

**10X TOTAL
REWARDS GUIDE**



CARDONE
VENTURES

ABOUT CARDONE VENTURES

Our Mission

Our mission is to help business owners achieve their personal, professional, and financial goals through the growth of their business. Join us in this mission while you **10X** your personal, professional, and financial goals.

Our Vision

Cardone Ventures vision is to create one million **10X** businesses.

Core Values

10X STANDARD

AT CARDONE VENTURES,
WE EXEMPLIFY OUR CORE
VALUES THROUGH EVERY
ACTION WE TAKE

We are **inspirational**. We are **disciplined**. We are **accountable**. We are transparent. We are **aligned**. We are **results-oriented**.



OUR PARTNERS

New Broker Partner



We are thrilled to announce our new broker partner for the 2025 open enrollment period, Vault Risk Solutions! This partnership brings expanded opportunities and enhanced services to Cardone Ventures employees, ensuring they receive the best possible support during this crucial time.

Vault Risk Solutions shares our commitment to excellence and innovation, providing expert guidance and personalized solutions tailored to meet your needs and the needs of your families.

Together, we are dedicated to making the enrollment process seamless and stress-free, empowering our clients to make informed decisions about their healthcare coverage. Stay tuned for more details as we embark on this exciting collaboration, bringing you the highest standards of service and support for the 2025 open enrollment period.



HR/Payroll Administration



UKG partners for life, building meaningful relationships with our customers. We strive to deliver a customer experience like none other as we work to deliver exceptional value and, more importantly, confidence.

UKG is a leading provider of HR, payroll, and workforce management solutions for all people. But don't take our word for it: We are the only enterprise vendor ranked as a leader by all major analysts and peer review sites and have been recognized around the world for our workplace culture, innovative practices, and commitment to customer success.

We look forward to partnering with you in 2025 and beyond.



A large, stylized logo in a dark gray color is centered on the page. It features a large, bold letter 'V' that overlaps with a circle. The 'V' is composed of two thick, dark gray strokes. The circle is also dark gray and has a thick outline. The word 'BENEFITS' is written in a bold, white, sans-serif font across the middle of the logo.

BENEFITS

BENEFITS

Medical Benefit Options

When you enroll in medical coverage, you pay a portion of your health care costs when you receive care and the plan pays a portion, as detailed below. Note that preventive care—like physical exams, flu shots and screenings—is always covered 100% when you use in-network providers. The key difference between the plans is the amount of money you'll pay each pay period and when you need care. The plans have different: deductibles, copays, coinsurances and maximum out-of-pockets.

Medical Plan Highlights (In Network)			
Plan Type	Cigna OAP \$500	Cigna OAP \$1,000	Cigna OAP HSA \$3,200
Employee Deductible	\$500	\$1,000	\$3,200
Family Deductible	\$1,000	\$2,000	\$6,000
Employee Out-of-Pocket	\$3,000	\$3,500	\$6,550
Family Out-of-Pocket	\$6,000	\$7,500	\$13,100
Coinsurance	100%	80%	80%
Preventive Care	No Charge	No Charge	No Charge
Primary Care	\$25	\$25	Deductible + 20%
Specialist	\$75	\$75	Deductible + 20%
Inpatient Hospital	Deductible + 0%	Deductible + 20%	Deductible + 20%
Outpatient Surgery	Deductible + 0%	Deductible + 20%	Deductible + 20%
Urgent Care	\$50	\$50	Deductible + 20%
Emergency Room	\$300	\$300	Deductible + 20%

You will always get the best cost by using an in-network provider. By going out-of-network, you will incur a higher out-of-network deductible, coinsurance, and out-of-pocket maximum.

Rates (per pay period)

Plan Type	Cigna OAP \$500	Cigna OAP \$1,000	Cigna OAP HSA \$3,200
Employee	\$101.88	\$76.63	\$48.12
Employee + Spouse	\$274.04	\$129.58	\$144.00
Employee + Child(ren)	\$196.55	\$152.45	\$99.85
Family	\$368.53	\$289.07	\$179.71

BENEFITS

HSA: Cigna OAP HSA \$3,200

Health Savings Account (HSA) allows you to set aside money on a pretax basis to pay for qualified expenses, such as doctor visits, prescriptions, braces, or even Lasik eye surgery, with tax-free dollars. There is no use it or lose it rule with HSAs. Any remaining balance at the end of the year will roll over into the next plan year. HSAs are also portable. This means that if you were to change jobs or health plans, the money in your account stays with you.

