

The Savoy on Palm

Employee Handbook

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Table of Contents

INTRODUCTION	3
WELCOME.....	3
EMPLOYMENT AT WILL	3
EQUAL EMPLOYMENT OPPORTUNITY	3
GETTING STARTED.....	4
EMPLOYMENT ELIGIBILITY AND IMMIGRATION COMPLIANCE.....	4
EMPLOYEE INTRODUCTORY PERIOD	4
EMPLOYMENT STATUS	4
PAY AND HOURS	5
TIME-KEEPING FOR PAYROLL.....	5
OVERTIME	5
PAYROLL DEDUCTIONS	6
PERSONNEL POLICIES.....	6
POLICY AGAINST WORKPLACE HARASSMENT	6
POLICY AGAINST VIOLENCE IN THE WORKPLACE.....	8
POLICY AGAINST SUBSTANCE ABUSE.....	9
PERSONAL CONDUCT IN THE WORKPLACE	10
PHONE CALLS, PERSONAL MAIL AND VISITORS.....	11
ABSENTEEISM AND TARDINESS	11
CONFIDENTIAL INFORMATION	11
CONFLICTS OF INTEREST	12
OPEN-DOOR POLICY.....	12
SAFETY AND ACCIDENT PREVENTION	12
HOURS OF WORK	13
PAYMENT OF WAGES.....	13
DIRECT DEPOSIT	13
VACATION	14
HOLIDAYS.....	14
SICK/PERSONAL TIME.....	15
BEREAVEMENT LEAVE	15
JURY DUTY AND WITNESS DUTY	15
SEVERE WEATHER AND EMERGENCY CONDITIONS.....	16
PERFORMANCE EVALUATIONS	16
APPEARANCE/DRESS CODE.....	16
SMOKING	16
COURTESY	17

EMPLOYMENT OF RELATIVES.....	17
GIFTS	17
PROMOTIONS AND TRANSFERS	17
CARE OF EQUIPMENT	17
ELECTRONIC INFORMATION POLICY	17
NO SOLICITATION/NO DISTRIBUTION POLICY	19
ACCEPTANCE OF PACKAGES, PARCELS, OR LETTERS.....	20
TIME AWAY FROM WORK	20
FEDERAL FAMILY AND MEDICAL LEAVE ACT	20
VOTING TIME	22
MILITARY LEAVE.....	22
BENEFITS	22
HEALTH INSURANCE BENEFITS.....	22
WORKERS' COMPENSATION.....	23
TERMINATION OF EMPLOYMENT.....	23
INVOLUNTARY TERMINATIONS	23
VOLUNTARY RESIGNATIONS	23
LAYOFF/WORK REDUCTIONS	23
EXIT INTERVIEWS.....	23

INTRODUCTION

WELCOME

This Employee Handbook contains important information about policies and practices affecting your employment. Please read the Employee Handbook in its entirety. The Employee Handbook supersedes any previous Employee Handbooks you may have received, and any previous verbal or written policies, statements, understandings or agreements concerning the terms and conditions of your employment.

However, as times and situations change, we must all be flexible and change accordingly. Therefore, The Savoy on Palm (TSOP) may, in its sole discretion, alter, reduce or eliminate the policies, practices and benefits described in the Employee Handbook, in whole or in part, with or without prior notice. We will try to keep you informed of changes as they occur, but we may not always be able to do so.

This Employee Handbook, as well as other benefits plans and personnel records, does not constitute nor is it intended to represent an express or implied contract of employment. No representative of The Savoy on Palm has the authority to enter into any agreement to employ any employee for a specified period of time or to make a contract of employment, express or implied, that changes or modifies in any way your employment at-will relationship. Only the Board of Directors of The Savoy on Palm has the authority to enter into such an employment agreement that alters an employee's at-will employment status and any such agreement must be in writing.

This Employee Handbook cannot anticipate every situation about your employment, and it does not include all policies and procedures. It contains a summary of some of the more important policies and procedures. If you have any questions, please do not hesitate to ask the President of The Savoy on Palm.

EMPLOYMENT AT WILL

Your employment is at will. This means that you or The Savoy on Palm may terminate your employment at any time, for any reason, with or without notice. Nothing in this Employee Handbook or in any oral or written statement shall limit the right to terminate employment at will.. This Employee Handbook does not constitute a guarantee of employment for any specific period of time.

EQUAL EMPLOYMENT OPPORTUNITY

TSOP is an equal opportunity employer. Each company's continued success depends heavily on the full and effective utilization of qualified persons. Accordingly, TSOP prohibits discrimination in hiring, promotion, discharge, compensation, benefits, job training or any other terms and conditions of employment on the basis of race, color, religion, sex, national origin or ancestry, veteran status, disability, age, sexual orientation or any other basis

protected by applicable federal, state or local laws.

In addition, in accordance with applicable federal, state and local laws protecting qualified individuals with known disabilities, TSOP will attempt to reasonably accommodate those individuals unless doing so would create an undue hardship on TSOP. Any qualified applicant or employee with a disability who requires an accommodation in order to perform the essential functions of their job should contact their supervisor or manager to request an accommodation.

GETTING STARTED

EMPLOYMENT ELIGIBILITY AND IMMIGRATION COMPLIANCE

In compliance with the Immigration Reform and Control Act of 1986, as amended, TSOP will hire only those individuals who are authorized to work in the United States. All individuals will be required to submit documentary proof of their identity and employment eligibility. Employees will also be required to complete and sign under oath Immigration and Naturalization Service Form I-9. Form I-9 requires you to attest that you are eligible to work in the United States and that the documents you submit are genuine.

If you are authorized to work in this country for a limited period of time, you will be required to submit proof of your employment authorization and sign another Form I-9 before the expiration of that period in order to remain employed.

EMPLOYEE INTRODUCTORY PERIOD

During the first three months of employment, your supervisor will have an opportunity to observe and evaluate you. You will be evaluated on such qualities as your ability to interact with other people, professional conduct, attendance, willingness to learn, job performance and skills. This evaluation may be formal or informal. This time provides both you and your supervisors with a chance to decide whether you are a good fit for TSOP and/or the job. As always, however, your employment relationship is at-will and can be terminated at any time. Furthermore, completion of this introductory period does not guarantee continued employment and does not change the at-will nature of the employment relationship.

