PROMETHEAN BENEFITS
2017
We believe that great people create great real estate. And that if we take the time to attract, support, retain and provide opportunities to grow our fellow Prometheans, success will follow. As Jackie Safier, our President adds, “There were always benefits, but I would say, just benefits. We took stock of where we were, the opportunities, and really set out to ensure we take care of our Prometheans.”

This is why we offer a variety of benefits that take compensation well beyond a paycheck. This includes traditional benefits and benefits you might not expect or know about. Medical, Dental and Vision coverage? Check. 401(k) matching, paid vacation including on your birthday? Double check. Life insurance, pet insurance, paid holidays and development opportunities that include tuition reimbursement? For sure. Maternity and paternity leave? Absolutely. Plus, Prometheans receive a 20 percent discount on housing at our Neighborhoods. And, all of these benefits come standard when you work at Prometheus, just a short 30 days after you start.*

Our mission is to revolutionize the industry, and we believe that the revolution should begin at our door steps. Every year we look at our profits and decide the smartest way to invest for the future. As a privately held company, we have the freedom to invest in what we believe in. And we believe in our Prometheans. This means that in 2017, Prometheus will continue paying 100% of the cost of your premiums for Medical, Dental, Vision, Life and AD&D.

We urge you to look through the insurance plan options as soon as possible and to enroll within the first 30 days of employment; otherwise you’ll have to wait until the next open enrollment period, which is typically at end of year. Coverage will begin on the first of the month following the first 30 days of employment. Changes in family status such as marriage, divorce, or the gain or loss of a dependent are known as Qualifying Events and will affect your coverage. Under these circumstances, you will have 30 days to make adjustments to their plans. Contact Promethean Services if you have any questions regarding Prometheus insurance benefits and/or if you’d like to review any legal documentation on the matter. Please be aware that insurance benefits and premium rates are subject to change. For the specifics on these benefits, visit: benefits.filice.com/prometheus

Here’s a closer look of the benefits and perks that are available to all Prometheans to help you feel at Home at Work and that are helping us shake up the apartment industry and achieve our vision of becoming untouchable in our industry.

*NOTE: Benefits eligibility for the benefits options provided in this guide varies depending upon full-time or part-time status. In addition to this, if you are a new hire, eligibility for each plan varies depending on the benefits option.
1. Lean On Us
   4  Medical Plan Overview
   5  Quick Plan Summary
   6  Dental Plan
   6  Vision Plan
   7  Life Insurance
   7  Accidental Death & Dismemberment Insurance
   7  Long Term Disability Insurance
   7  Flexible Spending Accounts

2. Beyond a Paycheck
   8  Sick Time
   8  Sick Time Donation
   8  Special Leaves
   8  Leaves of Absence
   9  Vacation Time
   9  Our Front PorCH
   9  TORCH
   10  Milestones
   10  Paid Holidays

3. Grow With Us
   11  401k Retirement Plan
   11  Commuter, Transit, and Parking Benefits
   12  We are SCHOLARS
   12  Referral Bonus
   12  Prometheus Housing Discount

4. Health and Wellness
   13  Find Your Inner Titan
   13  Discounted Fitness Memberships
   13  Counseling Services
   13  Employee Assistance Program

5. Support Programs
   14  Working Advantage
   14  Bank of America at Work
   14  LegalShield
   14  Pet Insurance

6. Icing on the Cake Benefits
   15  Whole Life Insurance
   15  Group Accident Insurance
   15  Group Critical Illness
   15  Group Hospital Indemnity
   15  Voluntary Term Life & AD&D Insurance

7. In the Know
   19  Phone and Plan Numbers
Medical Plan Overview

Personal is one of our Brand Pillars. And just as we believe that your home is an unfiltered reflection of your unique tastes and personalities, we feel that no-one-size fits all when it comes to the medical benefits selection. Our goal is to offer choices that fit your unique needs by providing a variety of medical plan options.

United Healthcare PPO 500
(CALIFORNIA, WASHINGTON, OREGON)

Are you a Promethean who likes to have choices? In this case, the PPO plan is for you. With this plan, you will have the flexibility of seeking services from any doctor/hospital/lab/pharmacy that accepts UHC in the United States. Just be aware that along with this flexibility will come more cost sharing for services compared to an HMO. To help control out-of-pocket costs of services, it is always recommended that you select from a list of UHC’s contracted providers.

