COMPANY DISCRETIONARY BENEFITS MANUAL 2026 EDITION

.

TABLE OF CONTENTS

SECTION I **5**

LEGAL STATUS OF BENEFITS 5

SECTION II **5**

COMMISSION & PERFORMANCE INCENTIVES 5

A. SALES STAFF COMMISSION 5

B. HQ COMMISSION ELIGIBILITY 5

C. HQ COMMISSION STRUCTURE 6

SECTION III 6

EXPANDED LEAVE 6

LEAVE APPLICATION 7

PROBATIONARY EMPLOYEES 7

UNPAID LEAVE PROVISION 7

IMPACT OF EXCESSIVE UNPAID LEAVE 7

REVOCATION & ADJUSTMENT 7

SECTION IV **8**

PRODUCT ALLOWANCE PROGRAM 8

SECTION V **8**

REFERRAL INCENTIVE 8

1. GENERAL CONDITIONS 8
2. REFERRAL REGISTRATION REQUIREMENT 9
3. REFERRAL PRIORITY RULE 9
4. INTERNAL EMPLOYEE REFERRAL PROGRAM 9
5. SALES TEAM REFERRAL INCENTIVES 9
6. EXTERNAL REFERRAL PROGRAM 9
7. SPECIAL RECRUITMENT BONUS 10
8. PROGRAM LIMITATIONS 10
9. PROGRAM MODIFICATION 10

SECTION VI **10**

WHISTLE BLOWER REWARD 10

SECTION VII **11**

MOVING ALLOWANCE 11

1. ELIGIBILITY 11
2. ALLOWANCE STRUCTURE 11
3. DOCUMENTATION REQUIREMENTS 11
4. RETENTION REQUIREMENT 11
5. PROGRAM MODIFICATION 11

SECTION VIII **12**

LOYALTY AWARD PROGRAM 12

1. ELIGIBILITY 12
2. PROGRAM CONDITIONS 12
3. PROGRAM MODIFICATION 12

SECTION IX **12**

MATRIKULA SAKLOLO PROGRAM 12

1. ELIGIBILITY 13
2. ASSISTANCE STRUCTURE 13
3. PROGRAM CONDITION 13
4. PROGRAM MODIFICATION 13

SECTION X **13**
EMERGENCY ASSISTANCE LOAN PROGRAM 13
1. PURPOSE 13
2. QUALIFYING EMERGENCY SITUATIONS 13
3. ELIGIBILITY REQUIREMENTS 14
4. APPLICATION REQUIREMENTS 14
5. MANAGEMENT DISCRETION 14
6. REPAYMENT TERMS 14
7. LOAN OFFSET & INCENTIVE APPLICATION 14
A. INCENTIVE OFFSET 15
B. BACK PAY FROM SALARY ADJUSTMENTS 15
C. SALARY INCREASE & REPAYMENT CONTINUITY 15
8. SEPARATION FROM EMPLOYMENT 15
9. PROGRAM MODIFICATION 15
SECTION XI **15**
INSURANCE BENEFITS 15
1. LIFE INSURANCE COVERAGE 15
2. INSURANCE COVERAGE CONDITIONS 16
3. CLAIMS & LIABILITY 16
4. PROGRAM MODIFICATION 16
SECTION XII **16**
MEDICAL & HEALTH BENEFITS 16
1. PREVENTIVE HEALTH BENEFITS 16
2. HMO MEDICAL COVERAGE 17
3. HMO COMPANY CONTRIBUTION STRUCTURE 17
4. ADJUSTMENTS TO PREMIUMS 17
5. PROGRAM CONTRIBUTIONS 17
6. DENTAL BENEFITS 15
7. EYE WEAR BEENFITS 15
8. PROGRAM MODIFICATION 16
SECTION XIII **16**
PLAN-BASED INVESTMENT PROGRAM 16
1. PROGRAM STRUCTURE 16
2. PARTICIPATION & CONTRIBUTION 17
3. INVESTMENT RISK DISCLOSURE 17
4. COMPANY ROLE 17
5. PROGRAM MODIFICATION 17
SECTION XIV **18**
FINANCIAL ASSISTANCE PROGRAM 18
1. CHILD BIRTH/ FAMILY ASSISTANCE 18
2. BEREAVEMENT ASSISTANCE 19
3. DOCUMENTATION REQUIREMENT 19
4. PROGRAM CONDITIONS 19
SECTION XIV **20**
NON-VESTING & AMENDMENT CLAUSE 20