EMPLOYMENT STATUS

TSOP employees are classified as full-time, part-time or temporary, and exempt or non-exempt:

1. **FULL-TIME EMPLOYEES**

An employee who is normally scheduled to work, and who does work, at least 35 hours per week is classified as a full-time employee. Unless otherwise specified, the benefits described in the Employee Handbook apply only to full-time employees.

2. **PART-TIME EMPLOYEES**

An employee who works, fewer than 35 hours per week is classified as a part-time employee. Should part-time employees be hired as full-time employees,

they may be required to complete another Introductory Period before full-time status is given.

3. TEMPORARY EMPLOYEES

Temporary employees are defined as those employees holding jobs of limited duration arising out of special assignments, abnormal workloads, or emergencies. Temporary employees are not eligible for any of the benefits outlined in this Employee Handbook, unless otherwise required by law. Should a temporary employee be hired as a full-time employee, the employee will be required to complete the Introductory Period commencing on the first day he/she work commences as a full-time employee.

4. EXEMPT/NON-EXEMPT STATUS

Exempt employees are employees whose job assignments and responsibilities meet federal and state requirements for overtime exemption. Such employees are compensated on a salary basis and are not eligible for overtime pay. Executive, administrative and professional employees as well as certain outside sales employees, as these classifications of employees are defined under the federal Fair Labor Standards Act, are generally considered exempt. All other employees will be classified as non-exempt. If you are an exempt employee, your manager or supervisor will advise you of this.

PAY AND HOURS

TIME-KEEPING FOR PAYROLL

Non-exempt employees must record their work hours by means of a time clock, time sheet, or other method designated by TSOP. You are to report to work no earlier than five minutes before your work schedule begins and leave no later than five minutes after it ends. You are responsible for making sure your time is recorded accurately. If you find any errors, contact your supervisor immediately. You must record your own time. **It is a violation of TSOP policy to alter, falsify or tamper with time records, or to record the time of another employee. Employees who violate this policy are subject to disciplinary action, up to and including termination of their employment.**

Exempt employees may also be required to record their time worked and report full days of absence from work for reasons such as leaves of absence, sick leave or personal business.

OVERTIME

Non-exempt employees receive time and one-half of their regular straight time hourly rates for all hours worked in excess of 40 in any single workweek. Hours worked means time actually spent on the job. It does not include hours away from work due to vacation, sickness, or holiday even when these days are also considered hours worked. You are to work overtime only at the request and with the authorization of your supervisor. Employees shall record all time worked, including time worked over their normal schedule, on the time card, time sheet, or other method designated by TSOP, at the time it actually occurs. Exempt employees are expected to work as much of each workday as is necessary to complete their

job responsibilities. No overtime or additional compensation is provided to exempt employees

PAYROLL DEDUCTIONS

TSOP is required to make standard deductions from your earnings on your behalf. Amounts withheld vary according to how much you earn, your marital status, government employment regulations, and other factors. These mandatory deductions are made until the maximum amount is reached. Mandated withholdings may include: Federal Income Tax, Medicare Tax, State and Local Income Tax and Social Security.

TSOP may also be required by law to recognize certain court orders, liens, and wage garnishments as governed by the laws of the State of Florida. Other deductions may be withheld from your paycheck with your permission, including, Health Insurance Coverage.

PERSONNEL POLICIES

POLICY AGAINST WORKPLACE HARASSMENT

TSOP is committed to providing a work environment free from all forms of discrimination, including sexual harassment. TSOP promotes a work environment that fosters personal and professional development. TSOP's policy is that any form of workplace harassment, including but not limited to, sexual, racial, religious, age, national origin, citizenship or disability, will not be tolerated and any offenders will be subject to disciplinary action, up to and including termination of their employment.

Sexual harassment is not only detrimental to the working environment but also demoralizing for everyone involved. Such harassment is illegal and a violation of TSOP's policy prohibiting any and all forms of discrimination.

Sexual harassment is defined as unwelcome or sexual advances, requests for sexual favors and other verbal, visual or physical conduct of a sexual nature. The following are considered illegal and policy violations:

- 1) Unwelcome sexual flirtations, advances or propositions.
- 2) Verbal abuse of a sexual nature.
- 3) Subtle pressure or requests for sexual activities.
- 4) Unnecessary touching of an individual.
- 5) Verbal commentaries about an individual's body.
- 6) Sexually degrading words used to describe an individual.
- 7) A display in the workplace of sexually suggestive objects or pictures.
- 8) Sexually explicit or offensive jokes.
- 9) Physical assault of any type.
- 10) Any request for sexual favors for any type of reward or to avoid adverse consequences.

Employees who report incidents of harassment or assist in any inquiry will be protected against retaliation. TSOP prohibits retaliation against any individual who reports discrimination or harassment or participates in an inquiry of such reports. Retaliation against an individual for reporting harassment or discrimination is a serious violation of this policy and, like harassment

or discrimination itself, will be subject to disciplinary action. The prohibition against retaliation includes, but is not limited to, remarks, threats, physical or verbal abuse, any discrimination in terms of pay, advancement, opportunities, termination, job assignments or reassignments, unwelcome or unwarranted transfers, threats of punishment or revenge, actual punishment or revenge (for reporting or assisting in harassment/discrimination inquiries), or other acts that could be interpreted as retaliatory.

Understanding the extremely sensitive nature of such a claim, TSOP will maintain the highest degree of confidentiality possible in conducting a thorough and prompt inquiry. TSOP will share information only on an "as needed" basis. TSOP reserves the right at any time during an inquiry, or its conclusion, to exercise its discretion in taking whatever action it deems necessary. These actions may include, but are not limited, to placing an employee on leave of absence, reassignment, suspension, probation, demotion and/or termination. TSOP also reserves the right to require counseling, training and/or monitoring as a condition of continued employment.

This policy serves to assist management in its goal to achieve zero tolerance of workplace harassment. It is however not written nor intended to restrict management's authority regarding disciplinary or employment decisions concerning employee behavior that is deemed unacceptable regardless of whether the behavior constitutes harassment.

If an employee refuses to participate in a TSOP inquiry, TSOP will base its conclusions on the other information gathered during the inquiry, and inferences drawn from all of the credible evidence.

This policy against Workplace Harassment applies not only to employees, but vendors, customers and others alike who associate with TSOP.