United Healthcare HMO 25
(CALIFORNIA ONLY)

Want to keep your out of pocket costs down for services that are provided under your health plan? Then the UHC HMO plan is for you! This plan allows for most services to be covered for a small co-payment, or in some cases, at no cost at all. HMO’s are a lot more restrictive than PPO’s. You are required to select a Primary Care Physician (PCP) that becomes your “gatekeeper” and directs you to where you can be treated. You can change your PCP on a monthly basis if needed, but you are restricted to having services provided by your PCP’s medical group. This type of plan would be best suited for a person who likes to keep their cost for services lower, and isn’t worried about the ability to pick and choose their own doctors without restrictions. Also for an HMO, if you are outside of your service area, you are only covered for emergencies. So for those who might travel or be away from home a lot, this may not be the best type of health plan to select.

Group Health HMO
(WASHINGTON)

For Prometheans that call the Washington State their home, we offer a Group Health HMO plan. When you become a Group Health member, you experience a new level of convenience and care. These plans for individuals and families focus on choice and value, with an extensive network of primary care physicians, specialists and area hospitals for great service. Group Health Cooperative is a member-governed, nonprofit health care system that coordinates care and coverage. Group Health and its subsidiary health carriers, Group Health Options, Inc. and KPS Health Plans, deliver care to approximately 600,000 members in the Pacific Northwest.

Kaiser HMO
(CALIFORNIA AND OREGON)

Effortless. One Stop Shop. Hassle Free. Do these words catch your attention? If they do, you might consider choosing the Kaiser HMO plan to have all of your health care needs covered under one roof. An HMO provider means that if you are seeking services covered under your HMO medical plan, they must be at a recognized HMO facility under the plan (with the exception of emergencies). Emergencies would be covered as if you were being treated at your HMO Facility until you are stabilized and able to be transferred safely to a Kaiser facility. It is a popular choice for Prometheans looking for a one-stop shop approach to health care.

To learn more about these plans, please go to: benefits.filice.com/prometheus

Don’t Need Benefits? Opt Out!

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>OPT OUT Medical, Dental &amp; Vision</th>
<th>OPT OUT Medical Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promethean</td>
<td>$1,500 ($375/quarter)</td>
<td>$1,200 ($300/quarter)</td>
</tr>
<tr>
<td>Promethean + Spouse</td>
<td>$2,500 ($625/quarter)</td>
<td></td>
</tr>
<tr>
<td>Promethean + Child(ren)</td>
<td>$2,500 ($625/quarter)</td>
<td></td>
</tr>
<tr>
<td>Promethean + Family</td>
<td>$2,000 ($500/quarter)</td>
<td></td>
</tr>
</tbody>
</table>

*Certain requirements apply. Please find more info @ benefits.filice.com/prometheus

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
## LEAN ON US: CORE BENEFITS
### QUICK PLAN SUMMARY

<table>
<thead>
<tr>
<th>PLAN</th>
<th>In Network</th>
<th>Out Network</th>
<th>UHC PPO 500 (CA, WA, OR)</th>
<th>UHC HMO 25 (CA)</th>
<th>GROUP HEALTH (WA)</th>
<th>KAISER HMO (CA)</th>
<th>KAISER HMO (OR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$500</td>
<td>$1,000</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$1,000</td>
<td>$2,000</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Individual Out of Pocket</td>
<td>$2,500</td>
<td>$5,000</td>
<td>$1,500</td>
<td>$2,000</td>
<td>$1,500</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Family Out of Pocket</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$3,000</td>
<td>$4,000</td>
<td>$3,000</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Maximum Benefits</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$20</td>
<td>40%</td>
<td>$25</td>
<td>$20 + 10%</td>
<td>$25</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No Charge</td>
<td>Not Covered</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Well Baby</td>
<td>No Charge</td>
<td>Not Covered</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Lab, X-Ray</td>
<td>20%</td>
<td>40%</td>
<td>No Charge</td>
<td>$20 + 10%</td>
<td>$10</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>20%</td>
<td>40%</td>
<td>$500 Per Admission</td>
<td>$500 + 10% Admission</td>
<td>$500 Per Admission</td>
<td>$500 Per Admission</td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>20%</td>
<td>40%</td>
<td>$400</td>
<td>$20 + 10%</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Emergency</td>
<td>$100</td>
<td>Co-pay waived if admitted</td>
<td>$150 Co-pay waived if admitted</td>
<td>$175 + 10% Co-pay waived if admitted</td>
<td>$100 Co-pay waived if admitted</td>
<td>$150 Co-pay waived if admitted</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10</td>
<td>$15</td>
<td>$10</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Rx Formulary</td>
<td>$25</td>
<td>$30</td>
<td>$20</td>
<td>$35</td>
<td>$35</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Rx Non-Formulary</td>
<td>$45</td>
<td>$45</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
**Dental Plan**

