

2025 EMPLOYEE BENEFITS INFORMATION

At the Goal Family of Companies, we strive to foster harmony and teamwork across all of our companies which include:

- **Goal Investment Group**
 - **Goal Investment Management**
 - **Goal Solutions**
 - **Launch Servicing**
 - **Turnstile Capital Management**

You can find our companies across the US, located in San Diego, CA; Folsom, CA and Sioux Falls, SD. At our companies, we create an environment where employees can achieve their greatest personal and professional potential, give back to the community and enjoy working together.



Life at Goal is more than just a job. It is a career, a family, and a place that many call home. Every day we go above and beyond for our students, clients and customers. Your benefits is how we go above and beyond for you. Our total rewards package is designed to support many aspects of your life here at the Goal Family of Companies and at home.

Great Place to Work Employer

Here's what makes us different:

- We have an active Company Culture, Leadership & Diversity Committee, Wellness Committee, Fun Committee and a Community Service committee
- Team building activities, such as Company parties, Happy Hours, summer BBQs and community service events
- Free snacks and drinks (when in the office)
- Generous PTO, including Paid Parental Leave
- Annual HSA contribution of \$1,650
- Long-Term Incentive Plan for all employees
- Wellness Reimbursements
- After three years of service:
 - \$2,000 unplugged vacation incentive program
 - \$1,000 paid Sabbatical day off

Goal has earned the recognition as one of San Diego's Best Places to Work every year since 2015!

We look forward to meeting you and thank you for your interest in joining our family!

Eligibility

When you join the team at one of the Goal Family of Companies as a full-time employee (working 30+ hours on a regular basis), you are eligible for benefits coverage on the first of the month following 30 days of service. You will have the option to enroll your eligible dependents for health care benefits. Your eligible dependent include:

- Your legal spouse or domestic partner
- Dependent children, stepchildren, children of your legal spouse or domestic partner up to age 26

Your healthcare elections will remain in force until next open enrollment unless you have a qualifying life event such as: marriage, birth of baby or loss of coverage through another qualified plan.



Medical Insurance

We offer a consumer-driven PPO plan that is paired with a Health Savings Account (HSA). The company contributes \$1,650 each year into your HSA (prorated for new hires). Deposits are made on a per paycheck basis in the amount of \$63.46.

- Administrator: Leading Edge
- Network: Anthem Blue Cross/Blue Shield PPO
- Deductible (individual/family): \$1,650 / \$3,300
- Co-insurance: You pay 30% after deductible
- Out-of-Pocket Max (individual/family): \$5,000 / \$10,000
- Pharmacy (Tier 1/Tier 2/Tier3): \$10/\$30/\$50 after deductible

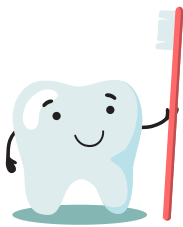
Use the money on your HSA card to pay for your medical expenses.

Medical Costs (per pay period)

Employee Only	\$57.49
Employee + Spouse/DP	\$127.83
Employee + Child(ren)	\$115.06
Employee + Family	\$182.62

Dental Insurance

Goal offers two (2) PPO dental plans through Guardian Life to provide employees with an option to minimize their out-of-pocket dental costs



Dental Value PPO Plan

- In-Network Dentists
- Deductible (individual/family): \$50 / \$150
- Max benefit: \$2,000
- Preventative: 100% covered
- Basic: Services 100% covered
- Major services: 40% covered
- Orthodontia: 50% covered up to \$1,000 lifetime max

Dental NAP PPO Plan

- Out of Network Dentists
- Deductible (individual/family): \$50 / \$150
- Max benefit: \$2,000
- Preventative: 100% covered
- Basic: Services 80% covered
- Major services: 50% covered
- Orthodontia: 50% covered up to \$1,000 lifetime max



Health Savings Account

If you enroll into our medical insurance, you will be automatically enrolled in the Health Savings Account (HSA) with Bank of America and the company will contribute \$63.46 per pay period. This is an actual bank account owned by you in which anyone can make contributions to. These accounts offer triple tax savings:

- No tax on the contributions*
- No tax on the earnings on any investments
- No tax when used on qualified expenses

Similar to an FSA, you can use these funds for medical, dental, vision, and pharmacy expenses.

Dental Costs (per pay period)

Employee Only	\$3.05
Employee + Spouse/DP	\$6.18
Employee + Child(ren)	\$8.14
Employee + Family	\$12.06

Vision Insurance



The vision plan is offered through Guardian and the company pays 100% of the cost. The plan is:

- Network: Guardian Vision (VSP)
- Exam: \$10 co-pay
- Lenses: \$25 co-pay
- Frames: \$130 allowance + 20% off balance
- Contacts: \$130 allowance

*Some states (i.e. CA) do not allow for pre-tax treatment of HSA contributions.

Flexible Spending Accounts

This benefit plan allows employees to pay for certain out-of-pocket expenses with pre-tax dollars:

- Healthcare FSA
- Limited Purpose FSA
- Dependent Care FSA
- Commuter FSA



Life Insurance and Disability Insurance

The company provides at no cost to you a basic life insurance benefit as well as a disability benefit. You can purchase supplemental life insurance for you, your spouse and/or child(ren).



Time Off Benefits

Paid Time Off (PTO)

- Salaried employees have unlimited self-managed paid-time off.
- Hourly employees have an accrual based plan:
 - 0 - 2 years: 15 days
 - 2 - 4 years: 18 days
 - 4+ Years: 20 days

Vacation Incentive Program (VIP)

On your 3 year anniversary, you will be eligible for a \$2,000 vacation incentive bonus as well as a \$1,000 sabbatical day off. Yes, that is right. We pay you to use your vacation time off every 3 years with us!

Company Holidays

- New Years Day
- Martin Luther King
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- New Years Eve
- Enjoy your birthday off, guilt-free, and paid as a holiday!
- Community Days - 2 days per year for observing a Federal or Religious Holiday, Volunteering, or Environmental, Social and Governance activities.

Additional Benefits

Accident Insurance

Pays benefits if injured due to an accident

Critical Illness Plan

Pays benefits for cancer, heart attack, stroke, etc.

Guardian Employee Assistance Program

No cost coaching sessions, short term counseling, financial or legal services and more.

Tuition Reimbursement

Multiple education programs available

Employee Discounts

Pet insurance, discount tickets and more

401(k) Retirement Plan (Pre-Tax & Roth)

You are eligible to participate in the 401k plan immediately upon hire. The company match is up to 4 percent. To maximize the match, you must contribute 5 percent. You are 100% vested in the match after 3 years of service.

Employee Contribution	Employer Match
5%	4%
4%	3.5%
3%	3%
2%	2%
1%	1%