Complaint Procedure

Notify your direct supervisor, another supervisor, or the President of TSOP. Be assured that all complaints will be taken seriously. When you make a complaint, please be prepared to provide the names of anyone involved, the nature of the misconduct (in detail), time and location of the incident. Employees should not feel obligated to file complaints with their immediate supervisor first before bringing the matter to the attention of one of the other individuals identified above.

IMPORTANT NOTICE TO ALL EMPLOYEES:
EMPLOYEES WHO HAVE EXPERIENCED CONDUCT THEY BELIEVE IS CONTRARY TO THIS POLICY HAVE AN OBLIGATION TO TAKE ADVANTAGE OF THE COMPLAINT PROCEDURE. AN EMPLOYEE'S FAILURE TO FULFILL THIS OBLIGATION COULD AFFECT HIS OR HER RIGHTS IN PURSUING LEGAL ACTION. ALSO, PLEASE NOTE, FEDERAL, STATE AND LOCAL DISCRIMINATION LAWS ESTABLISH SPECIFIC TIME FRAMES FOR INITIATING A LEGAL

PROCEEDING PURSUANT TO THOSE LAWS.

Early reporting and intervention have proven to be the most effective method of resolving actual or perceived incidents of harassment. Therefore, while no fixed reporting period has been established, you are strongly urged to promptly report complaints or concerns so that rapid and constructive action can be taken.

The availability of this complaint procedure does not preclude individuals who believe they are being subjected to harassing conduct from promptly advising the offender that their behavior is unwelcome and requesting that it be discontinued.

- Any reported allegations of harassment, discrimination or retaliation will be investigated promptly. The investigation may include individual interviews with the parties involved and, where necessary, with individuals who may have observed the alleged conduct or may have other relevant knowledge.
- Confidentiality will be maintained throughout the investigative process to the extent consistent with adequate investigation and appropriate corrective action.
- Misconduct constituting harassment, discrimination or retaliation will be dealt with appropriately. Responsive action may include, for example, training, referral to counseling and/or disciplinary action such as warning, reprimand, withholding of a promotion or pay increase, reassignment, temporary suspension without pay, or termination of employment, as TSOP believes appropriate under the circumstances.

POLICY AGAINST VIOLENCE IN THE WORKPLACE

TSOP believes employees must display common sense, good judgment and a high regard for the rights and interests of others if we are to provide a safe and productive work environment. Accordingly, employees are required to adhere to essential standards of personal conduct at all times.

It is impractical to spell out everything that is expected of employees in terms of honesty, courtesy professionalism and good conduct. In all cases, determinations as to the level of discipline are reserved by and remain within the sole discretion of management regardless of whether the behavior constitutes violence.

Actions do not need to be aimed directly towards someone or something to be considered a violation jeopardizing the safety and productivity of co-workers, customers and others. Deliberate actions that create the potential for an unsafe workplace are a violation of policy and will subject the employee to disciplinary action up to and including termination of their employment. Unauthorized possession of a weapon(s), such as firearms, explosives, knives, or box cutters, while on TSOP time and/or TSOP property is strictly prohibited.

The following are other examples of violations of this policy:

- Any act or omission which threatens, coerces or endangers the safety of co-workers, visitors, vendors, residents or self.
- Fighting, threatening or provoking a fight while on TSOP property and/or time.
- Destruction, damage or misuse of TSOP property, property of co-workers or visitors, vendors or residents.

Any employee who engages in conduct such as the type described above will be subject to disciplinary action, up to and including termination of their employment.

All incidents involving violence in the workplace must be reported to your supervisor, manager, or TSOP President. In addition, all TSOP personnel are responsible for notifying their supervisor, or manager or TSOP President of any threats they have witnessed, received, or have been told that another person has witnessed or received. Even without an actual threat, personnel should also report any behavior they have witnessed which they regard as threatening or violent, when that behavior is job-related or might be carried out on a TSOP-controlled site, or is connected to TSOP employment. Employees are responsible for making this report regardless of the relationship between the individual who initiated the threat or threatening behavior and the person or persons who were threatened or were the focus of the threatening behavior.

All individuals who obtain a protective or restraining order which lists TSOP locations, directly or indirectly, as being protected areas, must provide to their supervisor, manager and TSOP President a copy of any temporary protective or restraining order which is granted, and a copy of any protective or restraining order which is made permanent. TSOP understands the sensitivity of the information requested and will maintain the highest degree of confidentiality possible. TSOP will share information only on an as needed basis.

POLICY AGAINST SUBSTANCE ABUSE

It is essential that all employees be alert and in full possession of their faculties when working. This Policy Against Substance Abuse is necessary to protect the safety of our workforce, our workplace, and the public. Using illicit drugs or alcohol can cause permanent injury or death. The purpose of this Policy Against Substance Abuse is to prevent accidents and injuries in TSOP's operations that result from employees using illicit drugs, controlled substances, or alcohol, and to maintain high standards of conduct and efficiency.

Accordingly, no employee may report to work or remain on duty while using, being under the influence of, or impaired by alcohol or an illegal drug, intoxicant, or controlled substance. No employee may possess, sell or distribute alcohol or illegal drug, intoxicant, or controlled substance while on TSOP property or on TSOP time. Drinking alcoholic beverages or use of illegal drugs, intoxicants, or controlled substances during working hours, during breaks, or during lunch is prohibited.

Any employees who are involved in accidents or injuries on the job may be tested for substance abuse. When requested, the employee shall be transported to a facility selected by TSOP for such testing. If the first test is positive, the sample will be tested a second time by another reliable method that is specific for the substance detected. If an individual tests positive or refuses to be tested the individual will be subject to disciplinary action, up to and including termination of their employment.

The use of prescription drugs and/or over-the-counter drugs may also affect employees' job performance and seriously impair employees' ability to perform their job duties. Any employee who is using prescription or over-the-counter drugs that may impair their ability to safely perform the job or may affect the safety of others must submit a physician's statement that the prescription

drug will not affect job safety. The employee is not required to identify the medication or underlying illness. Various federal, state and local laws protect the rights of individuals with disabilities and others with regard to the confidentiality of medical information, medical treatment, and the use of prescription drugs and substances taken under medical supervision. Nothing contained in this policy is intended to interfere with individual rights under, or to violate these laws.

Any individual violating this policy will be subject to disciplinary action, up to and including termination of their employment.