Delta Dental Insurance provides you the luxury of seeking dental services from any dentist of your choice. The annual maximum dollar amount covered on the plan is the same whether you seek services from an in-network or an out-of-network dentist. However, if you select a dentist from the in-network list, the charges are negotiated with Delta Dental. As a result, you will be able to get better discounts for services, and who doesn’t like discounts, right? If you use a dentist that is not part of the Delta Dental network, you might have to pay slightly higher amounts if your dentist charges more than what is allowed by your plan.

<table>
<thead>
<tr>
<th></th>
<th>PPO In-Network</th>
<th>PPO Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Care</td>
<td>100%</td>
<td>100%*</td>
</tr>
<tr>
<td>Basic Care</td>
<td>80% after deductible</td>
<td>80% after deductible*</td>
</tr>
<tr>
<td>Major Care</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 ($150 per family)</td>
<td>$50 ($150 per family)</td>
</tr>
<tr>
<td>Maximum (annual per person)</td>
<td>$1,500</td>
<td></td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50% to $1,500 lifetime maximum per person (child &amp; adult)</td>
<td></td>
</tr>
</tbody>
</table>

**Vision Plan**

Everyone loves a Promethean in glasses! VSP provides Prometheans with top quality vision services. As long as you use a contracted VSP provider, you are covered under the VSP plan for services such as eye exams, lenses, and frames with a small co-payment. Now that many of the large “warehouse” stores offer vision products, you may want to shop for the best deal. VSP allows you to do this as well. You can buy your frames from a non-VSP provider and get reimbursements from VSP (check the plan summary for amounts) on an exam, lenses or frames.

<table>
<thead>
<tr>
<th>VSP (Choice Network)</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examination (every 12 months)</td>
<td>$10 co-pay</td>
<td>Plan pays up to $45</td>
</tr>
<tr>
<td>Prescription Glasses (every 12 months)</td>
<td>$25 co-pay</td>
<td>depends on lens selection</td>
</tr>
<tr>
<td>Lens Replacement (every 12 months)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>100%</td>
<td>Plan pays up to $30</td>
</tr>
<tr>
<td>Bifocal</td>
<td>100%</td>
<td>Plan pays up to $50</td>
</tr>
<tr>
<td>Trifocal</td>
<td>100%</td>
<td>Plan pays up to $65</td>
</tr>
<tr>
<td>Frame Replacement (every 12 months)</td>
<td>Plan pays up to $120</td>
<td>Plan pays up to $70</td>
</tr>
<tr>
<td>Contact Lenses in lieu of glasses (every 12 months)</td>
<td>Plan pays up to $120</td>
<td>Plan pays up to $105</td>
</tr>
</tbody>
</table>

*Reimbursement is based on PPO fees for PPO dentists, Delta Dental Premier contracted fees for Premier Dentists and the program allowance for non-Delta Dental Dentists.

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
Lean on Us: Core Benefits

We don’t like to talk about accidents, because those things make us sad. So here is what we want you to know that Prometheus provides for you and your family should something unfortunate happen.

Life Insurance

Life insurance coverage helps protect the financial security of your family in the unfortunate event that you pass away. The coverage equals 1x Promethean’s Basic Annual Earnings to a Max benefit of $400,000. This is why it is important to keep your beneficiary information updated in ADP.

Accidental Death & Dismemberment Insurance

In addition to life insurance, this coverage helps protect against the financial burden of a covered loss due to an accidental death. As with the Life Insurance, it is important to keep your beneficiary information up to date in ADP.

Long Term Disability Insurance

This coverage helps protect the financial health of you and your family should you suffer an illness or injury that prevents you from working, whether for months or years. This benefit covers 60% of monthly income up to a maximum of $15,000 per month and begins after 90 days following a covered injury or illness.

Flexible Spending Accounts

Do you hate more money? Sure you don’t. So here is the reason why you should consider using a Flexible Spending Account. Two simple words: Big Savings. Depending on your expenses and your tax bracket, you can save hundreds of dollars on stuff like dental work and prescriptions, as well on something we normally never get a break on (and pay through the roof for): childcare and care for other dependents.

