



EMPLOYEE BENEFIT PACKET

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EMPLOYEE BENEFITS

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Bereavement Leave

We recognize the importance of taking leave when there is a death in the family. Where bereavement leave is not required by law, the company will provide bereavement leave as follows:

All employees, who have completed 90 days of service, are eligible for 3 days of paid bereavement leave for the death of an immediate family member. You may use accrued but un-used paid time off if additional time is needed.

For purposes of this policy, immediate family member includes the following and applies to both the family of the employee and the employee's spouse: child (including foster child and step-child), spouse, sister, brother, parents (including foster parents and step parents, grandparents, and spouse's parent, child, or sibling.

You must provide your need for bereavement leave as far in advance as possible. The company may require documentation supporting the need for bereavement leave.



D I X O N - S P E E D F E L L O W S H I P

Upon the remarkable achievement of 20 years of tenure at Waterfall Club (or its previous developers and ownership groups), employees are awarded the Dixon – Speed Fellowship.

Appropriately named for two of Waterfall Club's most dedicated employees, this award is intended to honor long-time commitment and allow recipients extended time away from work. The Club will contribute two weeks of PTO that can be combined with accrued PTO. The employee can request up to a month of paid time away to do whatever he or she desires. This award provides an opportunity to take a sabbatical, fulfill a lifelong dream of travel abroad, or possibly enroll in a course that requires up to a month of residency.

The Dixon – Speed Fellowship is a one-time award and should be carefully planned around the seasonality of the Club with the recipient's direct supervisor and management.

Employee Meal Program

Period: Waterfall staff will be required to take a 30 minute unpaid break for meal period when working 8 or more hours.

Policy: Waterfall staff will have access to a complimentary seasonal "Family Meal" program offering as well as an employee 50% off discount when purchasing food from restaurant outlets. (See restrictions)

Procedure: Waterfall Club will offer the following complimentary seasonal "Family Meal" program options: No other employee meals will be served while the "Family Meal" is being offered.

- January 1 – March 31 – Employees are to order off the employee menu at 50% discount from the Waterfall Grille.
 - April 1 – May 31 – Employees will have access to the "Family Meal" located at the Vista, Rabun Room, or designated area which is subject to change. Cafeteria available Friday-Sunday. Cafeteria hours are 11:30am – 3:30pm. Complimentary meal will be served Friday-Sunday. Employee menu available Monday, Wednesday, and Thursday.
 - June 1 – August 31 – Employees will have access to the "Family Meal" located at the Vista, Rabun Room, or designated area which is subject to change. Cafeteria available Thursday-Sunday Cafeteria hours are 11:30am – 3:30pm. No discounted orders for food during cafeteria hours. Complimentary meal will be served Thursday-Sunday. Employee menu available Monday and Wednesday.
 - September 1 – November 15 – Employees will have access to the "Family Meal" located at the Vista, Rabun Room, or designated area which is subject to change. Cafeteria available Friday-Sunday. Cafeteria hours are 11:30am – 3:30pm. No discounted orders for food during cafeteria hours. Complimentary meal will be served Friday-Sunday. Employee menu available Monday, Wednesday, and Thursday.
 - November 15 – December 31 – Employees are to order off the employee menu at 50% discount from the Waterfall Grille.
1. Staff will get break approval from their direct supervisor.
 2. Staff will clock out to take a 30-minute break.
 3. Staff will enjoy meal in designated break area as assigned.