To prevent alcohol or an illegal drug, intoxicant, or controlled substance from being brought on to TSOP premises, TSOP may, at its discretion, inspect any work station, locker, package, purse, briefcase, tool box, vehicle, or other personal belongings brought onto TSOP premises in connection with the investigation of any rule violation. Employees must cooperate in all investigations of suspected rule violations or in the maintenance of a safe workplace.

PERSONAL CONDUCT IN THE WORKPLACE

TSOP expects employees to follow rules of conduct that will protect the interests and safety of all personnel, visitors, vendors and residents. It is not possible to list all the forms of behavior that are considered unacceptable in the workplace, but the following are a few examples of actions which may result in disciplinary action, up to and including termination of your employment:

- Falsifying information on any TSOP forms, reports, records, including personal absence, sickness, time cards and production records.
- Falsely stating or making claims of injury.
- Removing or using, without authority, property, records or other materials of TSOP or other persons.
- Theft of any kind.
- Fighting with, assaulting, threatening, intimidating or coercing any visitor or employee.
- Refusing to follow supervisor's directions or instructions or other insubordinate conduct.
- Violating safety, health rules and practices, or engaging in conduct which creates a safety hazard.
- Engaging in unlawful or improper conduct off the work premises or during non-working hours which affects an employee's relationship to work, fellow employees, supervisors or TSOP products, property, reputation or goodwill in the community.
- Leaving work before the end of the workday without the authorization of your supervisor.
- Smoking in restricted "no smoking" areas.
- Carrying or concealing any weapon onto TSOP premises.
- Being under the influence of, or impaired by, alcohol or any controlled substance or drug.
- Possession, sale or distribution of alcohol, drugs or controlled substances while on TSOP property or time.
- Conduct which in the sole discretion of management is deemed detrimental to the best interests of TSOP.

- Abusing paid sick leave. Sick days are to be used in the event an employee is too ill to work. Utilizing sick days as a "day off" is grounds for dismissal.
- Violating any safety, health, or security policy, rule, or procedure of TSOP.
- Committing a fraudulent act or a breach of trust in any circumstances.

TSOP does not have a formal progressive discipline policy requiring a set number of warnings or counseling sessions. Instead, each case is considered on its own facts. In the case of misconduct or violation of TSOP policies, immediate termination may be appropriate, depending on the facts.

The above statement regarding conduct in the workplace does not alter or limit your employment at will status. Your employment may be terminated at any time for any reason, with cause or notice.

PHONE CALLS, PERSONAL MAIL AND VISITORS

The use of business phones is limited to official TSOP business. Local personal calls are to be made for emergencies only. Friends and relatives should be discouraged from calling during working hours unless there is an emergency. Under no circumstance should you make or charge a long-distance call unless it is work-related and approved by your supervisor.

Do not use TSOP letterhead, stamps, postage meters or other TSOP supplies for your personal mail. Have all your personal correspondence sent to your home address, unless you have permission from your supervisor. **Personal visits by visitors (individuals not employed by TSOP or Residents of TSOP) to your work area are also prohibited unless prior approval is received.**

ABSENTEEISM AND TARDINESS

All employees are expected to report to work reliably and on time. Absenteeism and tardiness represent a serious loss to you and TSOP. If you are absent, others have to assume your responsibilities; work scheduling becomes difficult; and a hardship is imposed on your co-workers. It is important that you be at work at your appointed time every day that you are scheduled. Excessive absenteeism and/or tardiness may result in disciplinary action, up to and including termination of your employment.

If you are going to be absent or late, you must report to your direct supervisor or manager as soon as possible before the start of your workday/shift. Failure to report for work combined with a failure to call and report your absence or tardiness BEFORE the start of the workday/shift may result in disciplinary action, up to and including termination of your employment. If you fail to report to work without proper notification, you may be considered to have abandoned your employment.

CONFIDENTIAL INFORMATION

Information given by a resident, client or vendor is proprietary and/or confidential information. Such information is to be maintained with strict confidentiality. This is also true for proprietary information within TSOP. You are prohibited both during and after your employment from discussing with any outside party without the express consent of TSOP management, confidential information which includes, but is not limited to, financial, advertising information, business strategies, systems, methods and procedures, reports, specifications, computer data, intellectual property, and other business and technical information. Such confidential information constitutes a

valuable asset of TSOP, embodying substantial business and creative efforts, and any unauthorized disclosure of confidential information by any employee will result in irreparable injury to TSOP. You may be required to enter into written confidentiality agreements confirming your understanding of TSOP's confidentiality policies.

Confidential information obtained during or through employment with TSOP may not be used by any employee for the purpose of furthering current or future outside employment or activities or for obtaining personal gain or profit. TSOP reserves the right to avail itself of all legal or equitable remedies available to it to prevent the impermissible use of confidential information.

CONFLICTS OF INTEREST

All employees are expected to work for the best interests of TSOP at all times. Each of us has an obligation to avoid any activity, agreement, business investment or interest, or other situation which could be construed as a conflict with TSOP's best interests or give the appearance of taking money, merchandise or services from a visitor or vendor for personal gain. In particular this includes any involvement, direct or indirect, in the leasing, selling or listing of any TSOP managed property.

Good judgment will prevent the possibility of a conflict of interest arising. However, if you engage in any activity or transaction which might cause a conflict between personal and TSOP interest, information about that potential conflict must be disclosed in advance to TSOP's President.

Contact your supervisor if you have any questions regarding this matter.

Any violation of this policy may subject an employee to disciplinary action, up to and including termination of their employment.

OPEN-DOOR POLICY

TSOP maintains an open-door policy to assist with employee concerns. TSOP is available to help you resolve misunderstandings. If you have a work-related problem, it should first be discussed with your supervisor or manager. If you do not feel comfortable discussing such concerns with your supervisor or manager, please submit your concerns in writing to the President of TSOP. TSOP will review your written submission and provide you with a final resolution.

Although TSOP provides you with this opportunity to communicate your concerns, not every complaint can be resolved to your satisfaction. Nevertheless, TSOP believes that open communication is essential to a successful work environment and all employees should feel free to raise concerns without fear of reprisal.

SAFETY AND ACCIDENT PREVENTION

Safety is a vital concern of TSOP. Each employee is responsible for and plays a vital role in ensuring the continued safety of their workplace. We need your help in promoting safety and the prevention of accidents by observing the following common sense rules:

1. Learn your job and how to be safe in the workplace.
2. Learn the location of fire alarm boxes, extinguishers, and your duties in case of fire.

