NextEra Energy, Inc. and Subsidiaries

Domestic Relocation Handbook

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In an effort to improve the quality of real estate agent selection and control costs, NextEra Energy, Inc. is using a “Broker Referral” program with Cartus. The collection of referral fees helps to offset the total cost of relocation expenses and enables The Company to provide a quality relocation package for its employees.

Your utilization of this program in both the selling and buying part of your relocation are important and compliance will allow you to maximize your relocation benefits.

Let your relocation consultant know which real estate agent you would like to work with before talking to the agent. Your Cartus Consultant (Consultant) will register the referral with the real estate agent for you. If you do not have an agent in mind, tell your Consultant. He or she will help you select a qualified agent.

**A WORD ABOUT: BROKER SELECTION**

Often relocating employees already have a broker/agent in mind to list their home – a friend or neighbor who is in real estate business in their area. Please, be aware that, while well-intended, this may not be in your best interest for the following reasons:

- If the marketing efforts do not produce the anticipated results, monitoring your broker/agent or canceling the listing may prove to be personally awkward for you.
- Local brokers/agents who are not familiar with relocation moves (narrow time frames – typically a 60-90 day marketing period) may not be able to adapt their proven strategies for your unique situation.
- Non-relocation brokers/agents are usually unwilling to provide the detailed reporting requirements you and your Consultant will need to efficiently monitor your marketing strategy. If this information is not provided it should indicate to you the amount of feedback the broker/agent is accustomed to providing to their clients.
- A great “Selling Agent” (one who brings in buyers) is not necessarily a great “Listing Agent” (one who will position your home strategically in the market to attract selling agents and buyers to your home.) Be aware of the differences!
- Typically, employees have found ways to avoid these awkward broker/agent relationships by explaining The Company’s program and the obligation of the employee to follow the guidance and advice of the Consultant. This is usually sufficient to “calm the waters” without hurting anyone’s feelings. You do not need any additional stress at this time!
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# SUMMARY OF BENEFITS

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<td>Eligibility</td>
<td>You are eligible for relocation assistance if you are offered these benefits by The Company</td>
</tr>
<tr>
<td>Miscellaneous Relocation Allowance</td>
<td>One month’s new base salary up to a maximum of $3,750; tax assisted</td>
</tr>
</tbody>
</table>
| Home Sale Assistance          | • Marketing Assistance  
• Market Value-Driven Program  
• Independent Sale                                                                                                                                           |
| Destination Information       | Available                                                                                                                                                                                                 |
| House Hunting                  | • Lump sum payment based on mileage from current home to destination location  
• Moves < 90 miles = $250  
• Moves > 90 miles but < 500 = $450  
• Relocating employees moving 500 miles or more receive one five day trip with transportation (airfare or mileage) and a lump sum payment of $600 |
| Home Purchase Closing Costs   | **If you are a current homeowner**, The Company reimburses reasonable and customary home purchase expenses plus up to 1% of the mortgage amount (not to exceed $500,000) for any commitment, origination, service fees, or discount points required by the lender to close a new first mortgage |
| Renter’s Assistance           | The Company will reimburse up to two months’ rent for any combination of lease cancellation, penalty charges, forfeiture of lease, or duplicate rent                                                                |
| Temporary Living and Return Trips | For employees relocating over 90 miles, The Company will provide you with a $2,250 lump sum payment for temporary living expenses in the new location. The lump sum has been calculated to cover expenses for lodging, meals, and a rental car for 30 days. Additionally, transportation to the temporary living location and one trip home during the temporary living period will also be provided for distances greater than 500 miles. |
| Move and Transition Expenses  | • Normal family household goods moved via van line; Insured for full replacement value  
• Storage for up to 30 days  
• Mileage reimbursed by The Company for up to two autos for moves less than 500 miles  
• If distance to new location exceeds 500 miles, The Company will reimburse mileage or pay to ship two automobiles  
• The Company will reimburse en route expenses for you and your family to travel to the new location including lodging, meals, mileage, and airfare |
| Spouse Employment Assistance  | Professional re-employment assistance for relocating spouse                                                                                                                                                  |
| Tax Assistance                | Gross-up of specific non-deductible expenses for Federal and State taxes                                                                                                                                      |
**Eligibility**

**Purpose**
The provisions outlined in the NextEra Energy, Inc., ("The Company"), Relocation Handbook are intended to minimize the economic inconvenience normally associated with career relocation by providing travel and other reimbursements for specific expenses outlined below, so you may devote your full energies to a smooth and productive transition to your new job. **The information contained in this policy represents The Company's relocation policy, which is administered for NextEra Energy, Inc. by Cartus.**

**Distance**
The distance between your former residence and your new job site must be at least 50 miles greater than the distance between your former residence and your former job site. The distance is measured by the shortest or the more commonly traveled routes. Please note the distance test does not apply to the location of your new home. This is necessary in order to meet IRS move related requirements for tax excludability of specific relocation expenses. If you believe you may not meet this mileage requirement, please contact your Cartus Consultant immediately.

**Employee**
You are eligible for the assistance described in this handbook if you are offered these benefits by The Company.

**Family**
Your family members eligible for assistance under this policy include your immediate family (spouse and children) who live with you. In the event that an additional member of your household is asked to relocate by The Company, you are eligible to receive only one set of benefits.

**Repayment/Termination**
If you are terminated for cause or you elect to voluntarily terminate your employment with The Company during the 24 month period immediately following the effective date of: (a) the commencement of your employment or (b) the transfer of your employment, you will be required to repay The Company in full for any funds paid to you or on your behalf for the relocation. You must sign and return the Relocation Benefits Repayment Agreement (included with this document) before any relocation benefits will be paid.

Payment of relocation benefits will be made within seven to ten business days of your official start date with The Company provided you have been processed into all of The Company systems.

**Time Limit**
You are eligible for the benefits extended to you in this handbook for up to 12 months following the effective date of: (a) the commencement of your employment or (b) the transfer of your employment. All expense reports related to your relocation should be submitted within 90 days of the date incurred within this 12-month period.

**Disclaimer**
NextEra Energy, Inc. has the sole right at any time to revise, amend or discontinue this policy. This policy shall not be considered or construed as an employment contract and does not constitute a guarantee of employment for any minimum or specified period of time.
**About Cartus**
Cartus is a company that specializes in helping people who are transferring to new work locations. Upon receiving notification of your relocation, Cartus will assign a dedicated consultant who will be your primary point of contact for professional services which are an integral part of The Company’s Relocation Program and are provided to help you make sound decisions and accomplish a timely, effective transition. Your consultant will navigate you through every step of the relocation process and answer any questions. As part of these services, Cartus is responsible for making sure that your expenses meet the requirements of The Company Relocation Program.