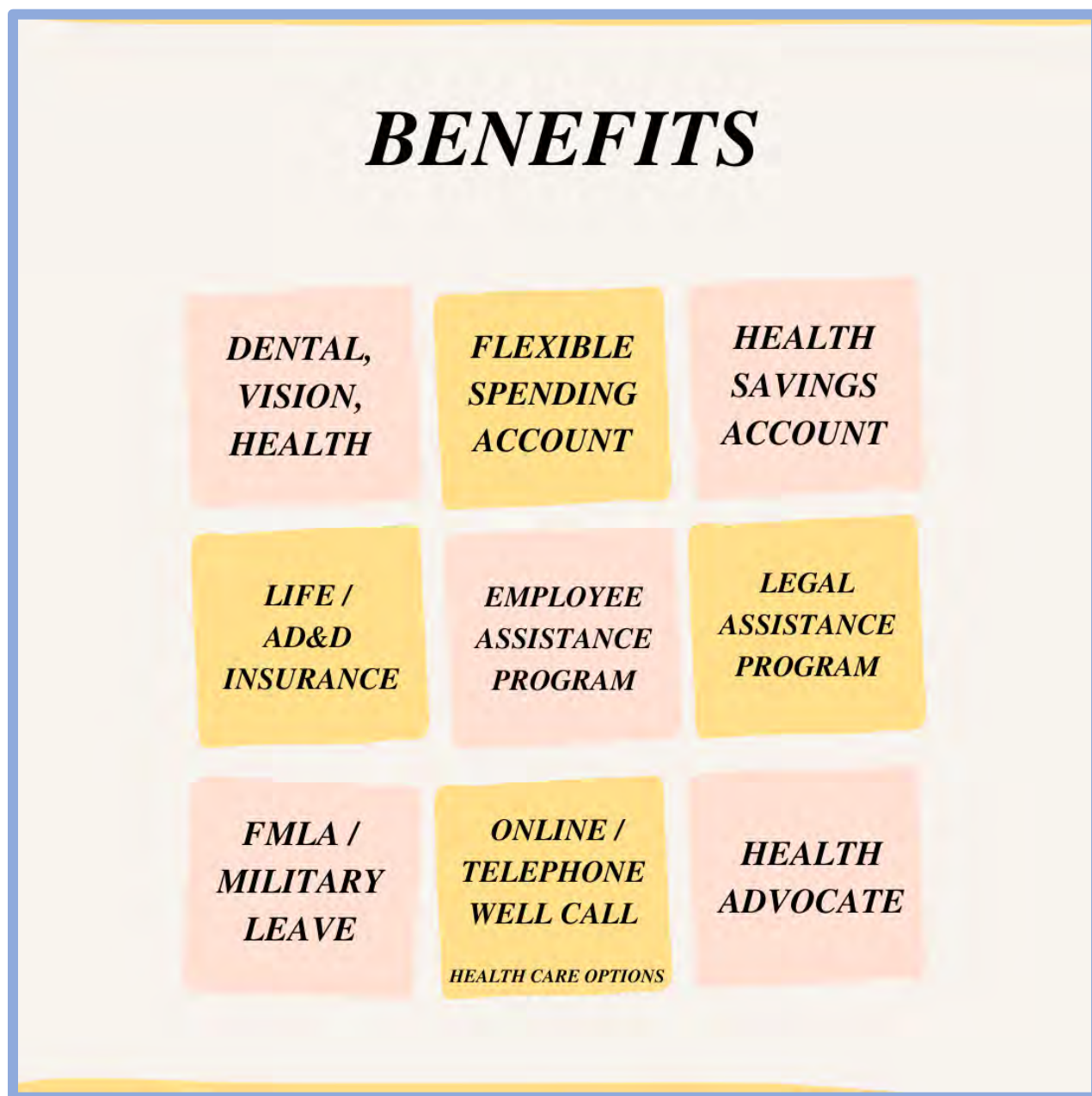
If staff has worked a double shift (two areas) or more than 10 physically worked hours, a meal will be provided complimentary through a meal ticket Monday and Wednesday. See your manager for shoulder season needs.

1. Schedule will have double indicated for a double shift.
2. Manager will give staff member a meal ticket.
3. Staff will get break approval from their direct supervisor.
4. Staff will clock out to take a 30-minute break.
5. Staff member will turn in all meal tickets attached to the chit separate from their shift paperwork.



Paid Holidays are awarded to full-time employees working more than 30 hours per week. When a holiday falls on your regular day off, ask your manager how it affects you.

Oasis Health & Welfare Summary Plan Benefits



The above listed benefits are offered to full-time employees working at least 30 hours per week. These benefits are managed through Oasis. Please see the Oasis Paychex Health & Welfare Summary Plan & Description available in your HR Department or Payroll website account for specific details.

Paid Time Off

- Used for vacation, sick, or personal matters
- Eligibility for all full-time employees after completing 180 days of employment
- Calculated according to calendar year
- Based on your length of service and accrues according to the hours worked per pay period
- 0-3 years every hour worked earns .0385 up to 80 hours maximum
- 4 years or more every hour worked earns .0577 up to 120 hours maximum
- PTO will stop accruing once you have reached the maximum amount each year
- You will not receive retro-active credit for anytime not accrued due to the PTO maximum limit
- There is no benefit to leaving your PTO un-used... Use your PTO!



