin, religion etc., is likewise prohibited. Complaints of harassment of this nature will be handled as outlined above.

SOLICITATIONS/DISTRIBUTIONS

From time to time, we all probably want to promote various activities related to school, church, or some other civic activity by selling books, cookies, raffle tickets, etc. However, the Company cannot permit solicitations or distributions during working time.

Each employee must observe the following basic, common-sense rule:

Do not solicit or distribute any printed material to any other employee for any purpose at any time during your working time or your co-worker's working time. (Working time does not include break periods, meal times, or other specified periods during the workday when an employee is not required to be performing his or her work tasks.) This policy equally applies to non-employees.

ELECTRONIC COMMUNICATION POLICY

The Company's electronic communication systems, which include but are not limited to, computers, fax machines, e-mails, voice mail, telephone systems, and digital cameras, are intended for the sole purpose of supporting the Company's management, information, and operational needs. The Company encourages the use of its systems because they make communications more efficient and effective, and its computer system is a valuable source of information. However, the System is the Company's property and is intended to facilitate the Company's business. Accordingly, any use of this equipment for personal business should be limited.

When using these systems, employees must abide by the following:

1. Employees may only use the accounts that have been authorized for their use.
2. Employees must limit any use of Company's system for personal reasons.
3. Employees may not disclose any confidential or proprietary information.

4. Employees may not attempt to copy, disclose, transfer, examine, rename, change, add or delete information or programs on the system unless approved by management.
5. Employees may not attempt unauthorized access to computers or communications facilities outside the company.
6. Employees may not use the System to send obscene, vulgar or harassing messages, or engage in illegal activity.
7. Employees should employ reasonable judgment to use the system efficiently and economically.
8. Employees may not install any programs on their computers. Programs to be installed must be submitted in writing for approval and installation must be performed by the Support Services Manager.

Privacy

The system is the property of the Company. Company's management has and asserts the right in its discretion, to access, review and analyze any information or data transmitted through its system, including but not limited to, any email messages, voicemail messages, facsimiles, and/or telephone communication sent through the system to ensure the system resources are to be used in a manner that is compliant with all Company policies and in accordance with the law.

Employees shall have no expectation of privacy with regard to their use of any Company equipment.

Each user understands, agrees, and hereby affirms that any and all information developed by any Company employee is the sole property of Company. All activity, files, or history on any employees' computer may be monitored or investigated by Company.

If you inadvertently obtain information to which you are not entitled or authorized, or if you become aware of a breach of trust pertaining to any service, you must immediately report such findings to Senior Management and the Support Services Manager.

Passwords

When a service to which you have authorized access is protected by a password, Employees must take reasonable precautions against unauthorized access.

You are responsible for the security of your account password and will be held responsible for all use and/or abuse of your account.

Employees may not make an attempt to ascertain the password of a service for which they have not been authorized to use.

Electronic Systems Harassment

Employees may not use the Systems to send obscene, offensive, slanderous, harassing, repetitive (Example: Chain letters), or derogatory messages to any individual or group including but not limited to, those based on race, creed, color, sex, age, national origin, religion or disability or otherwise. In particular, when you originate material that is sent over the system with an identification of your affiliation with Company, you must present this material in a manner upholding the reputation of Company.

Users must not present themselves as someone else, fictional or real, or as anonymous. All work must be attributable back to the originator personally.

Failure to abide by the terms and conditions set forth herein may result in disciplinary action, up to and including termination of employment.

EMPLOYEE COMPLAINT PROCEDURE

Whenever two or more people come together to form a team, the possibility of misunderstandings or conflicts occurring exist. In most instances, the best way to resolve a problem is to discuss it calmly, openly, and privately with your supervisor. If this fails to settle the matter, or if the problem is of such a nature that you are not comfortable discussing it with

your supervisor, ask for a meeting with the Human Resources Manager and/or the Vice President of Operations explain the problem to them, and they can attempt to resolve the situation. They will evaluate the matter and guide the process to resolve the conflict by arranging meetings with appropriate managers, if necessary. The President of Southern Mutual will make the final decision. Our desire is to resolve problems, complaints, or misunderstandings, rather than to assign blame.

The following Items/Benefits are available to Full Time Employees with Southern Mutual Church Insurance Company:

ANNUAL LEAVE

You must give as much advance notice as possible of the dates which you desire to take annual leave. You may take up to a maximum of two consecutive calendar weeks of annual leave including Company holidays.

Our annual leave policy is as follows:

Years of Service	Annual Leave Amount
1-3	15 days
4-10	20 days
11-15	23 days
16-25	25 days
Over 25	28 days

The annual leave amount will be increased based on your hire date. If you were hired January 1 to

March 31, the increase will take place on January 1 of your anniversary year. If your hire date is April 1 or later, the increase will take place on January 1 of the following year. For example, if

your hire date is March 31, 2000, then on March 31, 2003 you would have completed three years of service, begun your fourth year of service and would receive five additional days on January 1, 2003. However, if your hire date is April 1, 2000 or later, then you would not receive the additional five days until January 1, 2004.