SECTION I
LEGAL STATUS OF BENEFITS

All benefits contained in this Manual are:

• Discretionary
• Not mandated by law
• Not part of guaranteed wages
• Not vested rights
• Not demandable as a matter of course

These benefits are granted based on:

• Business viability
• Financial performance
• Employee good standing
• Management approval

The Company reserves the absolute right to:

• Modify
• Suspend
• Reduce
• Reclassify
• Withdraw

any benefit at any time, with or without prior notice, consistent with law.

Nothing in this Manual shall be construed as creating a contractual entitlement.

SECTION II
COMMISSION & PERFORMANCE INCENTIVES

Commissions and bonuses are performance-based incentives and are not guaranteed compensation.

A. Sales Staff Commission

Probationary Sales Staff and Regular Sales Employees may be eligible for:

- Monthly commission
- Quarterly commission
- Yearly performance incentives

Eligibility is subject to:

- Sales performance
- Attendance compliance
- Conduct record
- Active employment status at time of payout
- Management approval

Commission is a discretionary, performance-based incentive and does not form part of guaranteed wages.

B. HQ Commission Eligibility

Probationary HQ employees are eligible for:

- Quarterly performance incentives
- Yearly performance incentives

Monthly sales commission applies only to sales-designated roles.

C. HQ Commission Structure

Tenure	Commission Eligibility
Upon Regularization (6th month)	Up to 25%
1 Year	Up to 50%
2 Years	Up to 75%
3 Years and above	Up to 100%

Drivers: Commission eligibility capped at 75%.

Commission percentage represents eligibility ceiling and does not guarantee fixed payout.

SECTION III

EXPANDED LEAVE BENEFIT

(Performance-Based Privilege)

This benefit is separate from statutory leave

Eligibility Requirements

An employee must:

1. Be regularized
2. Complete at least one (1) full year of service
3. Have no active disciplinary case
4. Have no suspension within the review period
5. Have accumulated no more than three (3) minor demerits within the evaluation cycle
6. Achieve a satisfactory or higher performance rating
7. Be recommended by the Department Head
8. Be approved by Management

Failure to meet any of the above automatically disqualifies eligibility.

Expanded Leave Schedule (Discretionary)

Tenure-Based Maximum (subject to performance approval):

Tenure	Total SL	Total VL	Total SL/VL
1st Year	3	3	6
2nd Year	6	6	12
3rd Year	6	9	15
4th Year	6	12	18
6th Year	6	14	20
8th Year	6	16	22
10th Year & Above	6	18	24

Granting of full entitlement is not automatic.

Management may grant partial approval.

LEAVE APPLICATION PROCESS

Planned leave (including personal events such as outings, weddings, birthdays, baptisms) must:

- Be filed in advance
- Be submitted before the release of the next schedule cycle
- Approved by immediate supervisor and HR

Leave approval is subject to operational staffing requirements.

PROBATIONARY EMPLOYEES

Employees who have not yet completed one (1) year of service may file Leave Without Pay (LWOP), subject to:

- Proper application
- Supervisor approval
- Operational feasibility

LWOP does not accrue expanded leave credits.

UNPAID LEAVE PROVISION

Employees without available leave credits may request unpaid leave, subject to approval.

A maximum of seven (7) days of unpaid leave per quarter may be granted on a case-by-case basis by the Head Manager and Director.

IMPACT OF EXCESSIVE UNPAID LEAVE

Excessive unpaid leave may affect eligibility for:

- Quarterly commission
- Salary increases
- Promotion consideration
- Expanded leave renewal
- Other discretionary incentives

Management reserves the right to review employee standing when unpaid leave exceeds reasonable levels.

