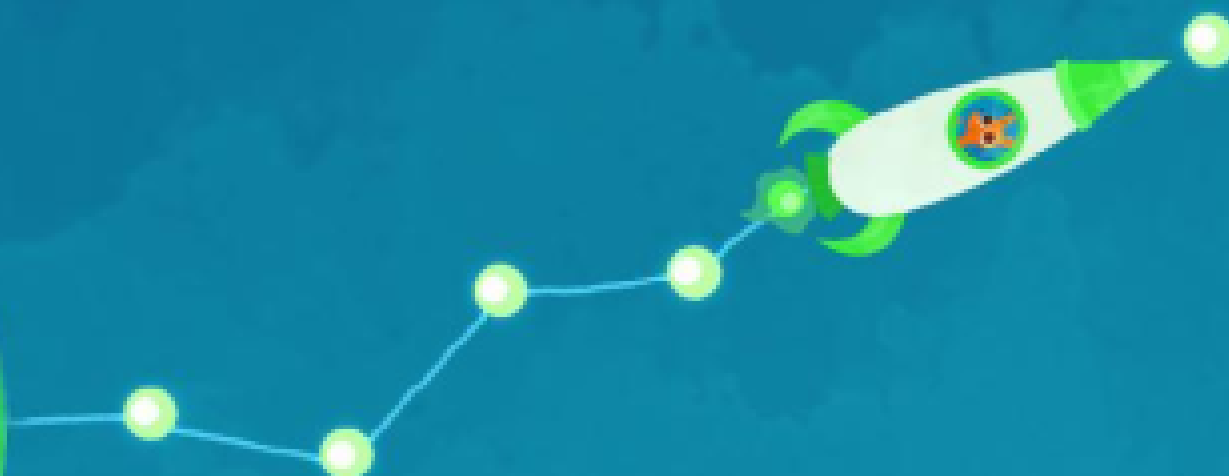


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TEAM HANDBOOK



We're Glad You're Here

At Planswell, we're on a mission to give people from all walks of life personal financial advice that's as good or better than the wealthiest of the wealthy.

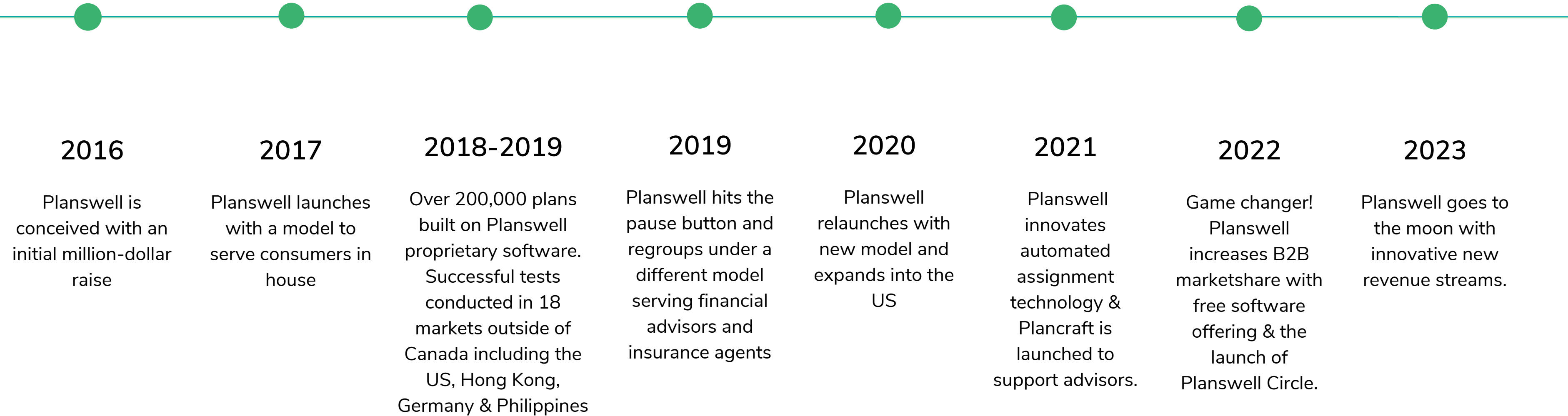
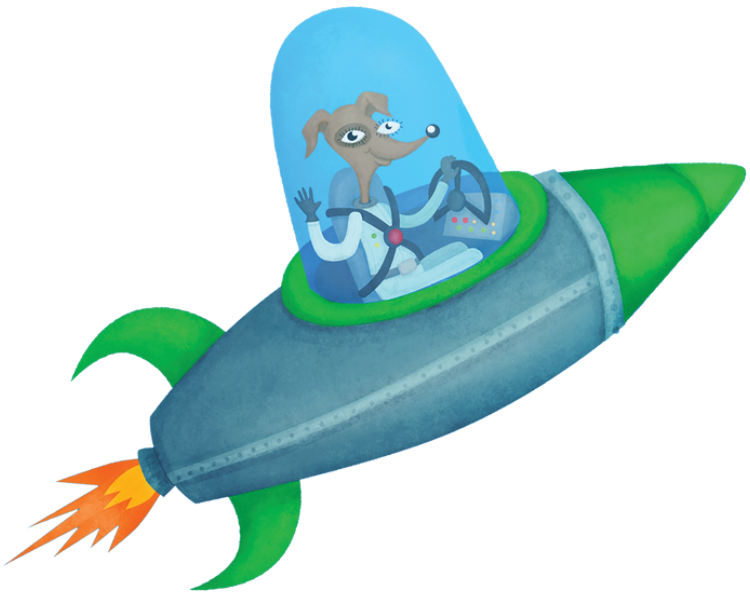
Our mission is fueled by software that produces the world's best financial plans and a team of smart people like you who are passionate about changing people's lives for the better.