- Health Care Reimbursement Account
  This account allows you to use pre-tax dollars to pay for certain non-reimbursed medical care expenses. Recent rule modification from the Internal Revenue Service (IRS) now allows to roll over up to $500 of savings for use in the following year. To make medical care reimbursement Effortless, each participating Promethean has an FSA type credit card.

- Dependent Care Assistance Account
  Daycare expenses for dependent children and disabled adults (i.e. spouse, parent) can add up quickly. This is why we offer the Dependent Care Assistance Account to help relieve some of the financial burden. With this account you can use pre-tax dollars to pay for the qualified dependent care expenses. Any funds remaining in the account at the end of the plan year will be forfeited.

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
Sick Time

If you’re not feeling well, stay home and take care of yourself. All Prometheans are eligible for sick leave benefits. This means you’ll receive pay even though you’re at home in bed, tending to a sick family member, or visiting the doctor or dentist for any reason. Sick time accrual rate is 2.77 hours per pay period for all Prometheans.

<table>
<thead>
<tr>
<th>ALL PROMETHEANS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Length of Service</strong></td>
</tr>
<tr>
<td>0-85+ months (0-7+ years)</td>
</tr>
</tbody>
</table>

Sick Time Donation

Sharing is caring. And we definitely care about each other at Prometheus. Our Sick Time Donation program offers you some peace of mind when you need it most. In our team-oriented culture, Sick Time Donation is how we band together to take care of each other in times of family or personal emergencies. It is a company-wide program that allows Prometheans to donate Sick Time hours to a Sick Time Bank to benefit Prometheans in need. If you, your spouse or another family member have a serious illness that requires you to miss extensive time from work and you’ve exhausted your own Sick Time, hours donated to the Sick Time Bank can help you receive compensation while you’re out. You can donate to the Sick Time Bank whenever you want, as long as the balance on your own sick time exceeds 48 hours.

Special Leaves

We understand that situations may arise when you need extended time away from work. We don’t want you to have additional worries and if you communicate with us, we will work to do our best to take care of you.

With the exception of our Prometheans in the State of Oregon, Prometheans get up to five days of Bereavement Leave. Oregon changed its law, so you get up to 10 days of which the five additional days are unpaid.

We also grant Personal Leave on a case-by-case basis. If you’ve exhausted your protected leave, which provides leaves of absence for specific periods of time as specified by federal and state law, we may grant you an additional month of Personal Leave and protect your job during that time.

Leaves of Absence

Life happens. If an event arises that requires you to be away from work, we want to make sure you and everyone affected is in a good place. Leaves of absence work a little differently from state to state. Many are either protected by or run concurrently with the California Family Rights Act (CFRA), the Oregon Family Leave Act (OFLA) and/or the Federal Family Medical Leave Act (FMLA).

If you need time away, reach out to Promethean Services to discuss your needs.

- Family/Medical Leave
- Pregnancy Disability Leave
- Bone Marrow and Organ Donation Leave
- Disability Leave
- Bereavement Leave
- Sick Leave
- Domestic Violence Leave
- School Activity Leave
- Jury Duty and Witness Leave
- Military Leave
- Military Spouse Leave
- Volunteer Civil Service Leave
- Victims of Crime Leave

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
Vacation Time

Because we hire for our cultural traits, we have a lot of Prometheans who are so committed to their jobs that they find it hard to tear themselves away and go on vacation. We want you to take time off. We want you to go away, refresh and come back with your creative juices flowing! If you are a regular full time Promethean, you will increase your yearly accrual rate the longer you are with us. The longer you are a part of the Prometheus family, the more vacation days you will earn.

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>Yearly Accrual</th>
<th>Bi-Weekly Accrual</th>
<th>Maximum Accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-12 months (0-1 year)</td>
<td>10 days</td>
<td>3.08 hours</td>
<td>120 hours</td>
</tr>
<tr>
<td>13-24 months (1-2 years)</td>
<td>11 days</td>
<td>3.38 hours</td>
<td>132 hours</td>
</tr>
<tr>
<td>25-36 months (2-3 years)</td>
<td>12 days</td>
<td>3.69 hours</td>
<td>144 hours</td>
</tr>
<tr>
<td>37-84 months (3-7 years)</td>
<td>15 days</td>
<td>4.62 hours</td>
<td>180 hours</td>
</tr>
<tr>
<td>85+ months (7+ years)</td>
<td>20 days</td>
<td>6.15 hours</td>
<td>240 hours</td>
</tr>
</tbody>
</table>

REGULAR FULL TIME PROMETHEANS (SCHEDULED TO WORK A MINIMUM OF 30 HOURS PER WEEK)

REGULAR PART TIME PROMETHEANS (SCHEDULED TO WORK A MINIMUM OF 20 HOURS PER WEEK)

You might have already noticed that your vacation accruals are based on the length of service.