The Company allows you to carry forward up to 5 days of annual leave per year. You can accumulate a maximum of 30 annual leave days in addition to the amount of annual leave earned each year. The Company will pay you for any unused accrued annual leave at the termination of your employment. For purposes of paying annual leave at the termination of employment, the Company will consider annual leave to accrue monthly and pay according to the following schedule:

Years of Service	Monthly Leave Accrual
1-3	1.25 days
4-10	1.67 days
11-15	1.92 days
16-25	2.08 days
Over 25	2.33 days

For example, assume you have worked with the Company for 2 years and you resign effective on March 1. Assume further that you have not taken any annual leave during the current year and have not carried over any annual leave from the previous year. On termination of your employment in this situation, the Company would pay you the equivalent of 2.50 days (1.25 days multiplied by two months--January and February) for your unused accrued annual leave.

PREGNANCY/MATERNITY LEAVE AND ACCOMMODATION

As an employee of the company you have the right to be free from discrimination for medical needs arising from pregnancy, childbirth, or related medical conditions. Please contact the Human Resources Manager to discuss reasonable accommodations that may be available.

In addition, the Company will allow time off with pay for the birth of a child to include up to 3 weeks for the mother and 1 week for the father.

BEREAVEMENT LEAVE

The Company will allow time off (generally from one to three days, depending on the particular circumstances) with pay in the case of the death of a close relative, which includes a child, miscarriage, spouse, parent, parent-in-law, grandparent, grandparent-in-law, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, aunt or uncle.

MILITARY LEAVE OF ABSENCE

We support the men and women of the Reserves and National Guard. Military Leave will be granted for annual training. You must provide the Company with a copy of your orders.

Arrangements are to be made with your supervisor in advance of your annual active duty training. Any employee who volunteers for or is called to active duty in the armed services is eligible for Military Leave of Absence, without pay, in accordance with applicable state and federal law.

JURY DUTY

The Company will grant employees time off for mandatory jury duty. You must submit appropriate documentation from the court to verify the need for such leave. The Company will pay employees their normal salary or wage for each day of jury duty up to 1 week.

During jury duty leave, the Company requires you to work when doing so does not conflict with court obligations. You must keep your supervisor informed about the amount of time required for jury duty.

HOLIDAYS

Southern Mutual typically recognizes the following holidays:

- New Years
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (2)
- Christmas (2)
- 1 Flex Holiday (New Beginning 2016)
 - Martin Luther King Jr. Day, President's Day, St Patrick's Day, Hispanic Heritage Day, Columbus Day, All Saints Day, Veterans Day and New Year's Eve

Holiday pay is eight (8) hours of straight time.

EMPLOYEE BENEFITS

Southern Mutual offers its employees several types of employee benefits, which are subject to change from time-to-time. Of course, while we always hope to provide generous benefits to our workers, the Company maintains the right to modify or discontinue, at the Company's sole discretion, any employee benefit at any time. Among the current benefits are:

CAFETERIA 125 PLAN

The Company has a Cafeteria 125 Plan which means all healthcare deductions are pre-taxed and reduce your taxable income. This does not apply to life insurance deductions.

FLEXIBLE SPENDING ACCOUNT (FSA)

The Company has a Flexible Spending Account (FSA) which is optional for all full time employees to use for any eligible health expenses. Employees determine their annual contribution to this account each year, and the deduction is divided equally for each pay period.

HEALTH BENEFITS

Southern Mutual provides group benefits to eligible employees including major medical, dental, vision, term life, short-term disability and long-term disability insurance

The following Items/Benefits are available to both Full Time and Part Time employees of Southern Mutual Church Insurance Company:

401K SAFE HARBOR RETIREMENT PLAN

Southern Mutual provides a 401K Safe Harbor Retirement Plan to reward eligible employees for long and loyal service by providing them with retirement benefits. You are eligible to participate if you have completed three (3) months of service with the Company.

Southern Mutual presently contributes 7% with an additional 3% match providing the employee defers at least 3% of their income. The employee can defer a percentage or a fixed amount of their pay up to the maximum limit per year required by IRS. The Company, at their sole discretion, may also match up to 4% of the employee deferral amount as an additional contribution after year end. The Company, in its sole discretion, may, with notice to eligible employees, change or reduce any match based on current business conditions.

BONUS PROGRAM

After the year end has been finalized, Southern Mutual in its sole discretion, may reward employees with a work bonus. The schedule is subject to change by the Board of Directors.