This handbook will familiarize you with the responsibilities and benefits of being a member of our team.

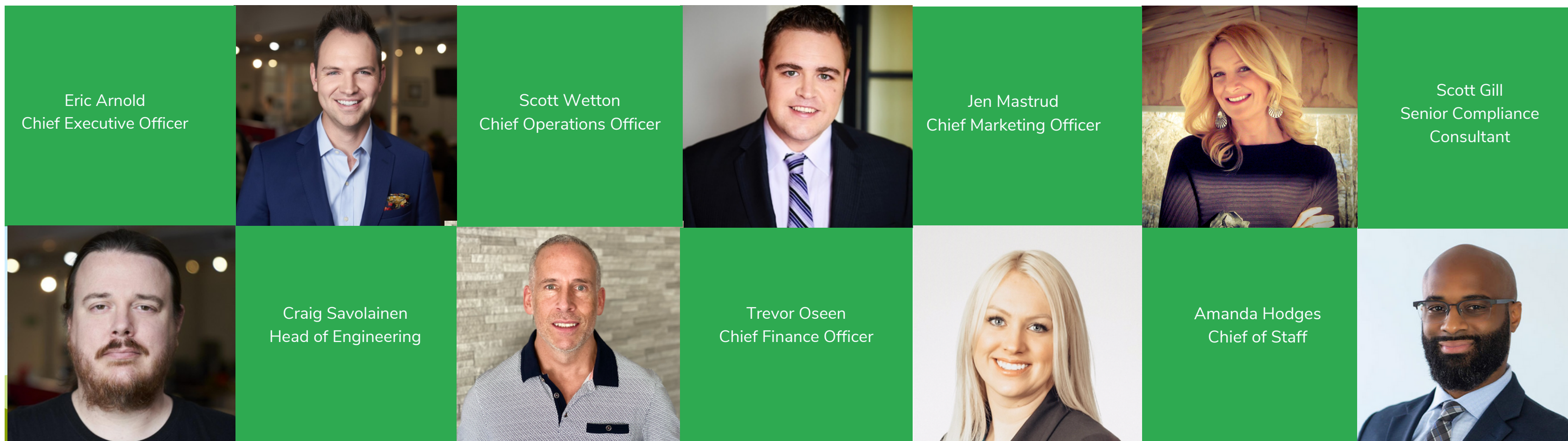
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Our Path to Global Domination



Meet Our Leadership Team



Amanda Hodges
Chief of Staff

WHY

Vision & Mission

Our vision is a world where everyone maintains their lifestyle into the future.

Our mission is to provide the world's most actionable financial planning experience to everyone, for free.

We believe in pursuing the best interests of the team, so the team can pursue the best interests of Planswell, so Planswell can pursue the best interests of society.

While our value proposition is innovative and unique, inspired by the major shortcomings of the financial industry, our culture is thoughtfully inspired by and adapted from the world's leading organizations.

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HOW

Guiding Principles

Get the right people in the right seats on the metaphorical bus. A highly skilled and empowered team will be the biggest factor in our ongoing success. Exceptional and strongly led people do not need to be managed with policies and instructions, they will always act in the best interest of Planswell and make their own decisions accordingly. Excellent talent should receive excellent compensation. Good talent should receive a good severance.

Compensation includes equity. Anyone being compensated based on the success of a business deserves access to the same level of detail a professional investor would demand. We believe in radical transparency. With the exception of private HR stuff and salaries, every employee has a right to know about every dollar coming in and going out.

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Not only are we transparent about the numbers, we are transparent in our thinking. We pay you for your ideas. We expect people to share ideas and feedback openly and frequently. Feedback that is motivated by the desire to help our team improve and succeed is always welcome. A good framework for feedback is “start/stop/keep” and it’s best delivered 1:1, while praise is encouraged in every setting. Challenging ideas, asking questions, and testing new ideas are expected, regardless of perceived domain expertise or hierarchy.

While we may not always agree on ideas, we believe in your judgement so test them out and prove them. Your job is to try new things, share the outcomes, win some and lose some. Always act in the best interest of Planswell. You will not be judged on a failed initiative, but on the net of your ideas over time.