One of the best parts of the HSA is its triple-tax advantage: tax-free deductions when you contribute to your account, tax-free investment earnings, and tax-free withdrawals for qualified medical expenses. You earn tax-free interest on the money in your HSA account. You may also have the option to invest the money in your HSA.

You will receive a card linked to your account to pay for qualified expenses. You may be penalized or taxed if you use your HSA funds to pay for ineligible expenses. A full list of qualified expenses can be found on the IRS website at www.irs.gov (section 213(d)).



2025 IRS Calendar Year
Contribution Limits

\$4,300
Individual

\$8,550
Family

\$1,000
Age 55+ Catch Up

Examples of HSA eligible expenses:

- Acupuncture
- Alcoholism
- Ambulance
- Annual Physical Examination
- Artificial Limb
- Bandages
- Birth Control Pills
- Breast Pumps and Supplies
- Breast Reconstruction Surgery
- Contact Lenses
- Crutches
- Dental Treatment
- Diagnostic Devices
- Eye Exam
- Eyeglasses
- Hearing Aids
- Home Care
- Hospital Services
- Learning Disability
- Legal Fees
- Nursing Home
- Optometrist



Eligibility

You are enrolled in the High Deductible Health Plan (HDHP); and are not covered under another medical plan such as Medicare, Tricare or a spouse's medical plan (not an HDHP) which provides similar coverage; and cannot be claimed as a dependent on another person's insurance policy or tax return.

BENEFITS



About Cigna

For more than 125 years, Cigna has been committed to building a trusted network of health care providers so we can connect customers with truly personal care. Cigna has several network options available in most market areas, we suggest using their PPO network for the most comprehensive network options.

Cigna provides a provider lookup tool at:
<https://www.cigna.com/>

Q. Is this Cigna insurance?

A. No, we utilize the Cigna network for the contracts with physicians and facilities to allow you to access its broad network.

Q. Will I get an insurance card?

A. Yes. You will receive an ID card with the Cigna logo on it signifying that you have access to the Cigna network.



Additional Cigna Programs

Cigna Mental Health



You're not alone

Connecting you to resources for emotional health and well-being

Life can be busy and confusing, making it hard to tell if you're feeling depression or sadness, worry or anxiety. If these feelings become overwhelming or disrupt your daily life, it's time to seek help.

Our support covers emotional health and provides tools and programs for overall well-being. As our health plan customer, you have access to 24/7 support for your body and mind.

Active & Fit

The Active & Fit Direct program, provided by American Specialty Health Fitness, Inc. provides access to fitness center memberships at a low cost. Your insurance carrier, Cigna, has negotiated with American Specialty Health Fitness, Inc. to have your enrollment fee waived.



Digital Resources

Self-service digital tools and resources

Access digital tools and resources through Cigna's digital therapeutics program designed to help you take control of the chronic conditions you live with. It's loaded with interactive video lessons and resources designed to help with chronic conditions like depression and anxiety.

Access these resources

1. Call 24/7 live assistance at 877.231.1452 or the number on your ID card
2. Visit [myCigna.com](https://www.cigna.com)

YOUR HEALTH HAS MET ITS APP

Get the myCigna Mobile App and access your health plans anytime and anywhere you go.

Life can be busy and complicated. So, we created a mobile-to-go tool that can help make your life easier (and healthier) while you're on the go. The myCigna Mobile App helps you conveniently organize and access your important plan information on your phone or tablet. The app has a new look and feel and is available in Spanish too! Use the myCigna Mobile App, to try in any language, anywhere to:

- 1. Manage and track claims
- 2. View, fax or email ID card information
- 3. Find doctors and compare cost and quality information
- 4. Review your coverage
- 5. Track your account balances and deductibles
- 6. Submit requests for reimbursement from your Cigna HSA and/or FSA*

Download the myCigna Mobile App for your mobile device!

Download the myCigna Mobile App for your mobile device!

Available in Spanish.

BENEFITS



Pharmacy Coverage

Cigna is your new Pharmacy Benefits Manager.

Cigna plans contract with major retail pharmacy chains, grocery store chains, independent pharmacies, and with Express Scripts Pharmacy for home delivery. Using these options in our pharmacy network for your prescription drug needs can help save time and money.