You should not take any action related to your move before discussing your situation with your Consultant. It is your responsibility to know and understand the benefits you will be receiving.

Your consultant will contact you first. Then, feel free to call upon this person as often as you need assistance.

**“Top Block” Service**
“Top Block” means establishing a higher goal for performance, one that motivates you to say that Cartus “could not have done any better.” Cartus’ goal of service excellence starts with your consultant and the interaction and relationship they have with you. Your consultant’s goal is to proactively manage your needs in alignment with the policy. In order to assist your Consultant in meeting your needs it is imperative that you bring to your Consultant’s attention any aspect that is not satisfactory, such as issues with a supplier (real estate agent, closing representative, van line rep, inspector). Your Consultant will make every effort to resolve the issue before it becomes a problem. Another avenue for you to express your concerns is through the “Office of the President” located on CartusOnline.

**Website**
Your Consultant will provide you with information pertaining to CartusOnline. This web site can be utilized to find valuable information regarding your destination location, your home sale guidelines, up-to-date move statuses and several checklists to help you prepare for your relocation. There are also activities and games for children to get them involved in the move. CartusOnline is accessed through [www.cartus.com](http://www.cartus.com).

**Confidentiality**
In order for Cartus to administer the provisions of the relocation program, The Company may provide certain employee information including salary, Social Security number, and tax information. Cartus agrees that its employees will maintain the confidentiality of this personal information and use it strictly for the purposes of administering The Company’s Relocation Program.

**Sarbanes-Oxley Act of 2002**
The act prohibits companies with public stock or debt listed or traded in the U.S. from extending or arranging, directly or indirectly (including through a subsidiary), personal loans to directors or executive officers. This means that neither The Company nor Cartus may loan funds for any reason, e.g. home purchase down payments etc. to officers of the company. Advances of amounts that are not repayable by the employee may be permitted, but will be reviewed on a case-by-case basis.
**RELOCATION AND TRANSITION EXPENSES**

**Miscellaneous Relocation Allowance**
To help defray incidental expenses associated with your move, The Company will provide you with a Miscellaneous Relocation Allowance of $3,750. The allowance is intended to reimburse you for many of the incidental expenses, which occur as a direct result of your transfer. These may include, but are not limited to:

- tips to movers,
- driver’s licenses and automobile registrations in the new location,
- utility hookups and/or deposits,
- shipment of pets, **crating of household goods items over $500** and
- items unique to your personal move not covered by this policy.

If you are a current employee, you will receive your allowance along with the lump sum payment for house hunting and temporary living.

If you are a new employee, you will receive this allowance after your official start date with The Company. Payment will occur within seven to ten business days.

The payment will be grossed up for tax purposes.

**Reimbursement of Expenses**
Where relocation-related expenses are specifically reimbursable consistent guidelines apply. Please read these carefully.

- All reimbursable expenses must be reasonable and appropriate.
- All relocation benefits are reflected in U.S. dollars.
- All reimbursable moving expenses must be incurred within 12 months from the date of transfer and submitted for payment within 90 days from the date the expense is incurred.
- Only expenses specifically outlined in the policy will be reimbursed.
- Receipts are required for all expenses incurred in excess of $25.00.
- It is important not to include any business expenses on relocation expense forms.
The Company has contracted with Cartus to provide the following home sale assistance and it is a requirement of the program that you speak with your counselor BEFORE engaging the services of a realtor.

Home Sale Options
Selling your home is a key aspect of relocating. Because not all situations are the same, The Company provides the following:

- **Buyer Value Option (Market Value Driven)** - You secure an outside buyer offering to purchase the home at the “Market Value”; the buyers offer sets the price at which Cartus will purchase the home from you. **Homes Sale Incentive Bonus.** You will receive a 2% Home Sale Incentive Bonus based on the net sale price of your home (minimum of $2,000 and maximum of $10,000). Please note that this bonus is not tax assisted.

- **Independent Sale Option** – You sell your home to an outside buyer on your own, independent of Cartus; or your home is ineligible for the program. You are responsible for all aspects of the sale.

These options are explained in more detail later in this section.

Tax Information
If you utilize the services of Cartus, the sale expenses are not considered taxable income to you and, therefore, do not require tax assistance. Please refer to page 32 for additional information.

Disclosure – Your Responsibility
You are required to disclose the full condition of your property to Cartus, as well as to any potential buyers. Failure to disclose any defects or deficiencies could constitute at a minimum misrepresentation and, more likely, fraud.

The Homeowner Real Estate Disclosure, the Lead Paint Disclosure, and any applicable, mandatory state disclosure forms, may be included in your initial package. Please complete these forms and return them to your consultant along with any other requested documents as soon as possible.

Important Reminders
- Receipt of signed disclosures is required prior to your consultant signing the outside sales contract
- When you generate a sale, all inspections must be disclosed to the buyer
- If you do not disclose complete and accurate information that is subsequently discovered, you may be held responsible for all expenses involved in correcting the defect(s) and any possible litigation

Eligibility
Cartus has been instructed by The Company to accept only a home that is owned by you and is occupied as your permanent residence. This includes:

- Single family dwellings,
- Two-family dwellings, and
- Condominiums.
Properties considered ineligible for the home sale assistance program include, but may not be limited to:

- Cooperative apartments,
- Mobile homes,
- Vacation/secondary homes,
- Investment properties,
- Homes with excessive acreage (+5 acres),
- Homes valued in excess of $500,000,
- Homes which are not insurable at standard rates for normal hazards of fire and extended coverage,
- Homes which cannot be financed or which are subject to leases that cannot be terminated within sixty (60) days.
- Homes that have been or will for certain be initiated through the foreclosure process.

- Houseboats, homes deemed ineligible through building inspections; e.g., homes constructed with synthetic stucco, LP siding, etc., and
- Homes considered environmentally unsound or structurally unsafe.

** Please see page 9 for details on home sale assistance (Independent sale) for ineligible homes to see if your situation will qualify for reimbursement.

Beginning the Sales Process
The Company understands that getting the best price for your home is vital to a successful relocation. Selection of a knowledgeable real estate agent is very important. Successful home sales result from careful planning and pricing; along with effectively targeting buyers and developing offers. To help you achieve this Cartus' Home Marketing Program provides support beginning even before you list your home for sale.

Broker Referral
In an effort to improve the quality of real estate agent selection and control costs, The Company is using a "Broker Referral" program with Cartus. The collection of referral fees helps to offset the total cost of relocation expenses and enables The Company to provide a quality relocation package for its employees.

Your utilization of this program in both the selling and buying part of your relocation are important and compliance will allow you to maximize your relocation benefits.

Cartus will provide you with a list of qualified agents in your area from which to choose. We recommend you interview several agents from the Cartus list to assess their ability to effectively market your home. Please advise them that you are considering using their services and have been referred by Cartus.