A few of the books that have shaped our philosophy:

- No Rules Rules: Netflix and the Culture of Reinvention, By Reed Hastings, Erin Meyer
- The Hard Thing About Hard Things: Building a Business When There Are No Easy Answers, Ben Horowitz
- Smarter Faster Better: The Secrets of Being Productive in Life and Business, By Charles Duhigg
- Good to Great, By Jim Collins
- Extreme Ownership, By Jocko Willink, Leif Babin

Meet Our MVPs

(MOST VALUABLE PLANSWELLERS)



Oliver Owl

Planswell Guide & 270-Degree Head Turner

Oliver is dedicated to the success of our partners. He joined the team in 2020 after we spotted him with a sign, "will work for bats." Hey, who are we to judge?



McLovin'

Brand Ambassador

No one is more enthusiastic about the Planswell brand than McLovin', We don't even know what he does here, but we don't have the heart to let him go,



Floaty Bear

Hero

Floaty Bear lives the life we all want. He built a free plan at Planswell.com, worked with one of our partners, and now he doesn't have a care in the world. #goals

JOB APPLICANTS:

Look at you! You're knocking our socks off already. We love when candidates take the time to get to know us by reading our team handbook.

Some helpful tips to float up to the top of the talent pool:

- Namedrop me—I'll put in a good word; we'll all be impressed you read this
- Be sure you know how to connect for your video interviews; test your mic and speakers with a friend in advance
- Ask legit great questions, not the generic ones you find when you google "What should I ask in an interview?"
- Let your personality shine! We prefer working with humans, owls, squirrels, and bears—not robots

Wishing you the best of luck on the next step in your career—whether that's with us or elsewhere. Go do great things!

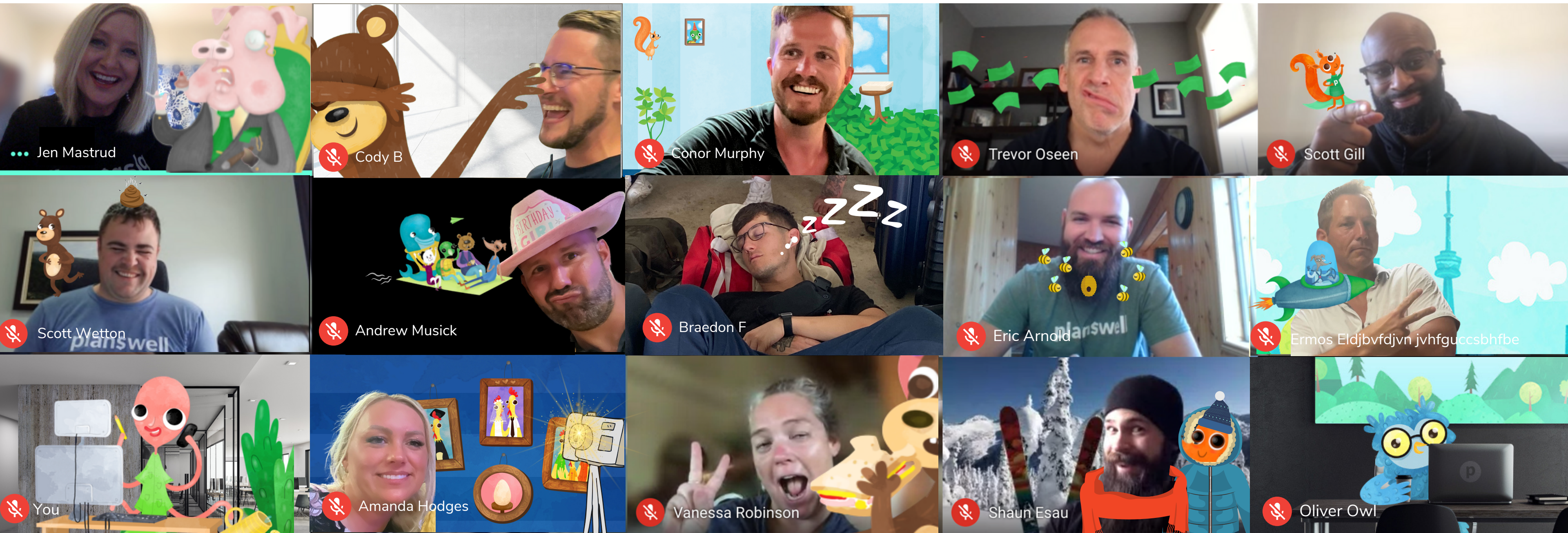
Sincerely,

McLovin'



HOW WE WORK

Meetings



We have a fully remote staff with team members in seven countries, but our distance doesn't stop us from working well together. The whole gang gets together regularly for brief stand-ups. We end each week with "FaceTime Fridays" where we get to know each other better through a sharing activity. Additionally, each department has their own small-group meeting cadence to meet their needs. Answers, feedback, and support are always just a click away.