Prescription Drug Tier Pricing			
In-Network Retail Rx (30 Day Supply)	Cigna OAP \$500	Cigna OAP \$1,000	Cigna OAP HSA \$3,200
Rx Deductible	None	None	Medical Deductible
Generic	\$10	\$15	Deductible + 20%
Preferred Brand Name	\$35	\$35	Deductible + 20%
Non-Preferred Brand Name	\$60	\$75	Deductible + 20%
Specialty	\$200	\$250	Deductible + 20%
Mail Order	Retail Copay x 2.5	Retail Copay x 2.5	Deductible + 20%

To view the Cigna formulary, [CLICK HERE](#).

Generic Drugs

To get more out of your health care plan, choose Generic drugs when possible. Generic drugs are the chemical equivalent of their more expensive brand name drug counterparts. Even if your doctor prescribes you a brand name drug, you can always ask for the Generic equivalent.

Preferred Drugs

Preferred brand drugs are prescriptions that your pharmacy benefit plan has selected as the most effective and cost efficient to treat certain conditions or illnesses. These brand name drugs are often more expensive than their generic counterpart.

Non-Preferred Drugs

Non-preferred brand drugs treat conditions or illnesses that can also be treated by a preferred brand or generic prescription. These drugs typically have a higher copayment. Please see plan summaries for Specialty Rx pricing.



BENEFITS

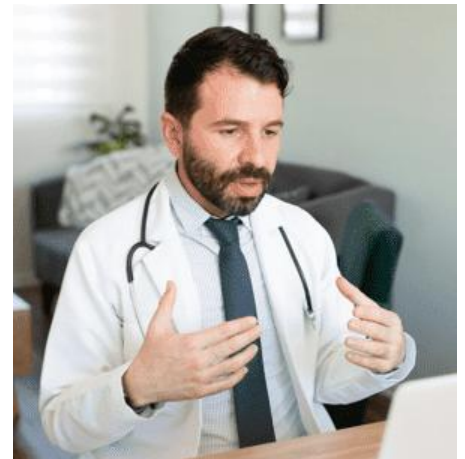
Telemedicine

MDLIVE[®]

Head-to-Toe Virtual Care

It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive. That's why Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options - available by phone or video whenever it works for you.

MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience and provide personalized care for hundreds of medical and behavioral health needs.



Primary Care

- Preventive care checkups/wellness screenings available at no additional cost.
- Routine care visits allow you to build a relationship with the same PCP to help manage conditions.
- Prescriptions available through home delivery or at local pharmacies, if appropriate.
- Receive orders for biometrics, blood work and screenings at local facilities.

Urgent Care

- On-demand 24/7/365, including holidays.
- Care for hundreds of minor medical conditions.
- A convenient and affordable alternative to urgent care centers and the emergency room.
- Prescriptions available, if appropriate.

Behavioral Care

- Access to psychiatrists and therapists.
- Schedule an appointment that works for you.
- Option to select the same provider for every session.
- Care for issues such as anxiety, stress, life changes, grief and depression.



Dermatology

- Board-certified dermatologists review pictures and symptoms; prescriptions available
- Care for common skin, hair and nail conditions (acne, eczema, psoriasis, rosacea, spots, etc.)
- Diagnosis and customized treatment plan, usually within 24 hours

Access MDLIVE by logging into myCigna.com and clicking "Talk to a doctor," or call 888.726.3171. (No phone calls for virtual dermatology.) Choose medical care or counseling; costs are shown on both sites. Follow the prompts for urgent care, appointments, or to upload dermatology photos.

BENEFITS

Dental Insurance Options



Good oral care enhances overall physical health, appearance, and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with Cardone Ventures' dental plans. Cardone Ventures employees have the option to purchase a low, mid, or high dental plan. This allows you to determine the level of benefits that fits your needs.

Your Dental Plan	Option 1: Low Plan	Option 2: Mid Plan	Option 3: High Plan
Network	DentalGuard Preferred	Dental Guard Preferred	Dental Guard Preferred
Annual Maximum Benefit	\$1,000	\$1,000	\$1,500
Individual Deductible Family Limit Waived for	\$75 \$225 Preventive	\$50 \$150 Preventive	\$50 \$150 Preventive
Co-Insurance Preventive Care (e.g., cleanings) Basic Care (e.g., fillings) Major Care (e.g., crowns, dentures) Orthodontia	90% 70% 50% N/A	100% 80% 50% 50%	100% 90% 60% 50%
Rollover Benefit	Up to \$1,000	Up to \$1,000	Up to \$1,250
Lifetime Orthodontia Maximum	N/A	\$1,000	\$1,000
Dependent Age	To age 26	To age 26	To age 26

Dental Rates (per pay period)

Plan Type	Guardian Dental Low	Guardian Dental Medium	Guardian Dental High
Employee	\$1.91	\$2.69	\$4.18
Employee + Spouse	\$6.57	\$9.23	\$11.18
Employee + Child(ren)	\$11.32	\$15.92	\$24.21
Family	\$18.23	\$25.63	\$32.56

To review plan documents, visit www.cardone-benefits.com.