3. Promptly report all unsafe or potentially hazardous conditions, such as the following to your supervisor:
 - Wet or slippery floors
 - Littered or unsafe areas at work
 - Equipment left in halls or walkways
 - Exposed or unsafe electrical wiring
 - Careless handling of equipment
 - Defective equipment
4. Do not operate electrical equipment with wet hands.
5. Immediately report all accidents to your supervisor.
6. Use proper lifting procedures and ask for help when needed.
7. Wear safety glasses and protective clothing when needed.
8. Handle hazardous chemicals with proper precautions.

Report all accidents immediately to your supervisor. Do not hesitate to report any and all accidents in detail.

HOURS OF WORK

The basic workday for full-time employees is eight hours, exclusive of any applicable meal period. The basic workweek is 40 hours. Various factors, such as workloads, operational efficiency, staffing needs and TSOP's working schedules may require variations in the employee's starting and quitting times. Your supervisor will give the beginning and ending of your standard workweek to you. Punctual and consistent attendance is required.

PAYMENT OF WAGES

Your payday is Thursday. Paychecks are delivered to you on such payday, or mailed to you within at least seven days after the end of the pay period unless by law or statute in Florida. TSOP does not provide any payroll advances or extend credit to employees.

TSOP is not obligated to and will not release a paycheck to any person other than the employee who is to be paid. No one other than the employee to whom the paycheck has been written will be allowed to pick up a paycheck unless advance written authorization has been given for another person to do so. The individual who is sent for the check must present ID and sign for the check. It remains the sole discretion of management to allow the release of a paycheck under such circumstances.

In case of an error in your paycheck, contact your supervisor immediately to review the possible error. Except in emergencies, adjustments will appear in your next issued paycheck. If you lose your paycheck, please notify your supervisor or TSOP immediately.

DIRECT DEPOSIT

You may elect direct deposit of your paycheck in any bank that is a member of the Automated Clearing House Association of Banks. Applications for participation are available through TSOP.

VACATION

The purpose of vacation is to provide eligible employees the opportunity for rest and relaxation away from work. Vacations are as necessary as daily punctuality and attendance. To be eligible for vacation benefits, employees must qualify as full-time employees.

Vacation days are calculated from the successful completion of the employee's introductory period and do not accrue during the year. At completion of each twelve month period following the successful completion of the introductory period, vacation days can be scheduled for paid time off during the next year. Vacation days are available according to the following schedule:

Length of Service	Available Vacation
After 15 months of employment 2 nd year	5 days
27 months of employment through 4 th year	10 days per year
Over 63 months of employment	15 days per year

Vacation is paid so that employees are better able to perform their jobs when they return. For this reason, TSOP encourages employees to use their vacation benefits and we do not permit employees to take pay in lieu of taking time off from work or to carry over vacation from one calendar year to the next. Vacation benefits do not accrue, and if not used, they will be lost. No vacation time will be paid at termination. Leaves of absence will not be counted as service time for vacation benefits, except as required by applicable law.

Vacation with pay may be taken between May 15th and November 1st or as otherwise authorized by TSOP's President. To ensure adequate personnel coverage, your manager must approve all vacation requests in advance; please submit your requests as soon as possible. When vacation schedules are finalized, three important factors must be taken into consideration ~ your preferences, your seniority (in case, of conflicting requests), and the needs of TSOP. TSOP will make every effort to accommodate your vacation request, but at all times, TSOP maintains the discretion to deny a vacation request if it would disrupt the Condominium's operations. In any event, employees are not permitted to combine available vacation days from one year to the next by taking vacations back-to-back.

HOLIDAYS

TSOP usually provides the following paid holidays to eligible full-time employees:

- New Years Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day/day after Thanksgiving
- Christmas Day
- One Floating Holiday

When a TSOP-observed holiday falls on Sunday, the following Monday will be observed as the holiday. Any holiday falling on Saturday will be observed on the preceding Friday.

To be eligible to receive holiday pay, you must be a full-time employee and have completed ninety (90) days of continuous employment and have worked your regularly scheduled work day before and after the holiday, unless the absence is excused based on prior notice to your supervisor and/or satisfactory proof that you were medically unable to work.

Eligible full-time employees shall be paid eight (8) hours pay for the holiday.

If a paid holiday occurs during an employee's vacation, the employee will not receive the holiday; Holiday time cannot be "banked", but must be utilized on the date of the holiday or will be forfeited.

SICK/PERSONAL TIME

All full-time employees who have successfully completed their introductory period are eligible for up to a maximum of four (4) paid sick/personal days per year. When an employee calls in sick, a doctor's note may be requested. Failure to provide a note may, at management's discretion, cause the sick leave to count as an unexcused absence.

Personal days are provided for the purpose of allowing employees to accomplish personal business that cannot be accomplished during time other than your normal working hours or for taking time off on holidays for which you are not otherwise provided paid time off. You must request and receive approval for your personal time from your immediate supervisor in advance. The approval and scheduling of personal days is dependent upon operational needs and at the discretion of your supervisor. Personal time must be taken at no less than a half day (4 hours) minimum.

Employees are not permitted to carry over sick/personal time to the next year. Under no circumstances will TSOP pay employees for any sick/personal time not used during the year or at separation of employment.

BEREAVEMENT LEAVE

All full-time employees are eligible for up to three (3) days off with pay in the event of the death of the employee's spouse, child, father, mother, brother, sister, mother-in-law or father-in-law. An employee may be required to furnish a death certificate or other proof of death as well as proof of the family relationship.

JURY DUTY AND WITNESS DUTY

Full-time employees will be granted a leave of absence up to two (2) weeks, unless applicable law requires otherwise, for purposes of attending jury duty when summoned. Employees should notify their supervisor immediately upon receiving a summons to jury duty or to serve as a court witness. Employees granted jury duty leave will be paid the difference between the employee's base salary and the amount of fees received by the employee for a maximum of two weeks.

Employees are expected to report to work on those days they are excused by the court. Full-time employees who are required to serve jury duty for longer than two weeks, and employees who are not classified as full-time employees, will be afforded rights as required under applicable state or federal law.