HOW WE WORK

Our Promise to Each Other

No matter where we are, who we are or what role we play, we represent the face of Planswell.

Be kind: Treat everyone with kindness and respect, no matter what they look like, where they come from, or where they sit within the company's organizational chart or ecosystem. Act from a place of mutual respect and goodwill. Look out for one another, and treat those around you with love and care.

Be present: Show up to meetings on time. Pay attention. Fulfill the commitments you make. In your words and actions, show that you are fully engaged in Planswell's mission.

Be positive: When you're building an amazing company from the ground up, there will be peaks and valleys; highs and lows. We will make mistakes. Everything that happens with this team is part of a learning experience. Wear your scars like a badge of honour. Focus on finding solutions.

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HOW WE WORK

Equal Treatment



Planswell supports that every individual has the right to equal treatment with respect to employment without discrimination or harassment on the basis of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, marital status, family status or disability or any other protected ground under applicable human rights legislation.

We are committed to providing equal employment and advancement opportunities to all individuals. Employment decisions (such as promotions) at Planswell will be based on Planswell's judgment of merit and abilities, and not on any non-job related factor.

HOW WE WORK

Workplace Violence & Harrasment

Planswell is committed to building and preserving for its employees a safe, productive and healthy working environment based on mutual respect. In pursuit of this goal, Planswell does not condone and will not tolerate acts of violence, harassment, or bullying against or by any Planswell employee. Please refer to our Workplace Violence, Harassment and Discrimination Policy for more information.

Raising Concerns

You are responsible for seeking guidance and raising concerns about compliance with this Code or the law. Planswell will ensure that all questions and concerns raised are addressed appropriately. If you need guidance, have questions or are unsure about the right thing to do, please speak with a member of our leadership team, HR or send an anonymous email to conduct@planswell.com and it will be reviewed and responded to by the leadership team.

Reporting Misconduct

You have a duty to report actual or possible breach of this Code or other Planswell policy that you become aware of to your direct manager or any member of the leadership team or board of directors, or, if you are uncomfortable, by sending an anonymous email to [conduct \[at\] planswell \[dot\] com](mailto:conduct@planswell.com). Planswell will ensure that all reports will be addressed promptly and thoroughly. We will make every effort to keep the identity of the person making the report and the details confidential, and will only disclose information to the extent necessary to investigate and address the situation.

Non-Retaliation

There will be no retaliation of any form for speaking up, reporting a possible misconduct in good faith, or participating in an investigation of a breach of this Code. Retaliation can include behaviours that punish or deter someone from raising a concern. If you have encountered any form of retaliation, please bring it up with a member of our leadership team or board of directors immediately.

HOW WE WORK

A Healthy & Safe Work Environment



Although we all work remotely, Planswell is committed to taking every reasonable precaution to minimize the risk of work-related injuries, illnesses, and accidents. This includes a background check of all incoming team members.

Our mission is about spreading free financial plans, not deadly diseases. You need to be vaccinated against Covid-19 to work here.

In compliance with applicable legislation, you must:

- Learn any safety rules that pertain to your work and comply with them
- Eliminate unsafe conditions & fire hazards, or report them immediately
- Report any defective equipment or potentially hazardous work procedures
- Immediately report any accidents or injuries, no matter how minor

On top of that, you are invited to raise any ideas regarding safety improvement to our Chief of Staff. Any employee who violates the safety rules, causes hazardous or dangerous situations, or fails to report or, where appropriate, remedy such situations may be subject to disciplinary action up to and including termination of employment for cause.

HOW WE WORK

Radical Compliance

We commit to conducting business in compliance with the spirit of all applicable laws, rules and regulations in the markets in which we participate. As such, a culture of compliance is essential to our operations and drives everything we do.

Every employee, contractor, board member, partner, and client must demonstrate their commitment to our culture of radical compliance through adherence to the spirit of the law and our Code of Conduct.

Violations of the Code of Conduct or other company policies can result in disciplinary action, including termination of employment for cause.

Security

Work must be completed using @Planswell.com email account. Please refrain from using personal email addresses.

Employees and contractors should take reasonable steps to prevent actual or potential security threats to yourself, colleagues, visitors and customers, and to report any security incidents to a member of the leadership team or board of directors immediately.

While working in home office settings, it is important to restrict access to your workstation and ensure that it is kept safe and secure whenever you are not present.

Never hold any client /user/personal information on local drives of your computers. This information should always be stored on cloud locations such as Google Drive or in our secure AWS cluster. Assume your laptop hard drive is wiped every night and store files accordingly.

Cybersecurity is extremely important. You need to be vigilant about unsolicited emails/links you receive and report them to leadership.

HOW WE WORK

Protecting Personal Info

You are expected to treat information entrusted to Planswell by our clients, suppliers, competitors and employees in a confidential manner and not access it, use it or disclose it except in the course of your duties and responsibilities. Your obligation to maintain confidentiality of information continues even after you leave Planswell.