BENEFITS

Vision Insurance



Regular eye examinations can help determine your need for corrective eyewear but may also detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone. Cardone Ventures employees have access to two vision plans featuring some of the nation's leading vision networks.

Plan Choices:	VSP Vision (In-Network)	Guardian Vision (In-Network)
Office Visit Copay	\$10	\$10
Materials Copay	\$25	\$25
Frames	20% of amount over \$150	20% of amount over \$150
Costco Frame Allowance	\$80	\$150
Elective Contact Lenses (In lieu of frames and lenses)	\$150	\$150
Contact Lenses (Medically Necessary* with prior approval)	Covered after co-pay	Covered (co-pay waived)
Contact Lenses Fitting and Evaluation	Included in Contact Allowance. 15% discount on the fee	Standard \$50; Custom \$75
Laser Correction Surgery Discount	Average 15% discount	Average 20% discount
Service Frequencies:		
Exams	Calendar Year	Calendar Year
Lenses	Calendar Year	Calendar Year
Frames	Calendar Year	Calendar Year

Vision Rates (per pay period)

Plan Type	VSP Vision	Guardian Vision
Employee	\$0.66	\$0.55
Employee + Spouse	\$1.99	\$1.61
Employee + Child(ren)	\$2.43	\$1.94
Family	\$4.64	\$3.68

To review plan documents, visit www.cardone-benefits.com.

BENEFITS

Life Insurance



- Provides a benefit to help pay expenses and provide financial protection for those who depend on you.
- Can cover things like mortgage, legal, medical fees, childcare, education, and outstanding debts.
- Four unique benefits only life insurance provides:
 - Paid directly to your beneficiaries.
 - Generally, not subject to income taxes*.
 - The value is not affected by market conditions.
 - Flexible coverage that you can update as your life changes.



	Employer-paid/ Basic Life	Employee-paid/ Voluntary Term Life
Employee Benefit	\$50,000	\$10,000 to \$500,000 in \$10,000 increments
Spouse Benefit	N/A	\$10,000 to \$250,000 in \$5,000 increments, not to exceed 100% of Employee's amount
Child(ren) benefit to age 26	N/A	\$5,000, \$10,000, not to exceed 100% of Employee's amount
Accidental Death and Dismemberment	\$50,000	Optional – Same amounts as Vol Life
Guarantee Issue* You are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	\$50,000	Employee: \$200,000 Spouse: \$25,000 Dependent children: \$10,000
Age reduction Benefits are reduced by a certain percentage as you age	35% at age 65, 50% at age 70	35% at age 65, 50% at age 70
Portability	Included	Included
Conversion Allows you to continue your coverage after your group plan is terminated.	Included	Included

To review plan documents, visit www.cardone-benefits.com.

BENEFITS

Disability Insurance

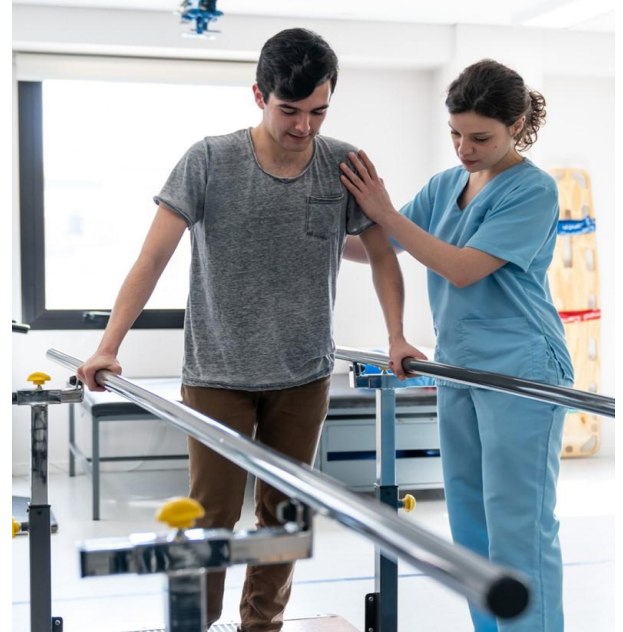


Help protect your paycheck if you are unable to work.