NOTHING IN THIS HANDBOOK AMENDS OR SUPERSEDES ANY LANGUAGE CONTAINED IN ANY OFFICIAL EMPLOYEE BENEFIT PLAN DOCUMENT(S). If a question or ambiguity arises over the language of an employee benefit plan document and this handbook, the official plan document's language always controls.

THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA)

HIPAA includes provisions which guarantee the security and privacy of health information. In the event of questions, please contact the HR Department.

DRESS CODE POLICY

Objective

Southern Mutual Church Insurance Company strives to maintain a workplace environment that is well functioning and free from unnecessary distractions and annoyances. As part of that effort, the company requires employees to maintain a professional, neat and clean appearance that is appropriate for the workplace setting and for the work being performed. To that end, Southern Mutual department heads may determine and enforce guidelines for workplace-appropriate attire and grooming for their areas.

Procedures

All Southern Mutual Church Insurance Company employees are expected to present a professional image to policy holders, visitors, customers and the public. Acceptable personal appearance, like proper maintenance of work areas, is an ongoing requirement.

Supervisors should communicate any department-specific workplace attire and grooming guidelines to staff members during new-hire orientation and evaluation periods. Any questions about the department's guidelines for attire should be discussed with the immediate supervisor.

Any staff member who does not meet the attire or grooming standards set by his or her department will be subject to corrective action and may be asked to leave the premises to change clothing

Reasonable accommodation of religious beliefs

Southern Mutual Church Insurance Company recognizes the importance of individually held religious beliefs to persons within its workforce. We will reasonably accommodate a staff member's religious beliefs in terms of workplace attire unless the accommodation creates an undue hardship. Accommodation of religious beliefs in terms of attire may be difficult in light of safety issues for staff members. Those requesting a workplace attire accommodation based on religious beliefs should be referred to the human resource (HR) department

EXPECTED PERFORMANCE STANDARDS

As a team, we all should strive to make Southern Mutual an industry leader and a great place to work. At a minimum, we all should:

- (1) Always give our best effort while at work;
- (2) Meet the expected levels of efficiency, productivity and performance;
- (3) Always be ready to work at the start of the day and after lunch;
- (4) Never intentionally fail to perform assigned duties;
- (5) Always help others;
- (6) Challenge ourselves to make each day rewarding and meaningful;

An annual performance review will be conducted on all employees.

GENERAL RULES OF CONDUCT

Certain types of behavior and actions simply are not acceptable in the workplace. Generally, most employees know what types of conduct or actions are expected and what types of conduct or actions are unacceptable. We cannot possibly list every type of prohibited conduct or actions.

However, the following is a list of some examples of conduct which clearly are not appropriate:

- * Insubordination, which includes (but is not limited to) the failure or refusal to obey the orders or instructions of a supervisor or manager, the use of abusive or threatening language toward such individuals, or any conduct that undermines supervisory authority
- * Assault, fighting, or disorderly conduct
- * Falsifying Company records
- * Making false or malicious statements about employees, supervisors, management, the Company or its products, customers, suppliers or visitors
- * Gambling on Company premises
- * Possessing a gun or other lethal weapon in Company buildings
- * Negligent operation of Company vehicles
- * Possession, consumption, or distribution, while at work on the Company's premises, of alcohol or drugs which were not prescribed for you by a physician. Likewise, the Company will not tolerate any employee reporting to work under the influence of drugs or alcohol
- * Conviction for the manufacture, distribution, or sale of illegal drugs
- * Altering, misusing, or removing from Company premises, without proper authorization, employee or customer lists, Company records, checks, or any other Company property constituting a trade secret or confidential information
- * Willfully damaging Company or an employee's property
- * Unacceptable attendance record
- * Theft
- * Improper use of the Company's equipment, including but not limited to computers, telephones, and electronic mail, for purposes unrelated to Company business
- * Discourtesy to a customer
- * Violation of safety rules including carelessness or horseplay

- * Performing work of unacceptable quality
- * Unauthorized sale of Company property
- * Failure to heed the No Solicitation, No Distribution policy
- * Acting in such a manner as to bring discredit to Southern Mutual
- * Failure to adhere to the Company's dress code and standards
- * Violation of the Company's rules or policies
- * Any other behavior or conduct that the Company, in its sole discretion, considers unethical, unprofessional or immoral

The above list is not intended to be an exhaustive or complete list of every type of inappropriate behavior. It is merely a listing of a few examples of conduct which are clearly inappropriate.

Inappropriate conduct, whether listed above or not, will subject an employee to disciplinary action up to and including discharge. The Company, in its sole discretion, will determine if the conduct is inappropriate and, if so, the extent of the disciplinary action warranted in the particular circumstances.