REVOCATION & ADJUSTMENT

Expanded leave privileges may be:

- Suspended
- Reduced
- Deferred

if employee:

- Receives disciplinary sanction
- Fails performance review
- Demonstrates attendance abuse
- Violates company policy

Expanded leave does not carry over indefinitely unless otherwise approved by Management.

SECTION IV

PRODUCT ALLOWANCE PROGRAM

Product Allowances are granted for product familiarization.

Conditions:

- Active employment status
- Strictly for personal use
- Non-transferable
- Not for resale
- Subject to inventory availability
- Must be pre-approved

Tenure	Sales	Support	Service
6th–12th Month	₱1,000	₱1,000	₱500
13th–24th Month	₱1,500	₱1,500	₱750
24th Month Onwards	₱2,000	₱2,000	₱1,000

The Above amounts represent maximum monthly eligibility and are not automatic cash entitlements.

Unused allowances shall accumulate but shall not exceed a total cap of Php10,000.

Any accumulated balance exceeding Php10,000 shall be automatically forfeited.

Violations may result in disciplinary action and the forfeiture of benefits.

The Company may adjust monthly eligibility at its discretion.

DISCOUNTED PRODUCT PRIVILEGE

Employees purchase selected returned or near-expiry items at discounted rates, subject to availability and approval

- Expired Regular Item – 25%
- Damaged (sealed, not expired) – 25%
- Damaged (sealed, expired) – 50%
- Opened Returned Item – 75%

Discount availability is not guaranteed and may vary depending on inventory conditions.

SECTION V

REFERRAL INCENTIVE

The Company encourages employees and external partners to refer qualified candidates for employment. The Referral Incentive Program is intended to support recruitment efforts and reward individuals who contribute to the successful hiring and retention of employees.

Referral incentives are discretionary rewards and do not form part of guaranteed wages or compensation.

1. GENERAL CONDITIONS

Referral rewards shall:

- Be subject to management approval
- Be released only after confirmation of the referred employee's probation completion, unless otherwise specified
- Be withheld if the referred employee resigns or is terminated before completing probation

• Be processed through payroll or approved payout channels as a discretionary incentive

The Company reserves the right to verify the legitimacy of any referral prior to approval of incentives.

---

2. REFERRAL REGISTRATION REQUIREMENT
(Recruitment Tracking Rule)

To qualify for referral incentives, all referrals must be formally registered with the Human Resources Department prior to or at the time the candidate submits an application.

The referring individual must provide the following information:

• Full name of the referred candidate
• Position being applied for
• Date of referral submission
• Contact information of the candidate
• Name of the referring employee or external referrer

Only referrals that are properly documented and acknowledged by HR will be eligible for incentive consideration.

---

3. REFERRAL PRIORITY RULE

If multiple individuals claim referral for the same candidate, the referral that was first officially registered with HR shall be recognized as the valid referral.

Verbal claims, informal messaging, or undocumented referrals will not be considered valid registration.

---

4. INTERNAL EMPLOYEE REFERRAL PROGRAM

Employees who successfully refer candidates may receive referral Incentives based on their tenure with the Company.

Referring Employee Tenure	Referral Incentive
1 Year	₱1,000
2 Years	₱2,000
3 Years	₱3,000
5 Years and Above	₱5,000

---

5. SALES TEAM REFERRAL INCENTIVES

Members of the Sales Team may receive staged incentives when referring candidates for sales positions.

Referral Milestone	Incentive Amount
Trainee Stage	₱500
Upon Regularization (6 months)	₱1,000
2-Year Work Anniversary	₱2,000
3-Year Work Anniversary	₱2,000

---

6. EXTERNAL REFERRAL PROGRAM
(Non-Employee Referrals)

Individuals who are not employees of the Company may receive referral incentives if they assist in recruiting successful candidates.