Replaces a portion of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

- Easy enrollment through your workplace
- Affordable group rates
- Timely and efficient claims review and payment
- Extensive resources and support to help you get back to work and living a productive life

See Short Term Disability (STD) and Long-Term Disability (LTD) age related chart provided at time of enrollment (100% employer paid).



	Short Term Disability	Long Term Disability
Coverage Amount	60% of salary to a maximum of \$1,000 per week	60% of salary to a maximum of \$6,000 per month
Maximum Payment Period	13 weeks	Social Security normal retirement age
Accident Benefits Begin	Day 1	Day 90
Illness Benefits Begin	Day 8	Day 90
Pre-existing conditions	N/A	3 months prior, 12 months after Exclusion, Continuity of Coverage
Partial Disability	Yes	Yes

To review plan documents, visit www.cardone-benefits.com.

BENEFITS

Accident Insurance



Accidents can happen to anyone at anytime.

- It's an extra layer of protection that pays you when you suffer an unexpected, qualifying accident.
- Supplements your medical plan — no matter what other insurance you have.
- Benefit payment paid directly to you, based on covered injuries, treatments and services.
- Use the money for any purpose, whether for medical or non-medical expenses.



Benefit	Low Coverage details	High Coverage details
Accident Coverage Type	Off Job	Off Job
Accidental Death and Dismemberment (AD&D)	Employee \$10,000 Spouse \$5,000 Child \$5,000	Employee \$40,000 Spouse \$20,000 Child \$10,000
Payment Features	Based on a schedule	Based on a schedule
Child Organized Sports Benefit (must be 18 years or younger)	25% increase to child benefits	25% increase to child benefits
Wellness Benefit	Annual payment of \$50 per insured individual when you and/or your covered dependents complete certain routine wellness procedures or screening]	Annual payment of \$50per insured individual when you and/or your covered dependents complete certain routine wellness procedures or screening
Portability	Included	Included
Dependent Age	Childbirth to 26 years	Childbirth to 26 years

Rates – Accident

Plan Type	Accident – Low Plan	Accident – High Plan
Employee	\$3.54	\$6.21
Employee + Spouse	\$6.00	\$10.36
Employee + Child(ren)	\$6.45	\$10.93
Family	\$8.91	\$15.08

To review plan documents, visit www.cardone-benefits.com.

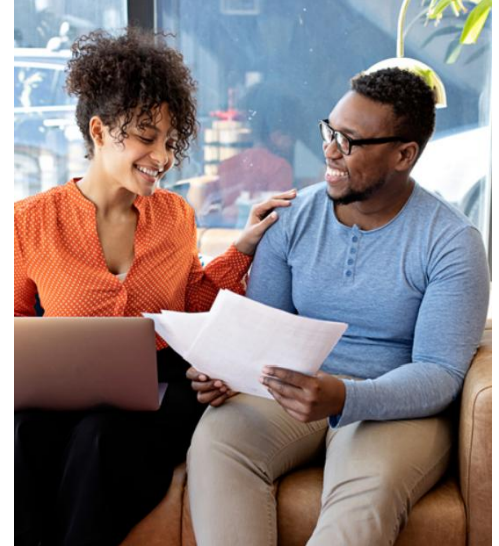
BENEFITS

Critical Illness



Financial protection to help you cope.

- Get paid a lump sum benefit payment if you suffer a serious illness, such as a heart attack, stroke, or cancer.
- It pays you in addition to your medical insurance, no matter what type of plan you have.
- The benefits are paid directly to you, and you decide how to use them.
- It's an affordable way to supplement and pay for the additional expenses your health insurance doesn't cover.



See Critical Illness age related chart provided at time of enrollment

	Employee	Dependents
Benefit Amount	Employee may choose a lump sum benefit of \$10,000, \$20,000, or \$30,000	Spouse may choose a lump sum benefit of \$5,000, \$10,000 or \$15,000 (cannot exceed 50% of employee). Child: 50% of Employee benefit
Benefit Reduction	N/A	
Portability	Included	
Pre-existing Conditions	N/A	
Health Screening	Annual payment of \$50 per insured individual when you and/or your covered dependents ² complete certain routine wellness procedures or screenings	
Guaranteed issue <i>Health questions are required if the elected amount exceeds the guaranteed issued amount.</i>	Employee: \$30,000 Spouse: \$15,000 Child: All amounts	
Dependent age²	Childbirth to 26 years	

To review plan documents, visit www.cardone-benefits.com.