Our Front PORCH

Like Sanford Diller who founded Prometheus and his daughter, Jackie, Prometheans are generous souls. We believe deeply in giving back to our community. Prometheans especially enjoy volunteering for activities that bring meaning and fulfillment to our lives. This is why we give you unlimited paid volunteer time to use doing charitable activities of your choice. You can adjust your schedule in order to volunteer, and you don’t have to make up the hours. Just let your manager know when you’ll be out so that he or she can line up some support. Ready to get started? Check out our Promethean Services Manual for details.

TORCH

Thanking is what families do. Our TORCH recognition program inspires Prometheans to want to exceed expectations. TORCH recognizes in big and small ways all the things Prometheans do every day that make us stand out. It is our version of a high-five. Anyone can TORCH and be TORCHED at anytime. It takes the form of an eCard or gift and celebration, but that’s not what inspires people. What inspires is the amazing feeling we get knowing that people appreciate what we’re doing.

There are three levels of our TORCH recognition program. The first level allows Prometheans to “Thank” one another via an electronic “Thank You” message. The second level of recognition allows Prometheans to recognize one another by nominating them for a Spark award for their outstanding performance on the job. The Spark award allows Prometheans to print a gift certificate and present it to a Promethean who can redeem the $25 gift certificate through our TORCH portal by selecting from a variety of gifts including gift certificates, physical objects, or trips. The third level is the Ignite award which allows is the same as a Spark award but can be redeemed as a $50 gift through our TORCH portal.
Milestones
(GIFTS AND A SPECIAL ANNIVERSARY WEEK)

Why celebrate careers? Because it makes a difference! Our TORCH Milestones Program celebrates your service to Prometheus at 1 year of service, 3 years, 5 years, 7 years, and then every 5 years after that, all the way to 50 years. The way it works, you get a Yearbook each time you hit a milestone year, as described above. These Yearbooks are not like your high school yearbook that had pictures of everyone in your graduating class and you went around getting all your friends and teachers to sign it. No siree bob. This beautifully designed, very cool-looking little booklet is personalized with your name and length of service, and includes a thank you message from Jackie.

And this is not all! Every 5 years we recognize service milestones by giving you an “anniversary gift” equaling one extra week of vacation. Sweet! You must use your anniversary gift within a year of your anniversary date. If you miss using it, talk to us. We sometimes make exceptions and may allow you to cash it out.

Paid Holidays
(YOUR BIRTHDAY AND DAY OFF WITH PAY IF YOU ARE A VETERAN)

Happy holidays… A chance to unwind and relax. A chance to spend some quality time with your family or friends, or read that book that you’ve been putting off for a long time. We want you to take time off and enjoy whether it’s a Thanksgiving meal, a New Year celebration, or any other holiday.

And, guess what? Your birthday counts as a holiday as well. We give you flexibility on how you use this Paid Birthday gift: take your birthday off and get paid for it; work on your birthday and take a different day off and get paid for it; or work on your birthday, not take another day off and get double pay for the day. We also provide you a Wild Card Day each year so you can celebrate what is meaningful to you! Think of this like a floating holiday. You get eight hours of floating holiday pay each year. You can use it at any time. If you don’t use it, you’ll lose it.

On a final note, we want to thank the men and women who have served our country. As a Veteran, we thank you and hope you will enjoy Veteran’s Day away with a day of holiday pay.

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
401(K) Retirement Plan

One of our founder’s guiding principles is, “Watch the pennies and dollars will come”. Our business is progressive. Small investments lead to larger opportunities. We build and we grow. And investing in your future is just as important to us as investing in our business.

With all the responsibilities and financial priorities you might be juggling—mortgage payments, parenthood, saving or paying for college, caring for parents, and more—it can be easy to overlook the need to save for retirement. But it’s important to set aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

This could be one of the most important investments that you will make. Why not start saving now?

The 401(k) is a type of retirement program that allows you to save a portion of your salary BEFORE or AFTER TAXES toward your own retirement benefits. All full-time Prometheans age 21 and over are automatically enrolled in our 401(k) retirement plan at a contribution rate of 2%. We match your contributions 50 cents on the dollar up to a maximum company match of 6% of your salary. Contributions will follow a four (4) year vesting schedule in increments of 25% for each year. If you wish not to participate in the 2% auto-enrollment, you have an option to opt out within the first 30 days of employment.