The Cartus list consists of real estate agents who are evaluated regularly to ensure they have a reputation of timely, successful sales, and that they meet the highest standards of customer service. In addition, these brokers have been specifically trained to effectively market your home as well as address the needs that are unique to relocation and may relieve you of any pressure you may feel to use the services of a friend, relative or acquaintance in the real estate field.
Selling Home without Agent
If you sell your home yourself and do not use a real estate agent, you are not entitled to the equivalent fee for the real estate commission.

Interviewing the Real Estate Agent
Some questions you might ask potential real estate agents in your selection process are:

- What locations and price ranges are you most active in?
- How many homes similar to mine have you sold in the last 90 days?
- What are the comparable home listings and sales used in establishing your recommended list price?
- How do you intend to market my home?
  - number of open houses
  - frequency of open houses
  - advertisements to be used

Listing Your Home
Let your Consultant know which real estate agent you would like to work with before talking to the agent. Your Consultant will register the referral with the real estate agent for you. If you do not have an agent in mind, tell your Consultant. They will help you select a qualified agent.

To list your home, follow these steps:

- Contact your consultant to review the real estate agents
- Register your choice with your consultant
- After your real estate agent has contacted you and developed your listing agreement - **notify your consultant before you sign your listing agreement**
- Your consultant will make sure your listing agreement meets the program requirements
- Be sure the Broker Exclusion Clause is included in your listing - this is a requirement
- If this clause is not included, you will be responsible for paying any commissions due to the real estate agent if the property is sold to The Company - see page 11 for the Exclusion Clause.
- Sign the listing agreement, but not for more than a 90-day period
- Finalize your home marketing strategy with your real estate agent and your consultant
- Complete repairs and improvements that will help you sell your home
- Make sure your home is in top “showable” condition

Agent Registration
You are required to register your departure location real estate agent with Cartus. **Failure to do so will result in the loss of the home sale incentive bonus benefit you are eligible for.**
Exclusion Clause
Your listing agreement must include the Broker Exclusion Clause. The exclusion clause protects you from having to pay a broker's commission should you secure a sale through the Market Value Sale. Cartus will provide your real estate agent with the original Broker Exclusion Clause to sign and return to your consultant. If your listing real estate agent has any questions regarding the exclusion clause, please contact your consultant before signing the listing agreement.

The Exclusion Clause is as follows:

“This addendum shall override any other conflicting clauses or statements in the listing agreement:

1) The owner hereby reserves the right:

   a) To sell the property directly to Cartus at any time and in such event to cancel this agreement with no obligation for commission or continuation of listing thereafter, or

2) To assign any acceptable written offer hereunder to Cartus for closing with payment of commission being the obligation of the third party relocation company, the commission being earned at the successful closing of the home.”

Referral Clause
In addition to the Exclusion Clause your real estate agent will be required by Cartus to acknowledge and sign the Referral Clause:

“The real estate agent/broker expressly acknowledges that Cartus is referring a customer to you, a properly licensed real estate broker/real estate agent in the area of the proposed real estate transaction. In consideration for the placement of the referral by Cartus you agree to pay a referral fee based on the total commission to the broker/real estate agent and are aware of this obligation prior to the execution of a listing agreement or a purchase agreement.”

Marketing Assistance
Your consultant will work in partnership with you and your listing real estate agent to ensure that an effective marketing strategy on your home is always in place. The marketing strategy will include:

- Suggestions on how to prepare your home for sale
- A recommended listing price and anticipated sales price
- Information on competing properties for sale and recently closed comparable homes
- A designated buyer profile for your property
- Creative home sales promotion ideas

It is important to understand the market realities and home values early in the home sale process so realistic expectations can be established.
Monitoring the Listing
It is your responsibility to stay actively involved in the home sale process. Your consultant will monitor the entire listing effort, including a review of homes currently listed in your area and an evaluation of recently closed properties, to ensure that a realistic pricing strategy is in place. Marketing assistance also includes:

- pro-active marketing strategy calls
- follow-up on buyer and real estate agent feedback
- follow-up on advertising and open house events

Your consultant may also make recommendations to adjust your price, terms, or conditions accordingly.

Mandatory Listing Requirements
As part of a successful marketing strategy NextEra Energy allows you to list your home for the first 45 days at an agreed upon price as established by you and your assigned agent utilizing the Brokers Marketing Analysis generated for your home. If after marketing for 45 days you have been unable to verbally negotiate and agree to an offer NextEra Energy will require you to list within 105% of the current Broker Market Analysis. If after marketing for 90 days you have been unable to verbally negotiate and agree to an offer NextEra Energy will require you to list within 103% of the current Broker Market Analysis.

Example:
- Recommended Broker Market Analysis - $250,000.00
- Initial list price for first 45 days - $295,000.00 as employee feels appropriate or as BMA recommends
- List price after initial 45 days (105%) - a maximum of $262,500.00
- List price after 90 days (103%) - a maximum of $257,500.00

1st 45 days as employee feels appropriate
45 to 90 @105%
90+ @103%

** Please note this is just an example and does not include additional marketing changes that may have been made during the initial 45 to 90 days and additional recommendations coming from Cartus and your agent.

**NOTE:** A house priced 5% above its current market value is ten times more likely to sell than if it is priced 15% above the market value. Overpricing may turn away prospective buyers at a time when you want your home to be seen by largest volume of people – within the first 30 days.

*Price reasonably for the best results.*

It is recommended that the list price not exceed 105% of the average of the anticipated sale price from the Broker Market Analyses ordered by Cartus.
You may use the Market Value Sale when you receive an offer for your home. The Market Value Sale is sometimes referred to as the Buyer Value Option; essentially, the buyer sets the market value for the property. This is the price at which Cartus will match and purchase the home from you.

With the Market Value Sale, you do not sign a contract with the buyer. Instead, Cartus will purchase the home from you at the negotiated sale price, less any concessions you have agreed to. You will be relieved of all responsibility for the home on the date of possession. Should the sale fail to close, it will not impact you.

Cartus must sign the sale agreement in lieu of you, the seller. Do not sign any documents associated with the buyer’s offer to purchase or you will not be eligible for the program.

How the Market Value Sale Works
Use the following steps to take advantage of the Market Value Sale:
- If you receive an offer from an outside buyer, do not sign any documents or accept any money - doing so will make your home ineligible for the program
- Contact your consultant to have the offer reviewed and approved
  - Your consultant will indicate any items or terms which may not be in your best interest or may not be covered under The Company Relocation Program
- Once the offer is approved, your consultant will sign the contract with the buyer
- Your consultant will order a title search on your home
- When a clear title report is received, your consultant and the closing agent will send you all required documents
- Review, sign, notarize, and return these documents to your consultant or closing agent, as instructed, at your earliest convenience; on the possession date you will have sold your home to Cartus - You are not required to attend the closing
- Cartus will complete the sale with the buyer

Title Search
Your consultant will also initiate a title search in order to prepare for the closing. You will receive a package of legal documents that must be signed, completed and notarized in accordance with the accompanying instructions and returned to the attorney prior to the release of your equity.
Vacating Your Home
As part of the Contract of Sale, you will need to specify when you will vacate your home. You need to give Cartus one week's notice of the date you plan to vacate. Your consultant will provide you with instructions on transferring ownership and where to leave your house keys.

