



Employee Benefits

Full-Time Personnel

Phoenix International Holdings, Inc. (Phoenix) offers competitive pay and benefits to attract highly qualified personnel both in onshore and offshore. Our benefits help support both our employees and their families, caring for their entire well-being.

Compensation & Retirement

Phoenix believes in helping our employees plan for and save for their futures, so we offer several ways for employees to build wealth and be rewarded for their hard work, including:

- Market Competitive Pay
- 401k Retirement Plan (Phoenix match up to 3%)-see vestment schedule on next page
- Employee Stock Option Plan-see vestment schedule on next page
- Profit Sharing

Health & Wellness

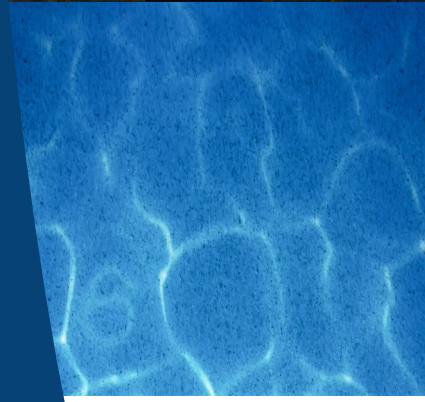
We provide excellent insurance options to help our full-time employees and their families stay healthy and protected. These include:

- Health Insurance
- Dental Insurance
- Vision Insurance
- Supplemental Insurance
- Flexible Spending Account

Income Security

Phoenix offers our employees the opportunity to provide their loved ones with financial protection through:

- Basic Life and Accidental Death & Dismemberment
- Short-Term & Long-Term Disability



Work-Life Balance

We know that our employees are also people with lives outside work, so Phoenix provides time and programs to help employees fulfill their sense of purpose. This includes:

- 11 Paid Federal Holidays
- Sick Leave
- Personal Leave
- Bereavement Leave
- Military Leave
- Time Off to Vote

Vacation Benefits

Accruable based on the following table:

- | | |
|------------------|------------------|
| • 1-4 years | Up to 10 Days |
| • After 5 years | Up to 15 Days |
| • After 10 years | Up to 17.50 Days |
| • After 15 years | Up to 20 Days |

Employee Stock Option Plan (ESOP)

No matter your role at Phoenix International Holdings, Inc., all employees are business owners first, as we are an employee-owned company and we are all shareholders.

The vestment schedule for both the ESOP and 401k plans are as follows:

- | | |
|---------------------|------|
| • Less than 2 years | 0% |
| • 2 years | 20% |
| • 3 years | 40% |
| • 4 years | 60% |
| • 5 years | 80 % |
| • 6 years | 100% |

Phoenix International Holdings, Inc.

An employee-owned company