Excellence is one of our core values. This is why we chose Fidelity, an industry leader, to administer our 401(k) plan. Since 1946 Fidelity is fully committed to long-term success and stability. Fidelity has helped millions of people invest for their goals and share the skills and insights they have gained over the years with each of the customers. Fidelity offers many tools and resources that will help you not only to track your account activity but also to help you confidently manage your investments and make more informed investment decisions.

- Customer service makes it easy to find everything you need to update your accounts or to get the help you need.
- Accounts & Trade experience allows you to view all of your account information, shows you what’s happening in the markets and allows you to take action.
- Now you can easily manage and monitor your accounts and finances with seamless, mobile-friendly experience. Mobile apps let you access your accounts and get help from Fidelity whenever—and wherever—you want.
- Calculators & Tools to help plan your retirement, save for college, budget and more.
- Viewpoints can help you become a more powerful investor with timely insights from Fidelity experts.

Commuter, Transit and Parking Benefits

Long commute to work? We thought about it too. Prometheans can commute to and from work and receive a tax free benefit for eligible expenses. The Commuter, Transit and Parking eligible expenses include, transit passes, ticket books, fare cards, Vanpool costs as well as parking cost associated with your business. Section 132 (f) of federal tax law allows you to reduce your commuting costs by up to 40%, by using pre-tax dollars (subject to monthly limits) to pay for your commuting expenses. Visit your benefits website for enrollment information.

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
We Are SCHOLARS

Prometheus wants to be there from the first step when you and your family take on the challenge of higher education. SCHOLARS is how Prometheus invests in yesterday, today and tomorrow when it comes to the education and the growth of both our Prometheans and their families.

YESTERDAY: LOAN REPAYMENT PROGRAM

Knowledge matters and we understand the financial burden that Prometheans may be left with from student loan debt. With our Promethean Loan Repayment Program, qualified Prometheans can apply for a loan repayment award of up to $2,500. Four recipients will be chosen each year.

TODAY: TUITION REIMBURSEMENT

We encourage you to continue your personal and professional development through additional education and training. After only 90 days, Prometheans are eligible for reimbursement of up to $5,250 per calendar year for higher education and reimbursement for certifications or licenses of up to $1,500. For example, you could utilize this program to achieve professional accreditations such as CPM or CPA designations or to take courses for HVAC or Appliance Repairs. Isn’t it time you went back to school?

TOMORROW: SCHOLARSHIP PROGRAM

Let’s face it. Education is the most powerful investment in our future and the future of our families. We encourage and appreciate the pursuit of an education that will lead our titans of tomorrow to a career where they will feel at HOME. With our Prometheus Scholarship Program, children and/or dependents, age 26 and under, can apply for a scholarship of up to $3,000. Three recipients will be selected each calendar year.

Referral Bonus

We made you a Promethean, which means we think the world of you and trust your judgment. If you think you know someone who is Promethean material, we want to meet them. And if we end up making them a Promethean too, you may be eligible to receive a reward ranging anywhere from $250 to $5,000.

We like referrals sooo much that we use a Referral Bonus Program to inspire Prometheans to send us folks who have similar cultural traits and can adapt to our team-oriented environment. In fact, on an annual basis, more than 50% of our hires come from referrals.

The bonus amounts are based on average base annual wages which differ for Field versus Home Office Prometheans. The amounts are also based on the fact that we spend more money on recruitment fees for Home Office positions than for Field positions. Our bonus referral payouts are generous within our industry:

- $250 for a part-time Field Promethean
- $500 for a full-time Field Promethean
- $2,500 for a non-exempt Home Office Promethean
- $5,000 for an exempt Home Office Promethean

Every Promethean is eligible for our referral bonus program. Your referral must be with us for 90 days in order for you to receive the payout.

Prometheus Housing Discount

Our promise is for you to feel Home at Work. And like with everything we do, we take it to the next level. We offer two types of housing discounts at our Neighborhoods. The On-Site Staff Housing discount offers reduced rent to those who may be required to live at the Neighborhood in which they work. The Prometheus Housing Discount offers 20% off of rent to those who want to live at a Prometheus Neighborhood by choice. Just as in any rental situation, there are a number of forms and approvals to use the Prometheus Housing Discount. You will want to refer to our Prometheus Policy Manual or give us a call. We would love to have you as a Neighbor.