BENEFITS

Hospital Indemnity



A Trip to the Hospital Can Really Set You Back

- If you are admitted to a hospital, this coverage pays you regardless of any other coverage you may have.
- It can help pay for out-of-pocket costs associated with being hospitalized, such as high deductibles and copays, travel to and from the hospital for treatment or childcare services while recovering.
- Benefit payments are made directly to you.
- Use the money for any purpose, medical or non-medical.



Benefits	Low Option	High Option
Hospital/ICU Admission	\$1,000 per admission, limited to 2 admission(s) per insured	\$2,000 per admission, limited to 2 admission(s) per insured
Hospital/ICU Confinement	\$100/\$200 per day, limited to 30 days admissions per insured	\$200/\$400 per day, limited to 30 days admissions per insured
Guarantee Issue	Yes, if enrolled during annual enrollment	Yes, if enrolled during annual enrollment
Portability	Included	Included
Dependent Age Limit	Childbirth to 26 years	Childbirth to 26 years
Pre-Existing Conditions Limitations	N/A	N/A
Pregnancy	Normal pregnancy included with NO 9-month waiting period	Normal pregnancy included with NO 9-month waiting period
Health Screening Benefit	Annual payment of \$50 per insured individual when you and/or your covered dependents complete certain health screenings	Annual payment of \$50 per insured individual when you and/or your covered dependents complete certain health screenings

Rates – Hospital Indemnity

Plan Type	Hospital Indemnity – Low Plan	Hospital Indemnity – High Plan
Employee	\$6.90	\$12.59
Employee + Spouse	\$13.80	\$25.15
Employee + Child(ren)	\$11.51	\$20.81
Family	\$11.51	\$20.81

To review plan documents, visit www.cardone-benefits.com.

BENEFITS

Employee Assistance Program (EAP)



Your employee assistance program, provided by ComPysch®, gives you access to online and coach-guided resources for resilience, stress, and mental fitness.

ComPsych® is the world's largest provider of mental health services and GuidanceResources® for life, servicing more than 78,000 organizations and 163 million individuals across 200 countries. Under our GuidanceResources® brand, we offer personalized and fully integrated behavioral health, absence management, and wellness programs.



Health

- Healthy living
- Stress management
- Mental health
- Diet and fitness
- Overall wellness
- COVID-19 resources



Family

- Parenting support
- Adoption assistance
- Child and elder care
- Learning programs
- Special needs help
- Senior housing options



Financial

- Legal issues
- Will preparation
- Taxes and debt
- ID Theft services
- Financial planning
- Retirement planning

Website: worklife.uprisehealth.com

Access Code: worklife

Phone: 800.386.7055

24-hour crisis help available.

Regular Office Hours: Monday - Friday, 9 a.m. – 8 p.m. EST

To review plan documents, visit www.cardone-benefits.com.

BENEFITS

TravelAid

TravelAid is a comprehensive program providing you with 24/7 emergency medical, security, and travel assistance when you are outside of your home country or 100 or more miles from your home.

TravelAid provides:

- 24/7 Multilingual emergency response
- Medical assistance
- Travel assistance
- Medical evacuation and repatriation
- Security and political evacuation
- Worldwide destination intelligence

 Guardian®



Caregiving Support Services

Personalized support to help with caring for a loved one or yourself.

What is my caregiving support services benefit?

The Guardian + Wellthy caregiving support program is included with the disability benefit provided by your employer. The program gives you access to self-service tools, resources, and dedicated support to help you manage caregiving responsibilities for you and your family.

What does it include?

Care coordination:

Dedicated, hands-on support from specialists who get to know you and help tackle your to-dos.

Care planning:

Comprehensive care planning tools and resources in one centralized, accessible place.

Wellthy Community:

Peer-to-peer space where family caregivers can find support and exchange knowledge.

 Guardian® +  Wellthy



To review plan documents, visit www.cardone-benefits.com.

BENEFITS

Digital Tobacco Cessation Program



Dedicated Care Team

- Access to qualified coaches to help guide you on every step of your recovery journey.
- Assessment to determine the right quit plan for you.



Digital Tools

- Tools to help you track personal triggers, cigarettes smoked, dollars saved and health progress.
- Helpful Cognitive Behavioral Therapy (CBT) content: A CBT journey that delivers bitesize audio sessions and interactive exercises to help you learn new techniques to deal with craving triggers.



