

<p>Pointe Technology™ offers an extensive benefits package to our full-time employees. Our comprehensive plan is intended to provide security to our employees and their families, as well as reward service and foster team commitment and personal growth among our employees. The summary provided below is to be used as a quick reference and is not intended to take the place of our more detailed benefits package presented to employees on their date of hire.</p>	
MEDICAL INSURANCE	Pointe Technology provides you and your family with a comprehensive health plan from Blue Cross and Blue Shield. Our Blue Cross Blue Shield Plan is a Preferred Provider Organization (PPO) that offers you the freedom to choose between in-network and out-of-network providers. No referrals are necessary. All employees are eligible and there is a no pre-existing condition policy in the state of Maryland.
DENTAL INSURANCE	Pointe Technology offers a standard dental plan from The Guardian Group.
LIFE INSURANCE	Pointe Technology provides a life insurance benefit at no cost to the employee. This plan also provides a spousal and dependent life insurance benefit, as well as Accidental Death and Dismemberment.
SHORT/LONG TERM DISABILITY	Pointe Technology currently provides short-term and long-term insurance coverage from The Guardian Group at no cost to the employee. This program provides income continuation at 60% of an employee's base salary and will be paid when an employee meets the policy's definition of disability.
VISION COVERAGE	Pointe Technology offers employees the ability to enroll in a vision plan with Blue Cross Blue Shield. The plan will cover examinations, lens changes and frame changes within a specified time frame.
MATCHING 401(k) RETIREMENT PLAN	After 90 days of employment, all full-time employees are eligible to participate in Pointe Technology's 401(k) plan. Participants may contribute from 1% to 15% of compensation on a pre-tax basis. Pointe Technology will match employees' contributions by 3%. The plan has provisions to accept rollovers, issue loans and hardship withdrawals. The plan offers participants the flexibility of investing their savings in professionally managed investment funds, which include State Street, Fidelity and Putnam Investments.
PAID PERSONAL TIME OFF	Pointe Technology does not have a separate allotment for vacation and sick leave; instead, Pointe Technology employees are given three weeks of paid leave, PPTO, to use for their individual personal use. After 90 days, employees are able to take personal time (4.62 hours is accrued per pay period). No more than two weeks of leave can be carried over to the following year.
HOLIDAYS	Pointe Technology provides paid time off to celebrate the following (7) holidays: New Year's Day, Memorial Day, Labor Day, Christmas Day, choice of Martin Luther Day or President's Day, Independence Day and Thanksgiving Day. Employees are also provided with (1) paid floating holiday each year to celebrate a day of their choice, which is not officially recognized by Pointe Technology.
EMPLOYEE REFERRAL BONUS	Pointe Technology encourages employee involvement in the recommendation and selection process on new team members through our Employee Referral Bonus program. All employees are eligible for a \$1,000 bonus when an individual they refer is hired for a full-time position with Pointe Technology and remain with Pointe for at least 90 days.
NEW BUSINESS REFERRAL BONUS	Pointe Technology encourages employee involvement in the marketing of our services and products and the announcement of prospective business development opportunities to our sales staff. All employees are eligible for a bonus when a prospective business opportunity leads to a successful sale for Pointe Technology.
AUTOMATIC DEPOSIT	Pointe Technology employees are paid on a bi-weekly basis, with payroll administered through Paychex. Full-time employees will have their paychecks automatically deposited directly into their checking or savings accounts.
EDUCATIONAL ASSISTANCE	Employees who have completed one year of service with Pointe Technology are eligible for our educational assistance program. Pointe Technology offers up to \$1500/year for Undergraduate and Graduate courses that are supervisor-approved and considered work-related. Assistance will only be awarded to those employees who receive a grade of "B" or better. Educational Assistance may be used for the cost of books, tuition and registration fees. <i>Certain rules apply</i>
TRAINING	Training that will enhance Pointe's performance for the customer or increase skill base within the industry is encouraged and must be pre-approved. <i>Certain rules apply</i>
BONUS POTENTIAL	All employees are eligible for bonuses based on profitability and excellence. Currently there is no minimum or maximum amount of employee bonuses.
ADDITIONAL	Excellent Salary • Career Path Planning • Charitable Involvement • Employee-Corporate Communications • Job Security • Employee/Customer Appreciation Days
CORPORATE	Flex-Time • On-Site Fitness Center • Casual Dress • On-Site Seminars
<p>Pointe Technology reserves the right to modify, revoke or suspend any or all of the above benefits contained in this summary from time to time, with or without notice. Pointe Technology Group, Inc. cannot be held responsible if one of the listed benefits has been cancelled or changed. Last modified 4/1/02.</p>	