When you vacate your home, you must leave it in good structural condition. In addition, it must be "broom-clean" with all trash removed. Also, the garage, basement, and yard should be free of any trash or debris.

Remember: You remain financially responsible for your home until the date of possession. Possession is defined as the day you contract with Cartus or vacate date, whichever is later.

Home Sale Incentive Bonus
At this point, you will receive a 2% Home Sale Incentive Bonus based on the actual sale price of your home (minimum of $2,000 and maximum of $10,000). Please note that this bonus is not grossed-up for tax purposes.
INDEPENDENT SALE

The Company does not encourage you to sell your home independently. You should use this option only if your home is not eligible for other program options.

If you elect to sell your home through the Independent Sale Program you will be ineligible for the 2% home sale incentive bonus.

If you have received a bridge loan, you are ineligible for Independent Sale.

Eligible Expenses
If you do sell your home on your own, The Company will reimburse you for covered expenses, provided you sell your home within 12 months of your relocation date. Please Note: reimbursements are based on a sale price not to exceed $500,000.

Covered expenses include:

- Real estate commission at the local area’s prevailing rate (Maximum of 6.5% capped at $32,500.00),
- Reasonable and customary cost of attorney’s fees for closing the sale (Attorney’s fees not to exceed $500)
- Real estate recording fees and transfer taxes, (based on a sale price not to exceed $500,000.)
- Documentary tax stamps
- Fees for document preparation
- Title search and title insurance (only if it is required that the premium be paid by the seller; normally there is a 50/50 split between buyer and seller) based on a sale price not to exceed $500,000
- Termite inspection (if required)
- Notary fees

Discount points incurred through negotiation with FHA, VA and conventional financing are not reimbursable.

Expense Reimbursement
To receive your reimbursement, submit a signed copy of the settlement statement and a completed relocation expense report to Cartus.

Tax Information
When home sale expenses are reimbursed directly to you they are considered taxable income. Under the Independent Sale option, you will receive tax assistance for home sale expenses only if your home is ineligible for Cartus Home Sale Assistance as described but not limited to on page 10.
HOUSE HUNTING

The Company provides a lump sum payment for house hunting expenses as determined by the distance from your previous location to your new location. Please make your own travel reservations and submit to Cartus for reimbursement. The lump sum payment is provided as follows:

- **Relocations less than 90 miles**, receive a lump sum payment of $250;
- **Relocations greater than 90 miles but less than 500 miles**, receive a lump sum payment of $450.
- **Relocations of 500 miles or greater**, receive a lump sum payment of $600, designed to cover one trip for you and one family member for a maximum of 5 days. Airfare (coach, seven day advance purchase), rental car and/or mileage at current business mileage rate will be reimbursed in addition to the above payment.

The lump sum payment is designed to cover hotel and meals. These funds are available for you to use as best meets the specific needs of you and your family. You may retain any remaining funds not used for relocation expenses.

The lump sum payments and all other payments will not be paid until you are an active employee and appear on all The Company systems.

**Tax Assistance**
This reimbursement will be tax assisted.


**HOME BUYING ASSISTANCE**

**IF YOU ARE A CURRENT HOME OWNER,** The Company will also provide you with assistance in finding and purchasing a new home as part of your relocation benefits.

**Internet Home Search**
Although the Internet can be a useful tool to gain information on housing in the new area, you will need to use your approved real estate agent to view any home you find on the Internet to avoid real estate commission disputes.

**Eligibility**
There are numerous expenses associated with the closing of a new home. The Company will reimburse you for the normal and customary buyer’s closing costs in conjunction with the purchase of your new home. The following criteria must be met for reimbursement:

- Your new home purchase must occur within 12 months of your effective date of transfer
- Your destination real estate agent must be registered

**Choosing a Real Estate Agent**
Before beginning the search for your new home, contact your consultant. Your consultant will help you choose a real estate agent as explained previously.

Your selected real estate agent will contact you to discuss your family's housing needs. Then, the real estate agent will screen available houses in appropriate areas that meet as many of your criteria as possible, and help you plan your home-finding trip(s).

**Agent Registration**
You are required to register your destination location real estate agent with Cartus. **Failure to do so will result in the loss of the loan origination fee and discount point components of your New Home Purchase benefit.**

**Closing On Your New Home**
Once you have decided on your new home, The Company will pay for the actual, reasonable, and customary closing costs for purchasing your new home **UP TO A MAXIMUM MORTGAGE AMOUNT OF $500,000.**

**Eligible Expenses**

These costs include:

- attorney’s fees ($500 max),
- document preparation,
- appraisal fees, tax service fees,
- title insurance, (lender’s and owners)
- recording fees- county or state taxes on the mortgage
- credit reports, survey fees, and Inspections,
- Documentary stamps (State Tax/Stamps) in FL on the deed are **EXCLUDED** from being covered per policy. However, Documentary (State Tax/Stamps) on the mortgage are covered by policy.

**Note:** builder's charges agreed to by contract do not circumvent this policy.
In addition to all closing costs mentioned, The Company will pay a maximum of 1% of the mortgage amount (mortgage amount not to exceed $500,000) for any commitment, origination, service fees, or points required by the lender to close a new first mortgage.