Personal information in your custody must be safeguarded at all times. Personal information must be kept private and should never be left unattended - we must not discuss or disclose any personal information to anyone outside of Planswell unless we are required to disclose by law or have received consent by the client to disclose such information.

Any loss or exposure of personal information must be reported to your manager immediately. You also agree to abide by all applicable laws and regulations regarding the protection of personal information in each local region that Planswell operates.

Personal information includes any factual or subjective information, recorded or not, about an identifiable individual:

- Age, name, ID numbers, income, ethnic origin, or blood type
- Opinions, evaluations, comments, social status, or disciplinary actions;
- Employee files, credit records, loan records, medical records, existence of a dispute between a consumer and a merchant, intentions (for example, to acquire goods or services, or change jobs)



HOW WE WORK

Anti-Doxing

“Doxing” is publishing private or identifying information about someone else, such as the name of their employer, email address, phone number, etc. This is strictly prohibited at Planswell. An anonymous experience is crucial for many of our partners. We take extra care to ensure webinar participants may attend anonymously and we don't attribute published reviews. If you see doxing, please report it. Doxing may result in disciplinary action or termination.

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Social Media

What we do and say online matters. Posting comments that could harm Planswell's reputation is prohibited. This includes personal social media accounts.



HOW WE WORK

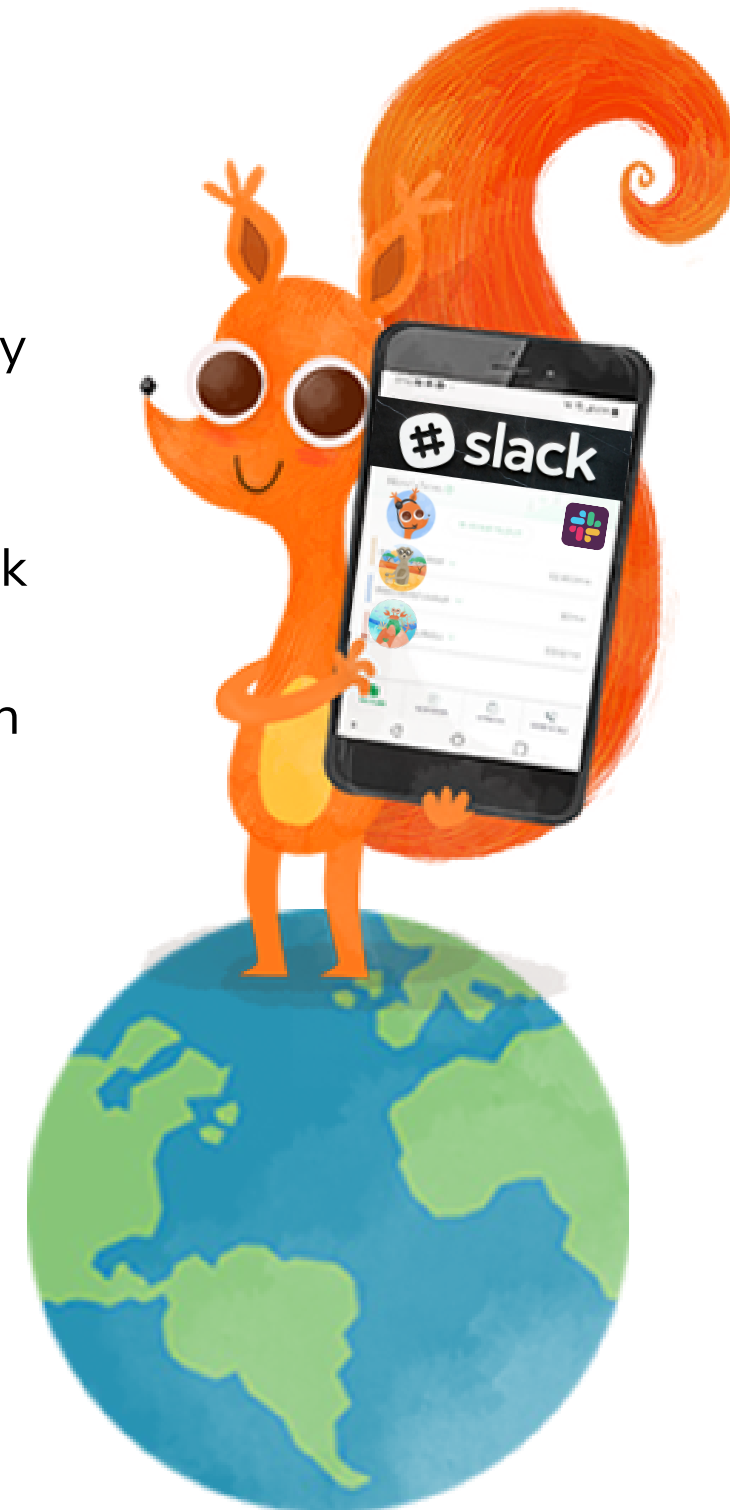
Slack Etiquette

We use Slack to engage with our teammates. Please follow best practices to keep this virtual workspace positive and productive for all.