DISCIPLINARY ACTION

The Company reserves the right to determine appropriate disciplinary action, up to and including discharge. Depending on the circumstances, the Company generally will consider the following types of disciplinary action:

1. Verbal reprimand
2. Written reprimand
3. Suspension from employment without pay
4. Demotion
5. Termination of employment

No employee has a right to any particular form or degree of disciplinary action in any given instance. The Company, within its sole discretion, has the right to determine when disciplinary action is warranted and, if so, the extent of such action.

An employee who does not agree with the disciplinary action taken against him or her may utilize the Company's procedure for employee complaints.

BUILDING SECURITY

Each employee is responsible for maintaining the security of the Company's premises. The last employee leaving the site is responsible for locking and otherwise securing the building and grounds.

PAYMENT METHOD IN CASE OF TERMINATION

Employees separating from Southern Mutual for any reason will be paid all wages due, less deductions, on the next scheduled payday and in accordance with any applicable state or federal requirements.

TERMINATION OF EMPLOYMENT

Employees involuntarily terminated from their employment by the Company for reasons other than reduction of force generally shall not be eligible to be considered for rehire.

Employees discharged by the Company because of a reduction of force will generally be eligible to be considered for rehire but shall have no "right" to be recalled or rehired and have no "right" to preferential treatment when the Company is hiring.

If you choose to terminate your employment, please give the Company as much advance notice as possible, preferably two weeks' written notice.

At the time of your employment termination, a Company representative will conduct an exit interview with you to discuss matters such as the details of your leaving, arrangements for your final paycheck, and information regarding your insurance coverage.

Departing employees must return all Company property, including keys, manuals, papers, computers cellphones, cameras, gate, remote and, etc.

Acknowledgement

I, the undersigned, hereby acknowledge that I have received the Personnel Policies and Procedures Handbook of Southern Mutual adopted September 28, 2018.

I further acknowledge that I have read, understand, and am familiar with each Policy and Procedure. In consideration for employment, I agree to abide by the policy as a condition of hiring and/or future employment. It is my understanding that Southern Mutual retains the right to alter these Policies and Procedures at any time and that I will be given notice of any changes, provided a copy of such changes, and will be required to sign an acknowledgement of receipt of such change. It is further understood that no individual, other than the President, has the right to alter these policies and that oral or written promises to the contrary are void.

THIS HANDBOOK IS CONSIDERED A GUIDELINE TO SOUTHERN MUTUAL'S CURRENT POLICIES AND PROCEDURES AND IS SUBJECT TO CHANGE WITH LITTLE NOTICE. MANY OF THE POLICIES CONTAINED IN THIS HANDBOOK ARE BASED ON LEGAL PROVISIONS, INTERPRETATIONS OF LAW, AND EMPLOYEE RELATIONS PRINCIPLES, ALL OF WHICH ARE SUBJECT TO CHANGE. PURSUANT TO SOUTH CAROLINA CODE ANN. §41-1-110, THIS HANDBOOK DOES NOT CONSTITUTE A CONTRACT OF EMPLOYMENT FOR ANY TERM. NOTHING IN THIS HANDBOOK SHALL BE CONSTRUED TO CONSTITUTE A CONTRACT AND SOUTHERN MUTUAL CHURCH INSURANCE COMPANY HAS THE RIGHT, AT ITS DISCRETION, TO MODIFY THIS HANDBOOK AT ANY TIME. NOTHING HEREIN LIMITS SOUTHERN MUTUAL'S RIGHT TO TERMINATE EMPLOYMENT. ALL EMPLOYEES ARE EMPLOYEES AT WILL AND ARE FREE TO LEAVE SOUTHERN MUTUAL AT ANY TIME, FOR ANY REASON, OR FOR NO REASON AT ALL. AS A CORRESPONDING RIGHT,

SOUTHERN MUTUAL HAS THE SAME RIGHT TO TERMINATE AN EMPLOYEE AT ANY TIME, FOR ANY REASON, OR FOR NO REASON AT ALL. SOUTHERN MUTUAL REMAINS THE FINAL AUTHORITY AS TO THE PROPER INTERPRETATION AND APPLICATION OF THE PROVISIONS OF THIS MANUAL. NO ONE EXCEPT THE PRESIDENT HAS THE AUTHORITY TO WAIVE OR MODIFY ANY OF THE PROVISIONS OF THIS HANDBOOK, OR MAKE REPRESENTATIONS TO THE CONTRARY AND ANY SUCH WAIVER OR MODIFICATION IS REQUIRED TO BE IN WRITING AND SIGNED BY BOTH PARTIES. ANY ORAL OR WRITTEN STATEMENTS OR PROMISES TO THE CONTRARY ARE HEREBY EXPRESSLY DISAVOWED AND SHOULD NOT BE RELIED UPON BY ANY EMPLOYEE. THIS HANDBOOK SUPERSEDES AND REPLACES ALL PRIOR HANDBOOKS, POLICIES, AND PROCEDURES.

Employee Signature

Date

RETURN THIS COPY

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Employee

Signature Date