SEVERE WEATHER AND EMERGENCY CONDITIONS

In the event of severe weather conditions or other emergencies such as hurricanes, the President or a designated TSOP representative may decide to close TSOP for the day or part of the day. No loss of pay will occur for exempt employees as a result of late opening, early dismissal, or closure for this reason; likewise, if you are an exempt employee and you report to work to find that TSOP is unexpectedly closed due to an emergency, no loss of pay will occur. If for any reason however, TSOP closes, non-exempt employees will not be paid for loss of time. These employees may use paid time off if they are eligible and if approved by an authorized TSOP representative.

In the event that a state of emergency is declared due to weather conditions or for any other reason, or in the event of emergency evacuation from the area where you live and/or work, there will be no loss of pay for such lost work time. In all other cases, those employees who do not report to work will not be paid for the day. These employees may use paid time off if they are eligible and it is approved by an authorized TSOP representative.

PERFORMANCE EVALUATIONS

Your supervisor will be observing your effectiveness in performing your work. You should have an ongoing informal feedback process through your interaction and dealings with your supervisor. You will also receive periodic performance evaluations. These evaluations are used to provide you with an opportunity to talk about the job and your personal goals with your supervisors and to counsel you in connection with any performance issues.

APPEARANCE/DRESS CODE

Your appearance reflects your attitude, professionalism, and confidence in your ability. TSOP expects employees to maintain a clean, neat, and professional appearance in their dress and grooming consistent with the high standards of quality and service in TSOP's business. Except as otherwise approved, casual clothing, jeans, shorts, hats, sandals, or other attire not suitable for the workplace, in TSOP's sole discretion, are prohibited. In addition, visible tattoos, long or un-groomed fingernails, and body piercings, other than two earrings in each ear, are prohibited. Employees arriving at work improperly dressed or groomed may be disciplined and/or sent home to change with pay being deducted for the time that you are gone, beginning with the time you leave and ending when you return. Should you have any questions about this policy, or the appropriateness of your attire, consult your supervisor.

SMOKING

Smoking, including the use of smokeless tobacco, is prohibited on TSOP's campus.

COURTESY

Courtesy and attitude toward the people you come into contact with will influence the image people have of you and TSOP either positively or negatively. Develop an attitude of helpfulness toward our residents, visitors vendors, and fellow employees. Courtesy is a major component of good human relations.

Good telephone etiquette is important when dealing with others, both inside and outside of TSOP. It is also a critical component of TSOP's approach to courtesy and mutual respect. The first impression people have of TSOP is often through the telephone.

EMPLOYMENT OF RELATIVES

Relatives of employees may be hired but are normally prohibited from working in the same department or with any supervisory influence over the other. Certain positions normally may not be held by relatives because of the scope of knowledge and influence involved and the potential for conflicts of interest. A relative is your spouse and anyone related to you or your spouse, such as a parent, child, grandparent, grandchild, brother, sister, aunt, uncle, nephew or niece.

GIFTS

As an employee, please do not ask for or accept any "gifts" from vendors or customers. The term "gift" includes, without limitation, any services or merchandise of any kind, discounts on merchandise or services, and all other transfers of cash or any other item of value. This policy does not prohibit occasional receipt of a genuine gift on nominal items such as holiday or birthday gifts so long as the amount received by an employee over a calendar year from any one vendor or customer does not exceed \$50.

Please ask your supervisor if you have any questions about the meaning or application of this policy.

PROMOTIONS AND TRANSFERS

It is TSOP's policy to seek and select employees who are qualified and dedicated, and who seek the challenge of achieving flexible assignments and broadening their employment experience.

Promotions are made at TSOP's discretion and are based exclusively upon its assessment of individual merit, past performance, future potential, and needs of TSOP.

CARE OF EQUIPMENT

You are responsible for equipment used in performing your work. Any damage to or failures of equipment must be reported to your supervisor or manager immediately. Equipment and supplies cannot be removed from your work premises without the prior consent of your supervisor or manager.

ELECTRONIC INFORMATION POLICY

Statement of Policy. TSOP maintains electronic communications systems including

computers, networks, e-mail, voice mail, phone systems, Internet access and other methods of communication or storage for use in conducting TSOP business. Such systems, including but not limited to the voice mail, e-mail and Internet systems are considered TSOP property and are not the private property of any employee.

Passwords are designed to maintain the confidentiality of TSOP's business related information and to give employees access to all or part of TSOP's electronic communications systems as part of their work functions. Passwords are not designed to provide confidentiality with respect to personal messages and documents stored on, or the employee's use of, TSOP's electronic communications systems. Voice mail messages, e-mail files, computer files and all other electronic data stored on TSOP's electronic communications systems are the property of TSOP. No employee should have any expectation of privacy with respect to the voice mail, e-mail and internet systems.

Employee use of TSOP's electronic communications systems is a privilege, not a right, and places a responsibility on all users of the systems. TSOP may revoke the privilege temporarily or permanently.

Statement of Business Purpose The electronic communications systems are intended to be used for business purposes. The use of voice mail, e-mail or the Internet to solicit other employees for any purpose or organization is strictly prohibited.

Applicability of Policy This Policy applies to all employees and contractors using TSOP's electronic communications systems, irrespective of the time of day or location of the employee or contractor.

Scope of Improper Acts Provided below is a non-exclusive list of prohibited activities in which voice mail, e-mail and Internet users may not engage. When considering the propriety of engaging in a particular act, the employee should be guided by both the specific prohibitions provided below and the general objectives and guidelines expressed in the Policy Statement. Prohibited activities include:

- Using any words, images or references that could be viewed as obscene, derogatory or racially, sexually, ethnically or otherwise offensive to colleagues, customers, suppliers or competitors.
- Creating, accessing, downloading or transmitting messages or images that might be considered inappropriate in the workplace, including, but not limited to, messages or images that are lewd, obscene or pornographic and messages or images that might be considered offensive or harassing due to their reference to race, sex, age, marital status, religion, national origin, physical or mental disability or other protected status.
- Using voice mail, e-mail or the Internet to harass, intimidate or annoy other persons, including co-workers.
- Spreading "chain mail" and other frivolous communications.
- Downloading, copying or transmitting software and/or documents protected by copyrights. Any employee with a question concerning a copyright issue should contact their supervisor or manager.