**Detail Breakdown of Closing Cost - Itemized review of covered and not covered items**

<table>
<thead>
<tr>
<th>HUD1 - Line Number</th>
<th>Description/Definition</th>
<th>Comments/Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>703</td>
<td>Commission paid at Settlement Commission due the broker, minus any deposits the broker is holding. Lines 506 &amp; 703 will total the commission due from the seller.</td>
<td>No</td>
</tr>
<tr>
<td>704</td>
<td>Real Estate Broker Admin Fee</td>
<td></td>
</tr>
<tr>
<td>800</td>
<td><strong>ITEMS PAYABLE IN CONNECTION WITH LOAN</strong></td>
<td></td>
</tr>
<tr>
<td>801</td>
<td>Loan Origination Fee - This fee, a percentage of the amount of the new loan, compensates the lender for the expense of processing the loan.</td>
<td>Max of 1% of the mortgage amount not to exceed $500,000, capped at $5,000</td>
</tr>
<tr>
<td>802</td>
<td>Loan Discount Points - These are the “points” charged by the lender to increase its yield on a loan with a below market interest rate. One point is equal to one percent of the loan amount. The number of points will vary according to market conditions. The responsibilities of buyer and seller for paying the points should be stipulated in the sales contract.</td>
<td></td>
</tr>
<tr>
<td>803 804</td>
<td>Appraisal Fee and Credit Report</td>
<td>Yes</td>
</tr>
<tr>
<td>804</td>
<td>These are charged to the buyer and are usually paid when the buyer applies for the loan.</td>
<td></td>
</tr>
<tr>
<td>805</td>
<td>Lender’s Inspection Fee - This charge applies when a lender must re-inspect the property after repairs are made. The seller typically pays for this fee.</td>
<td>No</td>
</tr>
<tr>
<td>806</td>
<td>Mortgage Insurance Application Fee - No longer a customary charge</td>
<td>No</td>
</tr>
<tr>
<td>807</td>
<td>Assumption Fee - On assumption or wrap loans, the lender usually assesses a fee to the buyer for processing the paperwork necessary to transfer the existing loan to the new buyer.</td>
<td>No</td>
</tr>
<tr>
<td>808</td>
<td>VA Funding Fee - A loan guarantee fee charge by the Veterans Administration to the veteran buyer. This fee is typically financed with the loan.</td>
<td>No</td>
</tr>
<tr>
<td>808</td>
<td>Commitment Fee and/or Application Fee will be reimbursed. Interest Rate Lock Fee and/or Mortgage Broker Fee will NOT be reimbursed.</td>
<td>Yes</td>
</tr>
<tr>
<td>809</td>
<td>Flood Certification Fee</td>
<td>Yes</td>
</tr>
<tr>
<td>810</td>
<td>Tax Service Fee - The purpose of the tax service fee is to handle the payment of your property tax bills.</td>
<td>Yes</td>
</tr>
<tr>
<td>811</td>
<td>Processing Fee (in Lieu of an application fee) – in some cases in can vary by state</td>
<td>Yes</td>
</tr>
<tr>
<td>900</td>
<td><strong>ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</strong></td>
<td></td>
</tr>
<tr>
<td>901</td>
<td>Interest - “Per Diem” (per day) interest on the new loan from the date of settlement to the end of the month in which the loan closes. Keep in mind that interest is paid in arrears. For example, if you close in September, the first payment, due November 1, includes interest owed for the month of October. The “per diem” interest would cover interest due from the date of settlement through the end of September. Lender regulations determine whether payment is due at closing or the first date of the following month.</td>
<td>No</td>
</tr>
<tr>
<td>902</td>
<td>Mortgage Insurance Premium (PMI) - On an FHA loan, buyers will be required to pay a one-time up front mortgage insurance premium in addition to monthly mortgage insurance. This insures the lender against loss if the buyer defaults on the loan. FHA will generally allow the buyer to finance all or most of the premium. On conventional loans, most lenders require mortgage insurance when the loan amount exceeds 80% of the purchase price. Typically, mortgage insurance is paid on a monthly basis.</td>
<td>No</td>
</tr>
<tr>
<td>903 905</td>
<td>Hazard, Flood, Fire Insurance Premium - The hazard, flood or fire (homeowner’s) insurance premium, if not already paid, is collected at settlement. The buyer should contact the lender for specific requirements concerning policy coverage prior to settlement.</td>
<td>No</td>
</tr>
<tr>
<td>HUD1 - Line Number</td>
<td>Description/Definition</td>
<td>Comments/Limitations</td>
</tr>
<tr>
<td>--------------------</td>
<td>------------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>1102</td>
<td>Abstract or Title Search and Title Examination - This includes the fee for performing the necessary research of the land records in the jurisdiction where the property is located, in order to establish the seller’s right to convey the property to the buyer. A thorough title examination is performed to determine if the seller has clear and marketable title to the property. The examination also discloses any matters of record that could adversely affect the buyer, the lender, or others with an interest in the property. Examples of these problems include unpaid mortgages, judgments, tax liens, bankruptcy, or a right-of-way that could limit the buyer’s use and enjoyment of the real estate.</td>
<td></td>
</tr>
<tr>
<td>1103</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1100</td>
<td>Title charges</td>
<td></td>
</tr>
<tr>
<td>1104</td>
<td>Title Insurance Binder - A fee for issuing title insurance commitments protecting both the lender and the buyer.</td>
<td></td>
</tr>
<tr>
<td>1105</td>
<td>Document Preparation - The title company’s or lender may charge fees for preparation of the Deed, Deed of Trust or Mortgage, and other related documents.</td>
<td></td>
</tr>
<tr>
<td>1106</td>
<td>Notary Fees - Fee for notarization of documents, usually paid by the buyer</td>
<td></td>
</tr>
<tr>
<td>1107</td>
<td>Attorney Fees - A fee charged for services provided over and above the customary services included in the title examination fee. These might include fees for preparation of additional documents required at closing, such as power of attorney, subordination agreement, etc. Title Company Fees (May also be referred to as Escrow/Sub Escrow Fees)</td>
<td>Not to exceed $500</td>
</tr>
<tr>
<td>1108</td>
<td>Title Insurance – Lender’s and Owners Coverage  This is a one-time premium, paid at settlement, protecting the buyer and the lender against other claims of ownership as a result of forgeries, recording errors, or other title problems. A policy insuring the lender is required; a second policy protecting the buyer is optional and is not reimbursed.</td>
<td></td>
</tr>
<tr>
<td>1109</td>
<td>Owners Coverage - Assures a purchaser that the title to the property is vested in the purchaser and it is free from all defects, liens and encumbrances except those which are listed as exceptions in the policy or are excluded from the scope of the policy’s coverage.</td>
<td></td>
</tr>
<tr>
<td>1110a</td>
<td>Endorsements to</td>
<td></td>
</tr>
<tr>
<td>Can vary</td>
<td>Wire transfer fee</td>
<td></td>
</tr>
<tr>
<td>1200</td>
<td>Government Recording and Transfer Charges</td>
<td></td>
</tr>
<tr>
<td>1201</td>
<td>Recording Fees - Charges levied to the buyer or seller, where appropriate, for recording documents in the land records.</td>
<td></td>
</tr>
<tr>
<td>1202</td>
<td>City/County tax/stamps on mortgage  ( Including intangible tax on mortgage in FL)</td>
<td></td>
</tr>
<tr>
<td>1203</td>
<td>State tax- Stamps on mortgage  ( including documentary tax stamps on mortgage in FL)</td>
<td></td>
</tr>
<tr>
<td>1203</td>
<td>State-Stamps on deed  ( including document stamps on deed in FL)</td>
<td>No</td>
</tr>
<tr>
<td>1301</td>
<td>Survey</td>
<td></td>
</tr>
<tr>
<td>1304</td>
<td>Courier, fax, copies, miscellaneous charges for closing</td>
<td></td>
</tr>
</tbody>
</table>
Subsequent Relocations
The Company does not provide full Home Sale benefits on homes containing defective materials, such as synthetic stucco or composite board siding; or hazardous substances that cannot be remediated. Please review the eligibility under the “Selling Your Present Home” section and keep this in mind as you purchase a new home, since you could be relocated by The Company in the future. In order to qualify for full relocation benefits, you should complete a new home inspection. The new home inspection should address these issues and you should make your purchase offer contingent upon a satisfactory new home inspection. Also, when purchasing a property ensure the property has the required permits for any additions or improvements before closing the property.