- Add your comments and responses in a thread rather than a new post
- Do not make comments that are critical of others' work in Slack; 1:1 communication is best for problem-solving,
- No one is expected to be a slave to Slack, but please check in at least once per business day to be responsive to your teammates
- Remember tone can be misinterpreted; "please" and "thank you" are appreciated

You're a Slack pro if you:

- have a profile with your first & last name, photo, & job title
- confirm you've seen a post by adding an emoji
- acknowledge direct messages and tags promptly
- write messages clearly and use the edit feature when more clarity is needed
- take time to craft one coherent message vs. slack bombing
- post messages in appropriate channels based on the stated purpose of the channel
- keep messages to a minimum after working hours and on holidays
- indicate you're out of office in your status



HOW WE WORK

Avoiding Conflict of Interest

A conflict of interest may occur when a private interest interferes in any way — whether it is actual, potential, or perceived — with the interests of Planswell. Employees shall not accept or engage in any activity, business or employment, either during or after working hours, that would conflict with Planswell's interests or diminish their ability to render to Planswell the full, loyal, and undivided service, as agreed upon in their employee contract.

Subject areas where a conflict of interest exists or may arise include:

- Employment by or financial interest in a client or supplier, or a company that competes with Planswell.
- Engaging in outside employment that could deprive you of the attention required to perform your duties to Planswell properly, or which could affect your judgment to act solely in Planswell's best interest.

- Relationships between two individuals (whether relatives or in an intimate relationship) who have a reporting relationship, or where one has influence over the other's employment activities. If such a consensual relationship develops, it is the more senior (in role) person's responsibility to immediately report the relationship to their manager or any member of the leadership team or the board of directors.
- Using confidential information about Planswell, its employees, customers or suppliers for your personal gain or the personal gain of your family, friends or others.

Employees must disclose all potential conflict of interest situations of which they are aware to the applicable department head or any member of the leadership team or board of directors.

HOW WE WORK

Anti-Bribery & Anti-Corruption

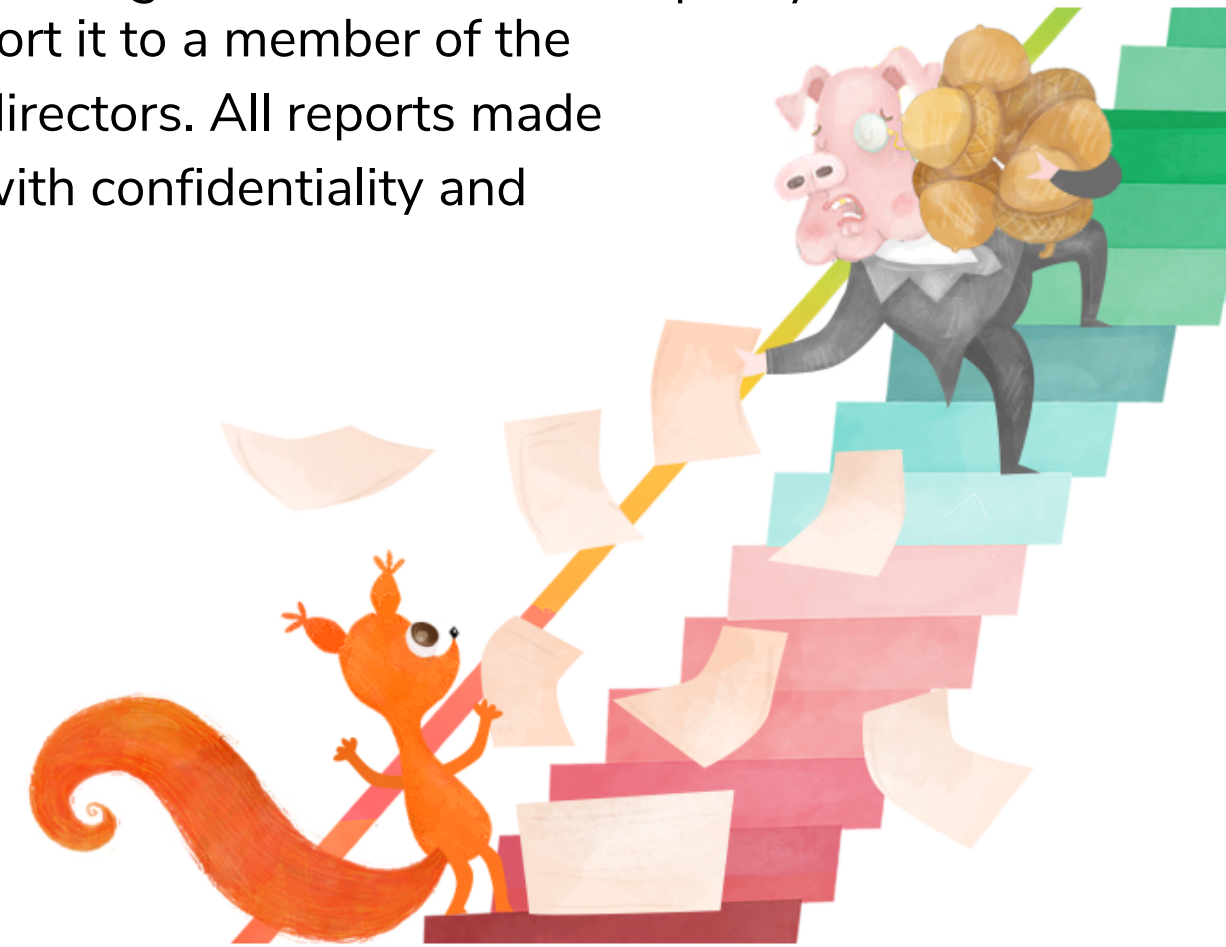
Planswell is committed to conducting business with integrity. We prohibit corruption and bribery in all its forms. All those associated with Planswell, as customers, contractors, or employees are to be treated fairly and without favouritism.