- Downloading any other software or materials (such as on line publications) unless TSOP has approved such download and has taken appropriate anti-virus measures.
- Using encryption devices and software that have not been expressly authorized by TSOP.
- Opening e-mail messages from unknown or unidentified external sources. Such messages may contain computer viruses capable of causing substantial damage to TSOP's computer system. Employees who receive messages from unrecognized external sources should contact their supervisor or manager immediately.
- Accessing a message to which an employee is not the intended recipient or sending a message under someone else's name.
- Employees should keep in mind that voice mail, and e-mail messages are more permanent than a written communication on paper.

Discipline for Violations Employees who violate this Policy will be subject to discipline, up to and including discharge.

Duty to Report Violations Employees who become aware of violations of this Policy must report such violations to their supervisor. An employee's failure to report a violation may result in discipline, up to and including discharge.

Access, Monitoring, and Surveillance By accepting employment at TSOP, employees consent to (a) the monitoring, printing, copying and/or deleting of any voice mail message, e-mail message or other electronic data prepared by the employee and (b) TSOP's use of such voice mail, e-mail or other electronic data as TSOP deems appropriate. Employees acknowledge that TSOP's ability and freedom to monitor, delete and otherwise take action with respect to employee voice mails, e-mails, Internet usage and other electronic data stored on Company equipment is necessary in order for TSOP to protect itself, its business and its employees.

Questions About Policy Any questions about this Policy should be directed to your supervisor or manager.

NO SOLICITATION/NO DISTRIBUTION POLICY

In order to prevent the disturbance of operations and to protect residents and employees as well as TSOP from solicitors and trespassers, TSOP maintains a very strict No Solicitations/No Distribution Policy. Therefore, in accordance with the above-stated policy:

- Solicitation by any employee is prohibited while an employee is working or is scheduled to be working.
- No employee may merchandise or distribute advertising material, handbills or printed or written literature of any type in work areas at any time.
- Solicitation, distribution of literature, or trespassing by non-employees on TSOP premises is strictly prohibited at all times.

This policy extends not only to employees, but vendors, visitors and others alike who associate with TSOP.

ACCEPTANCE OF PACKAGES, PARCELS, OR LETTERS

TSOP employees cannot accept and/or sign for packages, parcels, or letters unless the Association has included the responsibility in the employee's written job description.

TIME AWAY FROM WORK

FEDERAL FAMILY AND MEDICAL LEAVE ACT

Eligible employees are entitled to leave as provided by the Federal Family and Medical Leave Act of 1993 ("FMLA"). The FMLA provides eligible employees (those who have been employed for at least one (1) year, and for at least 1,250 hours during the preceding 12-month period) with up to 12 workweeks of unpaid leave for certain family and medical reasons. In the case of employees who do not meet FMLA eligibility requirements, business considerations and the individual circumstances involved will be reviewed.

Except for those employees designated as "highly compensated employees," employees generally have a right to be returned to the same or to an equivalent position with equivalent pay, benefits and other terms and conditions of employment to the extent required by the FMLA.

FMLA leave will consist of appropriate accrued paid leave and unpaid leave. If FMLA leave is requested for an employee's own serious health condition, the employee will be required to use any accrued but unused paid vacation leave, sick leave, or personal leave. The remainder of the leave period in such cases will consist of unpaid leave. FMLA leave may also run concurrently with other leaves for which an employee is eligible (including, without limitation, workers' compensation and disability leaves, if such leaves meet FMLA criteria). If leave is requested for any of the other reasons listed below, an employee must use all of his or her accrued paid vacation or personal leave.

Reasons for FMLA Leave

All employees who meet the applicable time of service requirements may be granted FMLA leave consisting of appropriate accrued paid leave and unpaid leave, for a period of twelve (12) weeks (during any 12-month period) for any one, or for a combination of the following reasons:

1. the birth of the employee's child and to care for the child
2. the placement of a child with the employee for adoption or foster care or to care for the newly placed child
3. to care for the employee's spouse, child or parent (but not in-law) with a serious health condition
4. the employee's own serious health condition that makes the employee unable to perform one or more of the essential functions of his or her job.

The entitlement to leave for the birth or placement of a child for adoption or foster care will expire twelve (12) months from the date of the birth or placement.

A "serious health condition" is an injury, illness, impairment or mental condition that involves inpatient care or continuing treatment by a health care provider.

How to Request FMLA Leave

Employees requesting FMLA leave must complete and submit an FMLA Leave Request Form which can be obtained from an employee's supervisor or TSOP. The completed FMLA Request Form must state the reason for the leave, the duration of the leave, and the starting and ending dates of leave.

When leave is foreseeable for childbirth, placement of a child or planned medical treatment for the employee's or family member's serious health condition, the employee must submit a FMLA Request Form at least thirty (30) days before the leave is to begin, or such shorter notice as is practicable (i.e., within 1 or 2 business days of learning of the need for the leave).

If an employee fails to properly designate leave as FMLA, TSOP may do so if it so determines, and designate leave as FMLA leave upon notice to the employee.

Medical Certification

An employee will be required to submit a "Medical Certification Certificate" completed by a health care provider if a request for FMLA leave is based on the serious health condition of the employee or the employee's spouse, child or parent. The Medical Certification Certificate must state the date on which the health condition commenced, the probable duration of the condition, and the appropriate medical facts (to the extent permitted by the FMLA and the Americans with Disabilities Act) regarding the condition. If the employee is needed to care for a spouse, child or parent, the certification must so state, along with an estimate of the amount of time the employee will be needed. If the employee has a serious health condition, the certification must state that the employee cannot perform the functions of his or her job.

If TSOP has reason to doubt the employee's initial certification, TSOP may: (1) with the employee's permission, have a designated health care provider contact the employee's health care provider in an effort to clarify or authenticate the initial certification, and/or (2) require the employee to obtain a second opinion by an independent Company-designated provider at TSOP's expense. If the initial and second certifications differ, TSOP may, at its expense, require the employee to obtain a third, final and binding certification from a jointly selected health care provider.

During FMLA leave, TSOP may request that the employee provide recertification of a serious health condition at intervals in accordance with the FMLA. In addition, during FMLA leave, the employee must provide TSOP with periodic reports regarding the employee's status and intent to return to work.