Recruitment Stage	Incentive Amount
Candidate Lead / Job Posting	₱200
Trainee Stage	₱500
Upon Regularization (6 months)	₱1,000

7. SPECIAL RECRUITMENT BONUS

In exceptional circumstances, the Company may grant a special recruitment bonus to individuals who significantly assist in recruiting high-value or difficult-to-fill positions.

The amount of this bonus shall be determined solely by Management.

8. PROGRAM LIMITATIONS

The Company may:

- Decline a referral incentive request
- Modify incentive amounts
- Suspend or discontinue the program at any time
- Impose annual limits on referral payouts

Referral incentives shall not apply to:

- Management-directed hires
- Rehires of former employees
- Internal transfers
- Candidates previously under recruitment review

9. PROGRAM MODIFICATION

All referral incentives are discretionary and may be modified, adjusted, or discontinued at any time at the discretion of Management.

Participation in this program does not create a guaranteed entitlement.

SECTION VI

WHISTLEBLOWER REWARD

Reports of verified misconduct, policy violations, fraud, theft, or other serious irregularities may qualify for a discretionary whistleblower reward.

Eligible reports must:

- Be submitted in good faith
- Contain credible and verifiable information
- Contribute materially to the discovery, investigation, or resolution of misconduct

Upon confirmation of the reported violation, the whistleblower may be granted a discretionary reward of up to Twenty Thousand Pesos (₱20,000).

The amount of the reward, if any, shall be determined solely by Management based on the significance of the report and its impact on the Company.

All whistleblower submissions shall be treated with the highest level of confidentiality to the extent permitted by law.

The Company strictly prohibits retaliation against employees who report concerns in good faith.

Participation in the Whistleblower Reward Program does not create a guaranteed entitlement, and the Company reserves the right to modify, suspend, or discontinue the program at any time.

SECTION VII
MOVING ALLOWANCE

The Company may provide a one-time moving allowance to assist employees who relocate their residence in order to improve proximity to their assigned work location or operational area.

This allowance is a discretionary benefit and does not form part of guaranteed compensation.

1. Eligibility

Employees may be considered for the moving allowance subject to the following:

- Minimum tenure requirement
- Submission of required relocation documentation
- Approval by Management

Eligibility does not guarantee approval.

---

2. Allowance Structure

(Maximum Allowable Amount – Subject to Approval)

Employee Tenure	Maximum Moving Allowance
3 Years and Below	₱3,000
More than 3 Years up to 5 Years	₱5,000
More than 5 Years	₱8,000

The above amounts represent the maximum allowable assistance and may be adjusted at Management's discretion depending on circumstances.

---

3. Documentation Requirements

Employees requesting the moving allowance must submit:

- Proof of relocation (such as housing contract or lease agreement)
- Address verification if required
- Any other documentation requested by Management

Incomplete documentation may result in denial of the request.

---

4. Retention Requirement

Employees receiving a moving allowance are expected to remain in active employment for a reasonable period following the relocation.

If the employee voluntarily resigns before the required retention period, the Company may apply prorated recovery of the allowance subject to the employee's written authorization.

---

5. Program Modification

The Company reserves the right to modify, suspend, or discontinue the Moving Allowance Program at any time.

Participation in this program does not create a permanent entitlement or guaranteed benefit.

SECTION VIII
LOYALTY AWARD PROGRAM
(Service Recognition Incentive)

The Company may grant loyalty awards to recognize employees who demonstrate long-term commitment and continuous service.

Loyalty awards are discretionary recognition incentives and are intended to acknowledge employees who have contributed significantly to the growth and stability of the organization.

1. Eligibility

Employees may be considered for loyalty awards upon reaching the following service milestones:

Years of Continuous Service	Loyalty Award Amount
5 Years	₱5,000
10 Years	₱20,000
15 Years	₱30,000

Service tenure shall be calculated based on the employee's continuous employment start date.

---

2. Program Conditions

Loyalty awards are:

- Subject to management approval
- Subject to employee good standing
- Granted upon verification of service milestone

The amounts indicated above represent **maximum recognition amounts** and may be adjusted depending on company policies or special recognition decisions.