Nicotine Replacement Therapy

- Craving tools: provides you with the means to manage cravings effectively and attain your goals.
- Nicotine replacement therapy: Access to gums and patches to manage and lessen cravings (if you need them).

How to Access

This benefit is included with your dental benefits for you and your dependents, beginning at age 15. You and your enrolled dependents have access to a digital, easy-to-use virtual clinic with proven results.

To access, visit my.pelagohealth.com/guardian

To review plan documents, visit www.cardone-benefits.com.

A stylized, dark gray logo consisting of a central circle with a thick black outline. The circle is partially obscured by several dark gray, angular shapes that resemble a stylized letter 'V' or a similar symbol. The word "LIFE" is written in a bold, white, sans-serif font across the center of the logo.

LIFE

Summer Work From Home (WFH) Flexibility

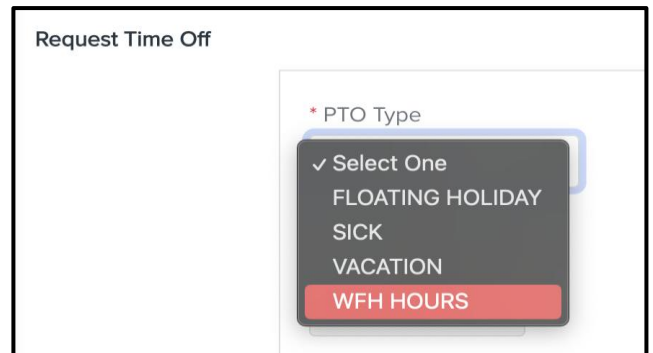
Overview

From June to August, we are enhancing our Work From Home (WFH) policy to allow team members 4 WFH days per month.

Employees can choose any 4 days per month to work from home, which can be submitted through Trion as usual.

Execution

The updated amount of hours has already been loaded into Trion as available WFH hours.



Parental Leave

We are proud to offer a comprehensive parental leave policy designed to support our employees during this significant time in their lives.

- We offer 100% paid leave: 8 weeks for the primary caregiver and 4 weeks for the secondary caregiver.
- Additionally, both caregivers receive 30 days of work-from-home flexibility to ease their transition back to work.



Pet Insurance



AFFORDABLE PET INSURANCE OPTIONS

Special Offer for Cardone Ventures Employees

Up to a 20% Discount:

- 10% Discount on all pets
- Additional 10% multi-pet discount on all added pets

[Click For Price](#) →

Partner ID: **EB_CARDONE**



Overview

We want to ensure your pets have access to the best possible care while maintaining cost-effective coverage. Check out this special offer for Cardone Ventures employees!

Execution

1. Visit <https://spotpet.link/cardone>.
2. Provide information about your pet(s).
3. Choose the coverage that fits your needs and budget.

BenefitHub



Overview

BenefitHub is designed to offer you valuable savings and convenience, enhancing your lifestyle and showing our appreciation for your hard work and dedication.



Execution

1. Visit <https://cardoneventures.benefithub.com/Welcome>
2. Select "Don't have an account? Sign up"
3. Use your Cardone Ventures email address and this Referral Code: T29FZK
4. Enjoy your access to discounts on all of your favorite things!

Paid Time Off (PTO)

Overview

Our paid time off (PTO) policy rewards tenure with the company, offering increased days off as employees progress in their careers.

- New employees receive 10 days of PTO during their first year.
- From the second through the fourth year, employees are entitled to 15 days.
- Upon reaching five years of service, employees enjoy 20 days of PTO annually.

This structure reflects our commitment to recognizing and valuing long-term dedication and contribution.



Retirement Plans



**COMING
SOON**

10X Apartments

Discounts on Rental Apartments

Employees are eligible for discounts for the below 10X Apartments!

- Waived Application Fees
- Waived Administrative Fees
- Monthly Discounts as follows:

10X Fort Lauderdale: 10% off monthly rent

10X Riverwalk: 10% off monthly rent

10X Las Olas: 5% off monthly rent

The Manor: 10% off monthly rent

10X Miami River: 10% off monthly rent

10X Port Royale: 5% off the monthly rent

Rents on the units for the properties above are listed on the websites for the property. Rents and availability are real time so quoted rents are accurate. Employees can rent online or visit the property to rent a home. Once the employee decides on a property and specific unit, they can reach out to the HR Department to learn next steps.





FINANCIAL

FINANCIAL

Cardone Capital

Employees Have Access to Equal Opportunity Investing with Grant Cardone

Cardone Capital acquires and manages real estate properties with a focus on both near-term income generation and long-term value creation. Grant Cardone, Founder and CEO, created Cardone Capital to provide everyday investors access to the institutional-grade real estate deals that are normally reserved for only the largest investors.