Non-reimbursable Expenses
The following costs will not be reimbursed:

- Discount points or Loan Origination fees in excess of the 1%
- Prepaid property tax, insurance or interest
- Expenses normally charged to seller
- Soil Reports (Geological Surveys)
- Private Mortgage Insurance (PMI), Home Warranty Insurance Program
- Improvement assessments by State, City, County taxing authorities
- Association Dues – homeowner or condominium
- Attorney fees not directly related to home purchase (e.g., for rewriting wills)

If you have any questions on what is normal and customary for your new area, please check with your Consultant prior to your closing.

Tax Information
Reimbursement for covered expenses is considered taxable income and The Company will provide tax assistance.
Building a Home

New construction can often be more time consuming and costly than purchasing an existing home. Should you elect to build a home in the new location, you are eligible for only those benefits defined in this policy. The selection of new construction over purchasing an existing home is a matter of personal choice and as such The Company will not extend any additional benefits outside of this policy. It is your responsibility to locate financially suitable housing and storage beyond the period provided for under this Policy.

If you choose to build a home in your new location, there are a variety of factors that may delay the completion date of new construction. Some things to consider and potentially include in your purchase contract when building a home are:

- The builder should be financially responsible for any delays in closing which cause additional temporary living and storage.
- The builder should be financially responsible for any delays in closing which cause you to lose your interest rate lock.
- The lender’s appraisal must be equal to or greater than the purchase price.
- Both the builder and you must sign off on any changes to the work order.

In several states it is customary for the builder to charge the purchaser for closing costs typically paid by the seller. Be sure to investigate this prior to committing. The Company does not cover these expenses, nor pay for any expenses not currently listed as reimbursable on the HUD-1 Form.

In addition, The Company pays for only one set of closing costs. Should you choose to build in the new location and obtain financing in the form of a construction loan, The Company will not reimburse for the closing on the initial loan and the permanent financing.

National Mortgage Lender

Buying a new home can be exciting; however, finding the right mortgage company and the best mortgage interest rate can be time consuming and confusing. For this reason, The Company has made arrangements with certain mortgage companies to provide services such as competitive interest rates, a wide selection of loans, simplified telephone application, and the direct billing of reimbursable closing costs.

Of course, you are free to use any lender of your choice, but direct billing of the covered closing costs per policy will only be accepted by those mortgage lenders recognized in the enclosed brochures. If you do not use a preferred lender, your home purchase closing costs will be reimbursed after closing. Closing costs will not be advanced by The Company.
Renters Assistance

Eligibility
If you are presently renting, you are eligible for all of the benefits in the program which do not relate to home sale or home purchase including:

- miscellaneous relocation allowance,
- home finding services and house hunting,
- movement of household goods,
- temporary living expenses,
- final move trip,
- spouse employment assistance, and
- tax assistance.

Lease Termination and Rent Overlap
If you are presently renting a home or apartment, you should read and become familiar with the provisions for canceling/terminating your lease. The Company reimburses up to a maximum of two months’ rent for any combination of lease termination penalty charges, forfeiture of lease deposit, and duplicate rent. You must submit a copy of your lease or rental agreement in order to receive reimbursement.

New Lease Agreement
A new lease should be examined carefully before it is signed. Should the lease not already contain one, negotiate a cancellation clause that will give you the right to cancel the lease without penalty in the event of an employer-initiated transfer. However, if the landlord insists on a penalty, try to negotiate a cancellation fee of not more than the equivalent of one month's rent. You SHOULD include the following Transfer Clause when executing a lease agreement:

“It is mutually agreed by the parties hereto, that this lease may be terminated by the tenant in the event he/she is transferred from _____________, provided tenant gives 60 days notice in writing of such cancellation, and his transfer is confirmed in writing by the employer.”

Modification may be made in the Transfer Clause to conform to local customs.
**TEMPORARY LIVING**

**Overview**
If you must work in the new location prior to moving your family and/or establishing your new permanent residence and your current residence is more than 90 miles from your new job location, The Company will provide you with a $2,250 lump sum payment for temporary living expenses in the new location. The lump sum has been calculated to cover expenses for lodging, meals, and a rental car. When the distance to the new location is 500 miles or greater, The Company will reimburse one, round-trip airfare (coach, seven-day advance purchase) to travel to work in the new location and return for the final move trip. One trip home during the temporary living period will also be provided for distances greater than 500 miles.

The $2,250 lump sum payment for temporary living is designed to cover 30 days of temporary living expenses.

These funds are available for you to use as best meets the specific needs of you and your family. You may retain any remaining funds not used for relocation expenses.

**Tax Assistance**
This reimbursement will be tax assisted.
SPouse EMPLOYEE Assistance

Overview
Recognizing that many families depend upon dual incomes, The Company will provide professional employment assistance to your spouse. REA is a leading innovator in delivering transition services to Corporations and individuals worldwide.

Specialized services available through the spouse employment assistance program include:

Pre-Service Assessment
REA screens for need and discusses available services with authorized employees. The pre-service assessment is conducted in an effort to determine and to explain how REA may help the program participant with career search and/or acclimation needs.

Relocation Decision Assistance
The REA consultant assists the accompanying spouse/partner in making an informed decision about potential career opportunities in the destination area prior to the employee accepting the relocation offer. The REA consultant offers site-specific information about the program participant's employment outlook, including local salary ranges, general labor market conditions, and potential employers and licensing requirements.

Acclimation/Transition Assistance
The REA consultant assists the relocating employee/new recruit, single transferring employee or accompanying spouse/partner and family in successfully establishing connections and making a smooth transition to the new community. A local consultant provides the program participant with specific information and support customized to address their individual needs/concerns. Each participant has access to a state-of-the-art virtual resource center. Personalized research may include community profiles, local resources and organizations, school district reports and child/elder care options.

Career Relocation Assistance
These services offer valuable assistance to anyone facing a career or job change, re-entering the job market, or seeking to explore self-employment options. Delivered by REA’s local career consultants, this full service, flexible program is designed to provide the tools necessary to conduct an efficient, targeted job search with confidence. Further, REA offers personalized research, settling-in support and access to a state-of-the-art virtual career center.