---

3. Program Modification

The Company reserves the right to modify, adjust, or discontinue the Loyalty Award Program at any time.

Recognition amounts are **not fixed guarantees** and remain subject to Management discretion.

SECTION IX
MATRIKULA SAKLOLO PROGRAM
(Education Support Assistance)

The Company may provide educational assistance to employees with children who are actively enrolled in school.

This program aims to support employees in managing educational expenses for their dependents.

Participation in this program is discretionary and subject to management approval.

1. Eligibility

Employees may qualify for the Matrikula Saklolo Program subject to the following:

• Employee must have completed at least three (3) years of continuous service
• Employee must be in good standing with no active disciplinary case
• Child beneficiary must be two (2) years old or older and currently enrolled in school
• Supporting documents (such as proof of enrollment or school records) may be required

---

2. Assistance Structure

Employee Tenure	Maximum Assistance
3 Years and Above	₱3,000
5 Years and Above	₱5,000

Assistance may be granted per eligible employee subject to documentation and approval.

---

3. Program Conditions

Educational assistance is:

• Evaluated on a case-to-case basis
• Subject to verification of the dependent's enrollment
• Subject to available company programs and funding

Management may determine the timing and amount of assistance based on operational considerations.

---

4. Program Modification

The Company reserves the right to modify, suspend, or discontinue the Matrikula Saklolo Program at any time.

Participation in this program does not create a permanent entitlement or guaranteed benefit.

SECTION X
EMERGENCY ASSISTANCE LOAN PROGRAM
(Discretionary & Case-to-Case basis)

1. Purpose

The Emergency Assistance Loan Program is intended to provide limited financial assistance to employees facing verified emergency situations.

This program is a discretionary financial assistance mechanism and does not form part of guaranteed employee benefits or compensation.

The Company reserves the right to approve or deny any application at its sole discretion.

---

2. Qualifying Emergency Situations

Emergency loan assistance may be considered only for legitimate and verifiable emergencies, including but not limited to:

• Medical emergencies involving the employee or immediate family member
• Hospitalization expenses

• Death of an immediate family member
• Natural disasters affecting the employee's residence
• Other extraordinary circumstances subject to management evaluation

Immediate family members refer to:

• Spouse
• Parents
• Children

Management may require supporting documentation.

---

3. Eligibility Requirements

To qualify for emergency loan consideration, the employee must:

1. Be a regular employee in active service.
2. Have completed at least six (6) months of continuous service.
3. Have no active disciplinary case or suspension at the time of application.
4. Demonstrate reasonable repayment capacity.

Eligibility does not guarantee loan approval.

---

4. Application Requirements

Emergency loan applications are subject to the following:

• Written loan request
• Supporting documentation of emergency situation
• Repayment capacity review
• Execution of written salary deduction authorization in accordance with Article 113 of the Labor Code

Incomplete applications may be declined.

---

5. Management Discretion

Management reserves the right to:

• Approve or deny any loan application
• Determine loan amount and repayment schedule
• Suspend or discontinue the program
• Limit employee loan eligibility
• Decline applications that present excessive financial risk

Approval of one loan does not establish precedent for future approvals.

---

6. Repayment Terms

Approved emergency loans shall be repaid through salary deductions based on the agreed repayment schedule.

Repayment terms shall be clearly stated in the signed loan agreement.

---

7. Loan Offset & Incentive Application

Where an employee has an outstanding emergency loan and has executed written authorization, the following may apply:

A. Incentive Offset

Performance incentives (including commissions and bonuses) may be applied toward the outstanding loan balance in accordance with the signed loan agreement and salary deduction authorization.

Offsets shall not exceed the remaining unpaid loan balance.

B. Back Pay from Salary Adjustments

If an employee receives salary adjustment back pay while an emergency loan remains outstanding, the Company may apply such back pay toward the unpaid balance, subject to written authorization.

C. Salary Increase & Repayment Continuity

Where an employee has an active loan:

• The agreed repayment schedule shall continue as stated in the loan agreement.
• Additional voluntary repayment from salary increases may be made upon written authorization.