We must not, directly or indirectly, accept, request, offer, promise, or grant a bribe, payment, or anything that can be considered as such (gifts, offers of entertainment, employment or benefits of any kind) to or from any third party that may appear to influence the actions, inactions, or decisions, with the intent to obtain an improper advantage, retain business, or obtain undue influence over that third party's actions. Reasonable actions in the normal course of business including meals, entertainment events, bonuses, commissions, and so on are allowed.

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We are all responsible for educating ourselves on how to recognize corrupt activities and ensure that we are not involved in any such type of activities, whether directly or indirectly.

Any breach of this policy can result in disciplinary action being taken and ultimately can result in dismissal. If you suspect or observe anything that you think might be a breach of this policy, you have an obligation to report it to a member of the leadership team or board of directors. All reports made in good faith will be treated with confidentiality and without reprisal.



HOW WE WORK



You have a right to disconnect

In accordance with the Employment Standards act, 2000, this is Planswell's Right to Disconnect Policy.

The only rule at Planswell is to do what is in the best interest of Planswell. This means keeping yourself in peak condition to maximize productivity. Sleep well. Take the right amount of vacations. Use your benefits. Protect yourself from burnout.

It has been observed that many companies suck at this, particularly office-types with extensive work-from-home adoption and Slack use. It's easy to become addicted to mobile notifications; it can be difficult to set boundaries with yourself so you can stay focused on your Netflix and Pralines and Cream Haagen Das bedtime routine without feeling anxiety around keeping up with Slack memes. The Ontario government kindly mandated that we think this through a bit and put some encouragement in writing.

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To be clear, if Scott or anyone pings you at 11:30PM on a Sunday night, it does not mean they expect eyeballs or a response until some time during the following business day. It's generally expected that outside of 9-5 Eastern, M-F, or a few hours in either direction depending on which time zone you live in, is your personal time and no one expects anything from you in your personal time. You are still welcome to use Slack and other company communication tools to drop notes like a degenerate workaholic at all hours of the night if you feel that's a good way to document your ideas. It's the responsibility of the device owner to manage notification settings, do-not-disturb mode, etc., to be able to ignore messages until they are good and ready.

If you begin to develop a resentment over one of your colleagues' communication styles or any other behavior, the appropriate, immediate action is to tell them about it and work together to establish mutually agreed on expectations of how you will communicate and work together. If that doesn't feel safe or productive, please discuss your concern with someone in leadership.

Planswell employees are judged based on the aggregate outcomes of multiple bets, not on individual events or idiosyncrasies unless of course, they violate our Workplace Violence, Harassment and Discrimination Policy or Code Of Conduct in a way that makes Planswell a less safe or less inclusive place to work for someone else. You can get canned for that real quick.

Perks of the Job

- ★ Competitive Pay
- ★ Advancement Opportunities
- ★ Flexible Working Hours
- ★ Unlimited Vacation
- ★ 10 Paid Company Holidays
- ★ \$2,000 Home Office Fund
- ★ Health Benefits
- ★ Positive, Inclusive Culture
- ★ Family Leave + Curated Gifts
- ★ Supportive Leadership with Integrity
- ★ Planswell U
- ★ No Dress Code
- ★ Your New Favorite T-Shirt

★ For full-time team members

★ For all

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PERK ALERT!

Referral Program

Work with your buddies AND get an extra wad of cash to do it.

Planswell offers a \$1,000 referral bonus for our team members to recruit qualified job candidates. We already know you're cool, now we'd like to meet your cool friends.

When your referral hits their 90-day mark on Team Planswell, you'll receive hero status and a \$1k reward.