If the employee's anticipated return date changes and it becomes necessary for the employee to take more or less FMLA leave than originally expected, the employee must provide TSOP with reasonable notice (i.e., within 2 business days) of the employee's changed circumstances and new return to work date. If the employee gives TSOP notice of his or her intent not to return to work, the employee will be considered to have voluntarily resigned their employment.

Before an employee returns to work from an FMLA leave for the employee's own serious health condition, the employee will be required to submit a fitness for duty certification from the employee's health care provider, with respect to the condition for which the FMLA was taken, stating that the employee is able to resume work.

FMLA leave may be delayed or denied if the appropriate documentation is not received in a timely manner. In addition, failure to provide requested documentation of the reason for the absence may lead to termination of the employee's employment.

Benefits Coverage During Leave

During FMLA leave, an employee is entitled to continue applicable health plan under the same conditions that applied before leave commenced. To continue health coverage, the employee must continue to make any contributions that he or she made to the plan before taking leave.

An employee is not entitled to the accrual of any employment benefits that would have occurred if not for the taking of FMLA leave. An employee who takes FMLA leave will not lose any employment benefits that accrued before the date leave began.

Intermittent or Reduced Work Schedule Leave

Under the FMLA, intermittent leave is leave taken in separate blocks of time. A reduced work schedule leave is a leave schedule that reduces an employee's usual number of hours per workweek or hours per workday.

Leaves to care for a newborn or for a newly placed child under the FMLA may not be taken intermittently or on a reduced work schedule unless TSOP expressly consents to an individual leave request. Leave because of an employee's own serious health condition under the FMLA, or to care for an employee's family member's serious health condition under the FMLA, may be taken all at once or, where medically necessary, intermittently or on a reduced work schedule.

If an employee takes leave intermittently or on a reduced work schedule basis, the employee must, when requested, attempt to schedule the leave so as not to unduly disrupt TSOP's operations.

When an employee takes intermittent or reduced work schedule leave for foreseeable medical treatment, TSOP may temporarily transfer the employee to an alternative position with equivalent pay and benefits for which the employee is qualified and which better accommodates recurring periods of leave.

VOTING TIME

Although TSOP encourages those employees who are eligible to vote in local, state and federal elections to do so during non-working hours, to the extent that an employee who is eligible and wishes to vote is unable to do so during non-working hours, an employee will be provided voting time if and to the extent required by applicable state law.

MILITARY LEAVE

Military leaves of absence will be granted in accordance with applicable federal, state and local laws including the federal Uniformed Services and Employment and Reemployment Act of 1994.

BENEFITS

HEALTH INSURANCE BENEFITS

TSOP has agreed to pay for the reasonable cost of individual health insurance for full time employees requiring health insurance coverage. The employee must seek individual coverage independently and to meet the individual needs of the employee. TSOP is not responsible for keeping the coverage current however, will arrange for the individual premium to be reimbursed on a monthly basis via the payroll system. These benefits have no connection with continuation coverage are pursuant to the federal Consolidated Omnibus Budget Reconciliation Act (COBRA).

WORKERS' COMPENSATION

TSOP has arranged to obtain workers' compensation coverage for employees for job related injuries or illnesses. Creating a safe place to work, free from accidents, is everyone's concern. If you become injured or ill on the job, you are to report immediately to your supervisor.

Your supervisor will complete an Employer's First Report of Injury, which must be submitted to TSOP immediately following the accident or illness. Medical care will be provided as required by applicable workers' compensation laws. If you fail to report an accident which develops into a lost time accident at a later date, you may have difficulty in obtaining workers' compensation benefits.

You should be aware that workers' compensation insurance does not cover the payment of workers' compensation benefits for any injury which arises out of your voluntary participation in any off-duty recreational, social, athletic activity, or any other off duty activity which is not part of your work-related duties.

TERMINATION OF EMPLOYMENT

INVOLUNTARY TERMINATIONS

As an at-will employer, TSOP reserves the right to terminate your employment at any time, with or without cause or notice. In the event of such termination, you are required to return all property belonging to TSOP to your supervisor prior to your departure.

VOLUNTARY RESIGNATIONS

Employees also have the right to terminate their employment at any time, with or without cause or notice. However, TSOP would appreciate at least two (2) weeks advance notice of your intention to resign so that appropriate arrangements can be made. For managers and supervisors, TSOP would appreciate at least 4 weeks advance notice of your intention to resign. Those employees who do not provide the advance notice requested will not be eligible for rehire. In the event of your resignation, you are required to return all property belonging to TSOP to your supervisor prior to your departure.

LAYOFF/WORK REDUCTIONS

A decrease in business requirements or other situations may have an impact upon the required number of employees. If TSOP deems that a layoff and/or reduction in work hours is necessary, it will eliminate positions, reduce the staff and/or reduce work hours in accordance with TSOP's assessment of its needs. Such layoffs are permanent unless stated in writing to be temporary, and laid off employees do not have priority rights over other employees or job applicants.

EXIT INTERVIEWS

Prior to your departure, TSOP may ask you to participate in a voluntary exit interview.

ACKNOWLEDGMENT

(Employee's Copy ~ Original to be Placed in Employee's Personnel File)

This will acknowledge that I have received a copy of the Employee Handbook of The Savoy on Palm ("TSOP") and understand that it sets forth the terms and conditions of my employment as well as the duties, responsibilities, and obligations of my employment. I understand and agree that I am responsible for familiarizing myself with the information in the Employee Handbook and that they describe the employment policies that govern my employment. I agree to observe these policies.

I further acknowledge and agree that my employment is at-will and may be terminated at any time for any reason, with or without cause or notice, and that I may also terminate my own employment at any time for any reason, with or without cause or notice. I acknowledge that no oral or written statements or representations regarding my employment can alter the foregoing. I also acknowledge that no manager or employee of TSOP has the authority to enter into an employment agreement, express or implied, providing for employment other than employment that is at-will and understand that only the President of TSOP has the authority to enter into an employment agreement that alters an employee's at-will employment status and any such agreement must be in writing.

I further acknowledge that the anti-harassment policy set forth in this Employee Handbook has been explained to me and that I understand how to make a claim of harassment and that no retaliation will be taken against me for having made a claim of harassment whether or not it is ultimately determined that the claim has merit.

I also acknowledge that since the information, policies and benefits described in the Employee Handbook are subject to change, I understand and agree that changes may be made in the future with or without cause or notice at any time.

Date

Employee's Signature

Employee's Name (printed)