Salary increases shall not be automatically withheld without employee authorization.

---

8. Separation from Employment

In the event of resignation or termination of employment:

The Company reserves the right to offset any remaining loan balance against the employee's final pay in accordance with applicable labor laws and signed authorization.

---

9. Program Modification

The Emergency Assistance Loan Program may be modified, suspended, or discontinued at any time at the discretion of Management.

Participation in this program does not create a permanent entitlement.

SECTION XI

INSURANCE BENEFITS

(Subject to Insurance Provider Terms)

The Company may provide certain insurance coverage to eligible employees as part of its discretionary employee support programs.

Insurance benefits are provided through third-party insurance providers and are subject to the terms, conditions, and approval of the insurance provider.

---

1. Life Insurance Coverage

Upon successful regularization, eligible employees may be enrolled in the Company's group life insurance program administered in partnership with Pioneer Insurance.

The program may provide life insurance coverage of up to Two Hundred Fifty Thousand Pesos (₱250,000) per employee, subject to the policy terms and eligibility requirements of the insurer.

Coverage remains valid only while:

• The employee remains in active employment status
• The group insurance policy remains active

• Premium payments are maintained
• The employee satisfies insurer eligibility requirements

2. Insurance Coverage Conditions

All insurance coverage provided through the Company is:

• Subject to insurer policy terms and conditions
• Subject to underwriting rules of the insurance provider
• Subject to continuation of the group insurance policy
• Subject to premium payment continuity

Coverage amounts may vary depending on insurer policy updates.

---

3. Claims & Liability

All insurance claims shall be evaluated and processed solely by the insurance provider in accordance with their policy provisions.

The Company shall not be liable for:

• Claim denial by the insurer
• Delays in claim processing
• Policy exclusions or limitations
• Changes in coverage terms by the insurer

---

4. Program Modification

The Company reserves the right to:

• Modify coverage terms
• Change insurance providers
• Adjust coverage amounts
• Suspend or discontinue insurance programs

Participation in this program does not create a guaranteed or permanent entitlement.

SECTION XII

MEDICAL & HEALTH BENEFITS

(Discretionary Employee Wellness Program)

The Company may provide certain medical and wellness benefits to eligible employees as part of its employee support programs. These benefits are intended to promote employee health and well-being.

All medical benefits are subject to provider terms, employee eligibility, and management approval.

Participation in these programs does not create a guaranteed entitlement and may be modified or adjusted by the Company when necessary.

---

1. PREVENTIVE HEALTH BENEFITS

Regular employees may receive the following preventive health benefits:

• Annual Flu Vaccination
• One-time Pneumonia Vaccination

These vaccinations are provided by the Company as additional wellness benefits and are subject to availability of the vaccination program.

2. HMO MEDICAL COVERAGE

Eligible employees may enroll in the Company's Health Maintenance Organization (HMO) program.

The HMO plan may include coverage for:

- Emergency room treatment
- Hospital ward confinement
- Medical consultations
- Prescribed medications
- Laboratory tests and diagnostic procedures prescribed by a licensed physician

Coverage scope, medical limits, exclusions, and approval of medical services are governed solely by the terms and conditions of the HMO provider.

Any medical procedures, treatments, or services not covered by the HMO plan shall be the responsibility of the employee.

---

3. HMO COMPANY CONTRIBUTION STRUCTURE

The Company may subsidize a portion of the HMO premium cost based on employee tenure.

The Company share represents only a percentage of the total HMO premium, while the remaining balance shall be shouldered by the employee.

The total premium amount is determined by the HMO provider and may vary depending on the plan selected and the provider's current pricing.

Employee Tenure	Company Share of HMO Premium
0 – 2 Years	20% Company Share
2.1 – 4 Years	40% Company Share
4.1 – 6 Years	60% Company Share
6.1 – 8 Years	80% Company Share
8 Years and Above	100% Company Share

Any remaining portion of the premium not covered by the Company subsidy shall be paid by the employee through payroll deduction or other approved payment arrangements.