Services may include:
- Develop multi-faceted job search campaign
- Career assessment and coaching
- Resume/CV preparation and production
- Cover & reference letters preparation & printing
- Labor market research
- Interview training
- Salary negotiations
- Networking strategies
- Exploration of local educational opportunities
- Entrepreneurial assistance
- Self marketing materials
- Research on licensing and certification requirements
- Access to state-of-the-art on-line career center
- Internet job search instruction
- Internet job postings
- Community research
- Research and data compilation on potential employers, job fairs, employment agencies and recruiters

Expanded Career Relocation Assistance
This program offers all of the features of the Basic Career Relocation Assistance program with enhanced features including research on job leads and openings, access to a resume posting service, a labor market analysis, and an examination of the occupational outlook in the destination location. Delivered via telecoaching, the expanded program may be upgraded for face-to-face service delivery for an additional fee.
Career Transition Coaching
Career Advantage® tele-counseling services make career coaching affordable to the job seeker who is on a personal budget and without policy benefits. Services are appropriate for job seekers/changers at all levels and in all professions.

Your spouse will be contacted directly by a professional career counselor and services will begin.

Tax Assistance
This reimbursement will be tax assisted.
**MOVE AND TRANSITION EXPENSES**

**Moving Your Belongings**
The moving of your household goods is no easy chore; therefore, The Company lets you leave the move to the professionals. Should you decide to move yourself, that's available too. The idea is to get you moved with as little inconvenience as possible. The mover will pack, move, and unpack your normal household goods. When moving with The Company’s approved carrier, your household goods will be covered for full replacement value coverage against loss or damage.

When you are ready to arrange for the moving of your household goods, please contact your Cartus Consultant. They will assist you by providing a contact number for you to call so that you may coordinate the dates and timing of your move that best accommodates your schedule.

You are allowed up to three days off from work to move your household goods. All moves should be scheduled for Monday through Friday.

**Appliances**
If applicable, The Company will provide actual and reasonable reimbursement of Third Party expenses for disconnect and/or reconnect service expenses for those appliances described in the Shipment Guidelines on page 29.

**Storage**
You should make every effort to move directly to your permanent residence. However, if circumstances do not allow for a smooth transition to your new residence, The Company will cover the storage of your household goods for up to 30 days.

**Crating**
Please note as part of the movement of your household goods there may be additional services needed such as crating of plasma screen TV’s, exercise equipment, glass table tops, etc. **These costs will be covered by the company up to a total cost of $ 500. Any crating cost exceeding $ 500 should be covered by your miscellaneous relocation allowance.**

**Automobiles**
The Company will reimburse mileage at current business mileage rate for up to two automobiles. If the distance to the new location exceeds 500 miles, you may drive up to two automobiles to the new location and be reimbursed mileage or The Company will pay to ship up to two automobiles to the new location.

**Items Not Eligible to be Transported**
The Company does not cover the shipment of valuables such as currency, important papers, antiques, original art, jewelry, furs, collections of stamps, coins, etc. The Company nor the movers will assume liability for such items. It is strongly recommended that you do not ship valuables by van, but carry them with you as you travel to your new location.

For a more comprehensive description or list of specialty items covered or not covered for shipment by The Company, please refer to the Shipment Guidelines on page 29.

**Self-Move Option**
If you prefer to handle the moving of your own personal property, you may request a lump sum option in lieu of using a professional mover. The Company will provide you with a lump sum payment of $1,000 to cover moving expenses. Receipts must be furnished (within three months of payment, per IRS guidelines) to determine the unused portion. Any unused portion becomes taxable income to you and will not be tax assisted by The Company. **If no receipts are provided, the entire lump sum payment will be treated as taxable income to you.**
Travel to the New Location
You will be reimbursed for one-way transportation via the most direct route for you and your family to the new location.

You will be reimbursed for the following reasonable and actual en route expenses:

- lodging,
- meals,
- mileage (current business mileage rate), parking, tolls, and
- airfare, if necessary (coach, seven day advance purchase).
**SHIPMENT GUIDELINES OF SPECIFIC ITEMS**

<table>
<thead>
<tr>
<th>Item Description</th>
<th>Company Pays to Move</th>
<th>Company Pays 3rd Party to Take Down/Set Up</th>
<th>Employee Pays to Move*</th>
<th>Employee Pays to Take Down/Set Up*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alarm/Security System</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alcohol</td>
<td></td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile (1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basketball Hoop</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Boat or Motorcycle (2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building Materials</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Ceiling Fans/Chandelier</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Computer Systems (3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crating (Glass table tops, mirrors, paintings, etc.)</td>
<td>x*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment Center/Plasma TV(s) (3)</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
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<tr>
<td>Exercise Equipment</td>
<td></td>
<td></td>
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<tr>
<td>Farm Equipment/Animals</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Firewood</td>
<td></td>
<td></td>
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<tr>
<td>Grandfather Clock</td>
<td></td>
<td></td>
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<tr>
<td>Hazardous Materials</td>
<td></td>
<td></td>
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<tr>
<td>Heavy Equipment</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Hot Tub/Spa (Portable Only) (4)</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
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<tr>
<td>Juke Box</td>
<td></td>
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<td>x</td>
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<tr>
<td>Lawn Tractor/Mower – limited to a push or residential riding lawn mower</td>
<td>x</td>
<td></td>
<td></td>
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<tr>
<td>Perishables, Plants, Shrubs, or Trees</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Pets or other Animals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Piano (5)</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Pinball Machine</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Playhouse (6)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pool Table</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Range</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Recreational Vehicle (i.e., Motor Home, Pop up Campers, Dune Buggy, Jet Ski, etc.) (7)</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refrigerator (with ice maker) (8)</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room Air Conditioner</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Storage Shed</td>
<td></td>
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<tr>
<td>Swing Set/Trampoline</td>
<td></td>
<td></td>
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<tr>
<td>Tanning Bed</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Washer/Dryer (9)</td>
<td></td>
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<tr>
<td>Water Softener (10)</td>
<td></td>
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<tr>
<td>Waterbed (11)</td>
<td></td>
<td></td>
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</tbody>
</table>

* (n) indicates a footnote
Footnotes:

1. Shipment of up to 2 personal cars is allowed. Cars are shipped separately via open car carriers. Cars must be in running condition and have a title and current registration. Employee must move a minimum of 500 miles to qualify for car shipment.

2. One boat or motorcycle may be substituted for one car if it does not result in additional cost to The Company. The employee will be responsible for any additional cost. If the boat is less than 14’ (including the trailer), it may be shipped in the truck with the household goods. If the boat is 14’ or greater (including the trailer) it cannot be shipped in the truck with the household goods and must be shipped via a flat bed trailer. (Ask your Relocation Company Representative for further details on the boat policy.)