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
HEALTH AND WELLNESS

Find Your Inner Titan
Want to get FIT with Prometheus? Participate in our FIT program and gain knowledge on everything from exercise and nutrition to stress management and financial wellness. Our goal is to provide you with the tools you need to make meaningful and healthy lifestyle changes. We offer a variety of workshops that foster total wellness. If you join us for one of the FIT classes, we throw in a few extra perks. You will get a stylish FIT t-shirt, a FIT water bottle, and an opportunity to win a gift card tailored to the type of class. And, you will get entered into the End of Year Grand Prize Drawing valued up to $500. The more FIT classes you attend, the more FIT you will become, and the more entries you will earn to win the Grand Prize. Ready? Set. Get FIT!

FIT

Come get FIT, where every class is something different and you never know what you’re going to get! With strength circuits, step, core fusion, or a little bit of everything, you’ll get a great workout for an entire hour!

EatFIT

Learn how to cook and prepare healthy food for everyday eating. These dishes are so scrumptious and fresh that you won’t notice you’re being health conscious!

ProFIT

Wellness is important for your body and mind, but let’s not forget about your wallet! During our ProFIT classes you will learn how to make a budget, get tips on how to save and keep your finances healthy and striving.

WellFIT

Can you get relaxed and get FIT at the same time? Sure you can! Join our WellFIT for a yoga class or a massage to focus on your inner well-being.

Discounted Fitness Memberships
You’re eligible for discounted memberships to two national gyms—24 Hour Fitness and Crunch. The discounts are made possible by subsidies from Prometheus. The discount applies to all Prometheans, whether you’re a new or existing 24 Hour Fitness member, and qualified family members.

Counseling Services
We know how emotionally stressful property management can be at times. Some Prometheans have experienced the unthinkable, such as the death of a fellow Prometheus or Neighbor, or being stalked or harassed by Neighbors. To help you deal with the stress and emotional toll of these kinds of events, we can arrange for third-party, professional counselors to talk with you at your workplace. All Prometheans can use these services.

Employee Assistance Program
The Employee Assistance Program (EAP) is a confidential counseling service to help address the personal issues you are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line 24 hours a day, seven days a week. A Guidance Consultant will refer you to a local counselor for up to three face-to-face counseling sessions per problem, at no per session charge*, or to resources in your community. Call any time with personal concerns, including:

- Relationships
- Job pressures
- Marital conflicts
- Legal Information
- Referrals and Resources for Work-Life Needs
- Substance abuse

*In California, employees who require more than three sessions in a six-month period must satisfy certain criteria.

focusing on the cost of treatment. If you elect to use this benefit, you can receive a 5% group discount on coverage from VPI Pet Insurance. If you have more than two pets, you can potentially receive a 15% discount.

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
SUPPORT PROGRAMS

Working Advantage
Working Advantage is the premiere perks program that provides exclusive discounts on entertainment tickets and online shopping to more than 8,500 organizations nationwide.

Bank of America at Work
Bank of America at Work® offers you reliable and secure financial solutions for every stage of life: convenient checking and savings accounts, rewarding credit cards, and competitive home and auto loans. Plus, Merrill Edge® offers you streamlined investments and financial education. In short, you’ll find everything you need to help you achieve financial well-being.

LegalShield
LegalShield has been providing legal plans to members for over 40 years, creating a world where everyone can access legal protection and everyone can afford it. Unexpected legal questions arise every day, and with LegalShield on your side, you’ll have access to top-quality law firms 24/7, for covered situations. From real estate advice to divorce advice, speeding tickets to Will preparation, and beyond, LegalShield can help you with any legal situation no matter how trivial or traumatic it may seem. Additionally, LegalShield provides the finest identity theft protection program in the industry. The LegalShield plan and Identity Theft Shield plan provides you and your immediate family total protection and complete peace of mind allowing you to worry less and live more!

Pet Insurance
We welcome furry friends with open arms and treats as a member of the family. But what about the unexpected, like a serious illness, or the puppy who swallows a sock? We thought about all of your family members, including the furry ones. We partner with VPI - one of the largest and oldest pet insurance companies. Pet insurance provides a financial safety net for unexpected veterinary expenses. With pet insurance, you can focus on giving your pet the best care possible, instead of focusing on the cost of treatment. If you elect to use this benefit, you can receive a 5% group discount on coverage from VPI Pet Insurance. If you have more than two pets, you can potentially receive a 15% discount.