---

4. ADJUSTMENTS TO PREMIUMS

Because HMO premiums are determined by the insurance provider, the total premium cost may change from time to time.

In the event of premium adjustments by the HMO provider:

- The Company's subsidy shall continue to follow the approved tenure-based percentage.
- Any increase in the total premium beyond the Company subsidy shall be borne by the employee.

---

5. PROGRAM CONDITIONS

Enrollment in the HMO program is subject to:

- Eligibility requirements set by the insurance provider
- Availability of the Company's group HMO plan
- Completion of enrollment documentation

The Company reserves the right to change HMO providers, modify coverage structure, or suspend the program if necessary.

Participation in the HMO program does not create a permanent entitlement.

---

6. DENTAL BENEFITS

Employees enrolled in the HMO program may be eligible for dental coverage, which may include:

- Dental consultation
- Dental examination
- Tooth extraction
- Dental cleaning
- Other procedures subject to HMO policy terms

Dental coverage is subject to the limitations and approval of the HMO provider.

---

7. EYEWEAR BENEFIT PROGRAM

Regularized employees who have completed at least six (6) months of service may be eligible for the Company's Eyewear Assistance Program.

This program helps employees obtain prescription eyeglasses when medically necessary.

Benefit Structure

Item	Maximum Amount	Replacement Term	Maximum Allowable Cost per Year
Eyeglass Frame	₱3,500	Every 5 Years	₱700
Replacement Lens	₱800	Every 2 Years	₱400

Eligibility Conditions

Employees must meet the following requirements:

- Prescription must indicate at least 50 eye grade, or must be supported by a doctor's recommendation
- Eyewear must be obtained through the Company's recommended optical provider
- Employee must present valid Company ID at the optical provider

---

Usage Conditions

The eyewear benefit is for employee use only and may not be transferred or assigned to other individuals.

The Company may conduct periodic checks to verify actual use of the eyewear.

If an employee fails two (2) consecutive verification checks, the Company reserves the right to charge the full amount of the eyewear benefit to the employee subject to written authorization.

---

8. PROGRAM MODIFICATION

All health and medical benefits described in this section:

- Are subject to provider availability
- May be modified based on insurance provider policies
- May be adjusted depending on company program updates

The Company reserves the right to amend, suspend, or discontinue these benefits when necessary.

SECTION XIII
PLAN-BASED INVESTMENT PROGRAM

The Company may facilitate a voluntary investment program designed to encourage long-term savings and financial planning for employees.

Participation in this program is intended to provide employees with an opportunity to build personal savings that may support long-term financial goals, including retirement planning.

---

1. PROGRAM STRUCTURE

The Company has applied to participate in investment products offered by BPI Investments.

As part of this initiative, the Company has elected to subscribe to the following investment funds:

- BPI Philippine Equity Index Fund
- BPI US Equity Index Feeder Fund

These funds are maintained in Philippine Peso denomination and may provide exposure to both local and international equity markets.

The objective of selecting these funds is to allow participation in diversified equity investments while providing potential opportunities to benefit from market movements and currency exposure over time. However, investment outcomes are subject to market conditions and cannot be guaranteed.

---

2. PARTICIPATION & CONTRIBUTION

Participation in the program is voluntary.

Employees who choose to participate agree to contribute a minimum investment amount of Five Hundred Pesos (₱500) per month, which will be applied toward the selected investment fund.

Employees may elect to contribute amounts higher than the minimum contribution subject to the rules and requirements of the participating financial institution.

Participation and contribution amounts may be adjusted or discontinued by the employee in accordance with program procedures.

---

3. INVESTMENT RISK DISCLOSURE

All investments carry inherent risks, including but not limited to:

- Market volatility
- Currency fluctuations
- Economic conditions
- Changes in financial markets

Investment performance is not guaranteed, and the value of investments may increase or decrease over time.

Employees acknowledge that participation involves exposure to potential gains or losses.