3. The Company will pay third party costs, to maximum of two (2) man-hours of labor, for basic set-up of computer/entertainment center. No costs will be paid for installation (i.e. electrical lines, cables, modem, wireless networking, etc.).

4. Portable hot tub - If employee wishes to move a hot tub that is permanently installed, employee will be responsible for all costs associated with removing, moving and reinstalling.

5. The cost of tuning pianos after shipment and/or storage is the employee's responsibility.

6. Prior approval required based on additional specific information regarding playhouse. If the item will fit on the truck it may be shipped as a bulky item, with approval, at the employee’s expense. The employee is responsible for any additional costs required to load or unload a playhouse on/off of the moving truck (i.e., flatbed, extra labor).

7. If the item will fit on the truck it may be shipped as a bulky item, with approval, at the employee’s expense. If the item will not fit on the truck, the employee is responsible for any additional cost.

8. If refrigerator has icemaker that requires installation of water line, The Company will pay third party costs to a maximum of two (2) hours labor plus materials.

9. Only actual and reasonable expenses for hook-up of washer/dryer will be paid by The Company. No costs will be paid to run additional electrical or fuel lines to make hook-up possible, or to convert to/from gas/electric. The Company will cover the cost to switch the electrical cord on the dryer, so long as the switch does not require an electrician.

10. Only actual and reasonable expenses for hook-up of water softener will be paid by The Company. No costs will be paid to run additional water lines to make hook-up possible.

11. It is the employee’s responsibility to drain/vacuum a waterbed. Carrier will reassemble bed frame at new location. Employee is responsible for refilling.

12. **Cost of crating for all approved items limited to $500.00**

**Important:** All third party services must be performed/completed within two (2) weeks of the delivery date or the provision will be forfeited.

**Note:** Should the cost of crating those items that require crating exceed the $500.00 Policy limit, you have the ability to utilize your miscellaneous relocation allowance to cover those additional costs.
**Tax Assistance**

PLEASE READ THIS SECTION IN ITS ENTIRETY – IT WILL AFFECT YOUR TAKE HOME PAY
THROUGHOUT THE RELOCATION PROCESS

**Tax Gross Up**

Some relocation benefits are taxable, while others can be excluded from your income. The chart on the next page shows you which of The Company’s relocation benefits will be subject to tax.

Taxable relocation benefits, either paid to you or paid to others on your behalf, will be added to your taxable income, and reflected on your pay stub as “**Imputed Income**.”

For tax assisted relocation benefits, The Company will make an additional taxable payment, to help offset the amount of federal income taxes due on the relocation benefit. This amount is called a “gross-up payment.” It is listed on your pay stub as “Moving Relo Manual G.” The gross-up is intended to cover a portion of the additional income taxes on the relocation benefit and the gross-up payment itself, but does not cover any other payroll taxes, which may be due on those payments. **Social Security and Medicare taxes will be due on both the relocation benefit and the gross-up payment.** Social Security and Medicare taxes (generally equal to 7.65% of the payment) will be deducted from your next regular paycheck, in addition to your normal payroll taxes.

Note that the gross up will be calculated based on your projected employment earnings and relocation benefits from The Company alone. The calculation will be based on the Federal Supplemental rate (25%) and the applicable state supplemental rate.

You will receive an information form at year-end, which sets forth the amount and types of relocation benefits you have received, as well as an instruction booklet, to help you comply with the tax reporting requirements related to your relocation benefits.

You are encouraged to consult with your personal tax advisor on any tax questions related to relocation benefits. Your Cartus Consultant cannot advise you on tax issues.

**Example**

<table>
<thead>
<tr>
<th>Moving Relo Manual G</th>
<th>$ 1000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Imputed Income</td>
<td>$ 3333.00</td>
</tr>
<tr>
<td>Total subject to SS &amp; Medicare</td>
<td>$ 4333.00</td>
</tr>
<tr>
<td>Approximate deduction</td>
<td>$ 331.47</td>
</tr>
<tr>
<td>(7.65% x $4333.00)</td>
<td></td>
</tr>
<tr>
<td>Provision</td>
<td>Taxable</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Miscellaneous Relocation Allowance</td>
<td>Yes</td>
</tr>
<tr>
<td>Market Value Driven Sale Assistance</td>
<td>Yes</td>
</tr>
<tr>
<td>Home Sale Incentive Bonus</td>
<td>Yes</td>
</tr>
<tr>
<td>Independent Sale</td>
<td>Yes</td>
</tr>
<tr>
<td>• Ineligible for Cartus Home Sale</td>
<td></td>
</tr>
<tr>
<td>• Eligible for Cartus Home Sale</td>
<td></td>
</tr>
<tr>
<td>House Hunting</td>
<td>Yes</td>
</tr>
<tr>
<td>Home Purchase Closing Costs</td>
<td>Yes</td>
</tr>
<tr>
<td>Renter’s Assistance</td>
<td>Yes</td>
</tr>
<tr>
<td>Temporary Living and Return Trips</td>
<td>Yes</td>
</tr>
<tr>
<td>Spouse Employment Assistance</td>
<td>Yes</td>
</tr>
<tr>
<td>Household Goods Move</td>
<td></td>
</tr>
<tr>
<td>Storage</td>
<td>Yes</td>
</tr>
<tr>
<td>Travel to the New Location</td>
<td></td>
</tr>
</tbody>
</table>
Glossary of Terms

Broker's Price Opinion – A price established by the real estate broker as the estimated sale price of an employee’s home.

Appraisal – A professional estimate of a property’s market value for a certain purpose within a specific time period.

Duplicate Rent Expense - Payments made on an interim basis to cover an employee's rent payment (former or new) in the event the employee is responsible for rent payments in both the old and new locations.

Home Sale Incentive Bonus - A bonus paid to the transferring employee for securing an Amended Value Sale during the marketing and/or acceptance period.

Home Purchase Closing Costs - Costs beyond the purchase price incurred in the purchase of the property such as mortgage points, origination fee, inspections, insurance, title fees, title insurance, recording fees, etc.

Lease Cancellation/Termination - A payment to the transferee for any penalty incurred for breaking the terms of the rental lease at the old location.

Marketing Assistance - Personalized counseling and home marketing service, which guides the employee through the crucial steps of listing, marketing, and selling their home.

Marketing Period - The number of days the employee is expected/required to market their home from list date through sale date (either to outside buyer or Cartus.)

Miscellaneous Relocation Allowance - A payment intended to cover expenses associated with the relocation, which are not specifically identified and covered by the relocation program.

Tax Gross-Up - Amount by which a relocation expense reimbursement may be increased to offset income tax liability on non-deductible expenses.

Temporary Living/Interim Living - Expenses associated with establishing and maintaining a temporary residence at the new location prior to permanent household relocation.