

Bring your **whole self.**

2 0 2 5

# TOTAL REWARDS GUIDE

---

**Your Plan, Your Choice**

Experience all your benefits have to offer in 2025!





2	Welcome to Neighbourly
3	Company-Provided Benefits
4	Elective Benefits
5	Benefit Carrier Contacts

# TABLE OF CONTENTS

## WELCOME TO **neighbourly**

At Neighbourly®, we believe our Associates are truly our most valuable assets and are important to our continued success.

We are committed to making a sizable investment toward your security, protection, and future opportunities. We proudly feature a comprehensive benefits package providing you the opportunity to design your own benefits program according to your needs.

### **The Neighbourly® Total Rewards Program Provides:**

- Company-provided basic benefits at no cost to you
- Comprehensive benefits that respond to your specific needs

### **Neighbourly® provides these benefits at no cost to you:**

- Medical Allowance
- Basic Life Insurance
- Basic AD&D Insurance
- Vacation
- Holiday Pay

# COMPANY-PROVIDED BENEFITS

These benefits are provided to all eligible Associates and are paid by Neighbourly®. You are eligible for all plans if you are a regular, full-time employee scheduled and working at least 30 hours per week, unless otherwise specified. No enrollment is required, and the benefits begin automatically after the required waiting period(s).

Coverage will begin on the first of the month after being employed by the Company for 30 days. Please make sure to fill out the Beneficiary form for your policies (request from People Services) and submit to [benefits@nbly.com](mailto:benefits@nbly.com) within 30 days.

## Medical Allowance

- \$250 (CAD) allowance per pay period to be used for medical expenses/insurance of choice

## Basic Life Insurance

- If you die, the Basic Life Insurance will pay your beneficiary a benefit equal to one time your annual base salary, with a minimum benefit of \$25,000 and a maximum benefit of \$300,000
- The carrier is MetLife

## Basic Accidental Death & Dismemberment (AD&D) Insurance

- If you die from an accident, your Basic AD&D Insurance will pay your beneficiary an additional benefit equals to the full amount of your Basic Life Insurance
- The carrier is MetLife

## Vacations

- All Associates are entitled to annual vacation in accordance with the terms of their employment agreements and the Neighbourly® vacation policy, as amended from time to time

Review the “Vacation Policy” in the Associate Handbook, available on the company Resource drive.

## Holidays

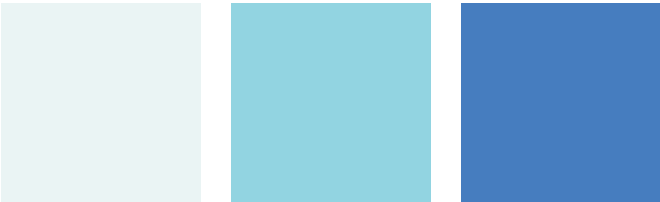
- All Associates are entitled to statutory holidays in accordance with applicable employment standards legislation and the Neighbourly® holiday policy, as amended from time to time

The 2025 observance dates of the statutory holidays applicable to Ontario/Alberta are as follows:

HOLIDAY	2025 HOLIDAY OBSERVANCE DATE
New Year’s Day	Wednesday, January 1, 2025
Family Day	Monday, February 17, 2025
Good Friday	Friday, April 18, 2025
Victoria Day	Monday, May 19, 2025
Canada Day	Tuesday, July 1, 2025
Civic Holiday (Ontario) Heritage Day (Alberta)	Monday, August 4, 2025
Labour Day	Monday, September 1, 2025
Thanksgiving Day	Monday, October 13, 2025
Remembrance Day (Alberta)	Tuesday, November 11, 2025
Christmas Day	Thursday, December 25, 2025
Boxing Day (Ontario)	Friday, December 26, 2025

Review the “Statutory Holidays Policy” in the Associate Handbook, available on the company Resource drive.