4. COMPANY ROLE

The Company's role in this program is limited to facilitating access to the investment option.

The Company:

- Does not guarantee investment performance
- Does not provide financial or investment advice
- Is not responsible for market losses or fund performance
- Is not liable for decisions made by participating employees

All investment decisions remain the sole responsibility of the employee.

---

5. PROGRAM MODIFICATION

The Company reserves the right to:

- Modify the program structure
- Change investment partners or funds
- Suspend or discontinue facilitation of the program

Participation in this program does not create a permanent entitlement or guaranteed benefit.

SECTION XIV
FINANCIAL ASSISTANCE PROGRAM
(Birth & Bereavement Assistance)

The Company may provide financial assistance to employees during significant life events as part of its discretionary employee support programs.

These assistance programs are provided on a case-to-case basis and are available only to employees in good standing.

Management may also consider extending assistance to high-potential employees who may not fully meet the eligibility requirements.

All assistance programs described below are discretionary and subject to Management approval.

---

1. CHILD BIRTH / FAMILY ASSISTANCE

The Company may provide financial assistance upon the birth of a child of an employee.

Government maternity and paternity benefits (such as those provided by SSS) shall apply first where applicable.

Company assistance may be granted as a supplemental support subject to tenure and eligibility.

A. Female Employees

Tenure	Assistance Amount
Less than 1.5 years	Government benefits only
1.5 – 3 years	₱3,000
More than 3 years	₱6,000

Maximum of two (2) children under this category.

B. Male Employees (Paternal Assistance)

Tenure	Assistance Amount
Less than 1.5 years	Government benefits only
1.5 – 3 years	₱2,000
More than 3 years	₱3,000

Maximum of two (2) children under this category.

C. Assistance for Employees with Non-Marital Child Birth

The Company may extend limited financial assistance under the following conditions:

Female Employees

Tenure	Assistance Amount
Less than 1.5 years	Government benefits only
1.5 – 3 years	₱2,000
More than 3 years	₱3,000

Maximum of one (1) child under this category.

Male Employees

Tenure	Assistance Amount
Less than 1.5 years	Government benefits only
1.5 – 3 years	₱1,000
More than 3 years	₱2,000

Maximum of one (1) child under this category.

2. BEREAVEMENT ASSISTANCE

Regular employees may receive financial assistance in the event of the death of an immediate family member.

Eligibility and assistance amount depend on employee tenure.

A. Junior Employees (Less than 1.5 Years Tenure)

Relationship	Assistance
1st Degree (spouse, parents, children)	₱3,000
2nd Degree (siblings, grandparents)	₱2,000
3rd Degree relatives	Leave day may be granted upon request

B. Senior Employees (More than 1.5 Years Tenure)

Relationship	Assistance
1st Degree (spouse, parents, children)	₱5,000
2nd Degree (siblings, grandparents)	₱2,000
3rd Degree relatives	Leave day may be granted upon request

C. BEREAVEMENT LEAVE

Employees experiencing the death of a 1st degree family member may be granted up to five (5) days leave with pay, subject to approval and operational requirements.

3. Documentation Requirement

To qualify for financial assistance, employees must submit supporting documentation, which may include:

- Birth certificate
- Medical documentation
- Death certificate
- Other documents as required by Management

Release of financial assistance may be withheld until proper documentation is provided.

---

4. Program Conditions

Financial assistance programs:

- Are evaluated on a case-to-case basis
- Are subject to employee good standing
- Require Management approval

The Company reserves the right to modify, suspend, or discontinue these programs at any time.

Participation in these programs does not create a permanent entitlement or guaranteed benefit.

SECTION XV

NON-VESTING & AMENDMENT CLAUSE

No benefit under this Manual shall:

- Create a permanent entitlement
- Form part of basic compensation
- Limit management prerogative

This Manual may be revised at any time.

Continued employment constitutes acceptance of changes

EMPLOYEE ACKNOWLEDGEMENT

I understand that all benefits in this Manual are discretionary and subject to management approval.

Signature: _____
Date: _____