Grant Cardone has been investing in real estate for over 35 years and has never lost money on a multifamily real estate investment. Since 2016, Cardone Capital has raised over \$1.3 billion across 24 funds from over 14,000 accredited and non-accredited investors. Cardone Capital's real estate portfolio consists of 13,568 apartment units across 41 multifamily properties along with over 500,000 square feet of commercial office space.

Learn More: <https://cardonecapital.com/>
FAQs: <https://cardonecapital.com/faq>



Invest with Your IRA or 401K

If you have an existing IRA, or a 401K from a previous employer, it is likely you will be able to self-direct all or a portion of it into our investment vehicles. Check with your current custodian to see if they will allow you to self-direct your retirement account

For questions or to speak with a member of our Investor Relations Support team, contact:

Email: invest@cardonecapital.com

Call: 833.822.7435

Text: 305.407.0276



FINANCIAL

Uncapped Commission Potential

At Cardone Ventures, every team member has the opportunity to earn an uncapped commission through selling our products and services. We provide Sales training and resources to sell to earn commission through our Cardone University platform.



Referral Program

We value employee referrals as part of our talent acquisition strategy.

If a team member refers a candidate who is hired and stays for at least 90 days, they will receive a \$500 bonus.

This program encourages a collaborative work environment and helps us attract top talent aligned with our company values.





PROFESSIONAL DEVELOPMENT

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Continued Education (Internal)

We are committed to the continuous development and success of our team members by providing them with access to an extensive range of educational resources valued at over \$250,000.

These resources encompass a variety of live workshops and online courses tailored to enhance skills and knowledge in crucial areas such as:

- Sales
- Operations
- Human Resources
- Finance
- Marketing

Reimbursement

You may also seek to expand your knowledge outside of the organization through special certificates or educational opportunities in which you can be reimbursed.

Reach out to your manager and HR to obtain approval.

They will approve up to a specific amount based on tenure, performance, cost of the training, etc. Ensure that the chosen courses or certifications are relevant to your current role and contribute to your professional development.



PROFESSIONAL DEVELOPMENT

Cardone Ventures Swag

Team members can now get 10% off all Cardone Ventures swag!

Step 1: Visit <https://store.cardoneventures.com/collections/all-products>

Step 2: Enter the following code: **10XEMPLOYEE**

Disclaimer:

Please do not share this code with clients.



A large, dark gray, stylized letter 'W' is centered on a black background. The 'W' is composed of several overlapping geometric shapes, including a large circle at the base and several triangular and trapezoidal sections that form the upper and side parts of the letter. The word 'WELLNESS' is written in a bold, white, sans-serif font across the middle of the 'W'.

WELLNESS

Gym Membership

Overview

Cardone Ventures is pleased to offer this comprehensive fitness benefit to enhance your health and well-being. Take advantage of this exclusive opportunity to access top-notch fitness facilities and services across the nation.



EOS Execution



1. Scan the QR Code shown or visit <https://joinnow.eosfitness.com/cveosAZSNR>.
2. Fill in your personal information and sign all applicable waivers.
3. You will receive a confirmation email with your Barcode Number.
4. Welcome to the EOS Black Membership!

Home gym (North Scottsdale: Northsight/Raintree) has no bearing on the member's ability to access the location(s) of their choosing.

Meal Kit Delivery

Overview

Cardone Ventures has partnered with Meal Kit Delivery services in AZ & FL to support your health and wellness by making nutritious meals more accessible.

Take advantage of the discount codes and tasting events to find the meal kit service that best fits your lifestyle. Enjoy the convenience of having healthy meals delivered directly to you!



Execution



Eat
Clean
Phx

FRESH!
MEAL PLAN

1. Visit the respective meal kit delivery websites.

Arizona:

Eat Clean PHX (*Discount Code: CARDONE10*)

<https://eatcleanphx.com/>

Florida:

Fresh Meal Plan (*Discount Code: 10xhealthfmp*)

<https://freshmealplan.com/?discount=10xhealthfmp>

2. Choose your meals and enter the provided discount codes at checkout.
3. Enjoy healthy, delicious meals delivered to your doorstep with exclusive savings!

10X TOTAL REWARDS GUIDE

QUESTIONS?

For additional questions, feel free to contact
gpeta@cardoneventures.com!



CARDONE
VENTURES