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend, revise the benefits in the future.
ICING ON THE CAKE BENEFITS

Whole Life
This benefit has a dual function. Not only will it work to protect the financial security of your family in the unfortunate event that you pass away but it will also build cash value that you can borrow against while you’re living. Rates for this kind of coverage are more affordable through Prometheus and premiums will not increase as you age and continue into retirement.

Group Accident
This benefit helps offset out-of-pocket expenses incurred by deductibles and co-pays resulting from off-the-job injuries and prescribed treatments. Available plan options offer preventative care and coverage for catastrophic injuries.

Group Critical Illness
This benefit helps protect your finances in the case of an unexpected health issue such as stroke, heart attack and even cancer. Payout for a covered illness is given in one lump sum, and coverage is continuous for newly diagnosed health problems occurring 9 days apart from one another.

Group Hospital Indemnity
Would a trip to the hospital leave your finances in serious condition? This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

Voluntary Term Life & AD&D
This benefit is a good option if you’d like more coverage on top of what is already being provided to you at no cost by Prometheus.
## IN THE KNOW
### PHONE AND PLAN NUMBERS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Carrier</th>
<th>Group Number</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDICAL</td>
<td>UHC HMO 25</td>
<td>356662</td>
<td>1-800-624-8822</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
</tr>
<tr>
<td>MEDICAL</td>
<td>UHC PPO 500</td>
<td>813456</td>
<td>1-866-633-2446</td>
<td><a href="http://www.myuhc.com">www.myuhc.com</a></td>
</tr>
<tr>
<td>MEDICAL</td>
<td>Kaiser (Nor Cal)</td>
<td>38885</td>
<td>1-800-464-4000</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td>MEDICAL</td>
<td>Group Health HMO (Washington)</td>
<td>12300</td>
<td>1-888-901-4636</td>
<td><a href="http://www.ghc.com">www.ghc.com</a></td>
</tr>
<tr>
<td>MEDICAL</td>
<td>Kaiser NW</td>
<td>13985-001</td>
<td>1-800-464-4000</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td>DENTAL</td>
<td>Delta Dental</td>
<td>17485</td>
<td>1-800-765-6003</td>
<td><a href="http://www.deltadental.com">www.deltadental.com</a></td>
</tr>
<tr>
<td>VISION</td>
<td>VSP</td>
<td>12096109</td>
<td>1-800-877-7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
</tr>
<tr>
<td>LIFE, AD&amp;D, LTD</td>
<td>UNUM</td>
<td>207741</td>
<td>1-800-421-0344</td>
<td><a href="http://www.unum.com">www.unum.com</a></td>
</tr>
<tr>
<td>STD</td>
<td>UNUM</td>
<td>2016992</td>
<td>1-800-421-0344</td>
<td><a href="http://www.unum.com">www.unum.com</a></td>
</tr>
<tr>
<td>401K</td>
<td>Fidelity</td>
<td>1627</td>
<td>1-800-835-5097</td>
<td><a href="http://www.401k.com">www.401k.com</a></td>
</tr>
<tr>
<td>FLEXIBLE SPENDING PLAN/SECTION 125</td>
<td>Navia Benefits, Prometheus</td>
<td>1-800-669-3539</td>
<td><a href="http://www.naviabenefits.com">www.naviabenefits.com</a></td>
<td></td>
</tr>
<tr>
<td>VOLUNTARY INSURANCE</td>
<td>UNUM</td>
<td>403208/R0389858</td>
<td>1-800-421-0344</td>
<td><a href="http://www.unum.com">www.unum.com</a></td>
</tr>
<tr>
<td>FILICE INSURANCE AGENCY</td>
<td>Rosa Ceja</td>
<td>Account Executive</td>
<td>1-408-350-5720</td>
<td><a href="mailto:prometheusbenefits@filice.com">prometheusbenefits@filice.com</a></td>
</tr>
<tr>
<td>PROMETHEAN SERVICES</td>
<td>Monika Szeliga</td>
<td>Benefits Administrator</td>
<td>1-650-931-3440</td>
<td><a href="mailto:PST_Benefits@prometheusreg.com">PST_Benefits@prometheusreg.com</a></td>
</tr>
</tbody>
</table>

The benefits described herein apply to the calendar year 2017. Prometheus Real Estate Group, Inc. reserves the right, in its sole and absolute discretion, to amend or change the benefits at any time in the future.