BENEFITS





# ELECTIVE BENEFITS

## Canada Savings Bonus Plan

The Canada Savings Bonus Plan is designed to encourage associates to save money for a financially secure retirement by providing eligible associates with a yearly bonus payment as a reward for contributing to their personal Registered Retirement Savings Plan (RRSP). Associates are encouraged to use this annual bonus as further retirement savings.

Provided the eligibility criteria below are met, the Company will pay an annual bonus under this plan equal to 50% of the amount the associate contributes to their personal RRSP during the applicable contribution period for the applicable calendar year, to a maximum of 3% of the associate's eligible compensation for the applicable calendar year.

For the purposes of this plan, eligible compensation means the gross amount of the associate's base salary, commissions, and bonuses (excluding any bonus payment under this plan) paid to the associate in the applicable calendar year. The applicable contribution period begins on January 1 of the applicable calendar year and ends on March 1 of the year following the applicable calendar year.

### To be eligible for a bonus payment under this plan, the associate must:

1. provide the Company with satisfactory proof of the amount the associate contributed to their personal RRSP during the applicable contribution period for the applicable calendar year by March 31 of the year following the applicable calendar year. What constitutes satisfactory proof is determined by the Company at its sole discretion and will generally include bank statements or letters from financial institutions confirming the amount the associate contributed to their personal RRSP during the relevant period.
2. be employed by the Company on the date the applicable bonus is to be paid. Subject only to the minimum requirements of applicable employment standards legislation, an associate will not be considered to be employed if the associate has given or received notice of termination of employment for any reason, whether such termination is alleged to be lawful or unlawful. For greater certainty, an associate will not be eligible to receive a bonus payment if the date the applicable bonus would otherwise have been paid is after the completion of any applicable minimum statutory pay in lieu of notice period required by applicable employment standards legislation.

The Company will process the bonus payment through payroll, less applicable deductions and withholdings, and will not deposit the bonus payment directly into the associate's RRSP. This bonus payment will be subject to all applicable taxes and withholdings. Bonus payments will be paid with regular payroll within 30 days of the contribution deadline (i.e., by the end of April of the year following the applicable calendar year).

### For example:

For the 2025 bonus, the Company will provide a bonus equal to a maximum of 3% of an associate's gross base salary, commissions, and bonuses (excluding bonuses paid under this plan) paid to the associate in 2025. An associate who is paid a total of \$100,000 in 2025 under these compensation headings collectively would be eligible for a maximum bonus of \$3,000, less applicable deductions and withholdings.

In order to receive the maximum bonus payment, the associate must: (1) provide the Company with proof by March 31, 2026 that the associate contributed at least \$6,000 to their personal RRSP between January 1, 2025 and March 1, 2026; and (2) the associate must be employed by the Company (or be in their minimum statutory pay in lieu of notice period under applicable employment standards legislation) on the date the bonus is paid, which will be between April 1, 2026 and April 30, 2026. The bonus will be paid to the associate through payroll, less applicable deductions and withholdings, during this period.

# SAVINGS

# IMPORTANT INFORMATION

5

## Important Plan Information

- Neighbourly® Benefit Plans run from January 1st through December 31st.

## Additional Resources

You can find more detailed information on all our benefit programs online:

- **At Work** – Visit [myneighbourlybenefits.com](https://myneighbourlybenefits.com)

This site provides access to our Plan documents, benefit education, Summary Plan Descriptions, and other official notices.

## BENEFIT CARRIER CONTACTS

FOR QUESTIONS ABOUT:	CARRIER CONTACT	CALL	VISIT
Basic Life Insurance/ Basic AD&D	MetLife	1-888-252-3607	<a href="https://www.metlife.com">www.metlife.com</a>





# NOTES

6

© 2007 The Authors  
Journal compilation © 2007 Blackwell Publishing Ltd



This guide summarizes the benefit plans available to you as an associate of Neighbourly®. The details of these plans are contained in the official plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all the details that are included in applicable plans and policies. If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan documents will govern. Please note that the benefits described in this guide may be changed or terminated at any time and do not represent a contractual obligation on the part of Neighbourly®.