Pro tip: share [our careers page](#) with your social networks.

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\$2k Home Office Fund

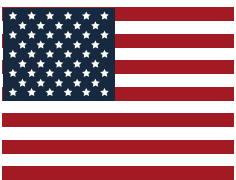
Full-time team members qualify for the \$2000 fund after their probationary periods. This amount can cover office set-up including computers, mobile devices, furniture, and even coffee. This fund is a one-time coverage and does not have a deadline on when it must be used.

Health for Canadian Team



- [Team Member Orientation](#)
- [Portal](#)

Health for US Team



A health care stipend will be provided to purchase a plan of your choice from the open marketplace.

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Flexible Working Hours

Outside of team meetings, it's up to you how, when, and where you accomplish your work.

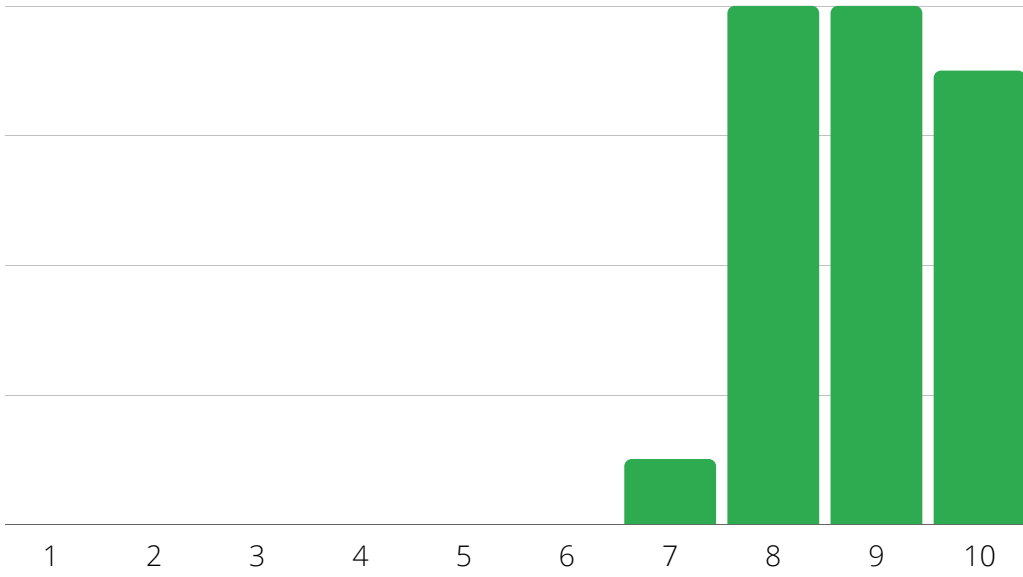
Unlimited Vacation

We believe time off is important to the health and wellness of our team. To allow you to accomplish work/life balance, Planswell offers open and unlimited vacation. Time-off requests must be approved by your immediate supervisor in advance to ensure proper coverage. Your time off should not put undue burden on your teammates. Full-time salaried and full-time commissioned team members must take a minimum of two weeks of vacation per year to recharge.

Culture

Results of our team satisfaction survey, September 2020.

On a scale of 1 to kickass, how would you rate your experience at Planswell?



What is one word to describe how you're feeling?

Great Excited
Determined Grateful
Tired Enthusiastic
blessed

Planswell U

We're humbled to be entrusted with the careers of our team members. Whether you stay for a short time or until retirement, we want you to be better off for your time at Planswell. To that end, new hires are set up for success with Planswell U.

We've put a lot of thought into making sure you feel welcome and supported. Planswell U is designed to get you to speed quickly in the following areas:

- Our culture
- How things work here
- Industry basics
- Planswell's value proposition

This curriculum will run parallel with additional training specific to your role.

The best part about Planswell U: everyone gets a full scholarship!



Company Holidays



Canadian team members observe ten paid public holidays per year:

1. New Year's Day
2. Family Day
3. Good Friday
4. Victoria Day
5. Canada Day
6. Civic Holiday
7. Labour Day
8. Thanksgiving
9. Christmas Day
10. Boxing Day



American team members observe ten paid public holidays per year:

1. New Year's Day
2. MLK Day
3. Presidents Day
4. Memorial Day
5. Fourth of July
6. Labor Day
7. Columbus Day
8. Veterans' Day
9. Thanksgiving
10. Christmas Day

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Team members outside Canada & the US: we're eager to learn about your cultural and religious holidays. We commit to providing you equitable time for your celebrations. Please speak with your manager to make arrangements.



Helpful Resources

Let's help each other out!



- [Organizational Chart](#)
- [Code of Conduct](#)
- [Team FAQs for Partner-Facing Roles](#)
- [Design Assets by Tamara the Magnificent](#)
- [Branded Slide Templates](#)
- [Leave Policies](#)
- [Planswell Employees Expense Report](#)
- [Zoom Background](#)
- [Sales Playbook](#)