Oasis Retirement Savings Plan

Rabun County Company, LLC - 401(k) Plan highlights



General Details of Your Plan

Effective Date: 12/1/2019

Eligibility Requirements:

• **Deferrals:**

• **Age:** 21, **Months:** 6, **Hours:** 0, **Entry:** monthly

Employee Contribution:

- 1% – 98% (based on all W-2 wages)
- Your contributions are always 100% vested.

Vesting Schedule for Non-Safe Harbor Employer Contributions	Vested Interest
After one year of service	25
At least 2 years of service, but less than 3	50
At least 3 years of service or more	100

Matching Contribution: Discretionary employer-provided matching contributions may be made to the Plan on your behalf. The match, if any, will be a specified percentage of the elective contributions you make to the Plan. Your employer will determine the amount of the matching contribution, if any, that will be made each Plan Year. At this time, the matching contribution equals 100% on the first 3% of pay that you elect to contribute out of your paycheck. If you elect a flat dollar amount of deferral, it will be converted to a percentage of pay for the matching calculation.

2022 Annual Limits – You can contribute up to \$20,500. For participants over the age of 50, up to \$27,000. *Additional limits may apply due to compliance testing

Deferral Options

Pre-tax Traditional – Reduces current taxable income, upon distribution your assets will be taxed accordingly.

Roth 401(k) – After-tax contributions do not affect current taxable income, upon distribution your deferrals and gains on investments are not taxed with a qualified distribution.

Distribution Options – A pension plan may provide for distribution only upon retirement, termination of employment, disability, or death of the participant according to Treasury Regulation §1.401-1(b)(1)(i). Taxes and penalties may apply.

Loan Feature – You can access up to 2 loans at a time from your account, minimum loan \$1,000 and maximum loan \$50,000.

Investment Portfolio, Changing Allocations and Rollovers:

Investments

Open architecture platform of "true" no-load mutual funds. The funds are traded and cleared through Fidelity, one of the industry's leading financial services firms.

If an investment choice is not selected, your account will default to a Target Date Fund. Target-date funds provide a shifting mix of stocks and bonds that look to become more conservative as you approach retirement.

For free investment advice, contact BKS Retirement Services Retirement Plan Advisors at 800-371-0232.

Fees:

- Annual Asset fee: see fee disclosure for details

Loan fee:

- \$75.0 initial fee
- \$50.0 annual maintenance fee

Distribution fee:

- \$50.0 standard
- \$50.0 hardship
- \$50.0 QDRO

Oasis Outsourcing Holdings, Inc. Service Center Available

(New Enrollments and Changes, Beneficiary updates, loans and distribution questions)

- Toll-free number: (844) OAS-401k Customer service hours: 9a.m. to 8p.m. EST
- oasis401k@slavic401k.com

First-Time Enrollment

- Go to www.oasis401kportal.com
- Click the Enroll button on the top right hand side.
- Enter your Social Security Number (without dashes).
- Enter your Date of Birth.

New Account Access

- To access your account online for the first time, go to www.oasis401kportal.com and click on "Log In" in top right-hand corner of the page. Then click on "Sign Up" and provide the information required to verify your account and create your username and password.

SAFETY TRAINING

WATERFALL CLUB



OUR COMMITMENT

We strive to create a safe work environment for all of our employees. The monthly safety training focuses on a topic that directly relates to our daily tasks within our industry. It is important to participate in safety training and is beneficial for all employees.



GOAL OF SAFETY TRAINING

- ☐ Monthly training sessions within your department
- ☐ Covering important & useful topics
- ☐ Learning techniques to stay safe while working

SAFETY TRAINING TOPICS

- Safety Materials & Supplies
- First Aid Location
- CPR Training
- Defibrillator Location
- Choking
- Epi Pen
- Wet Floors, Signage
- Entry Rugs
- Golf Cart
- Operating Equipment
- Work Hazards
- Summer Storms
- Healthy Backs
- Lifting Properly
- Slips, Trips, Fall Hazards
- Chemicals & Hazards
- Food & Alcohol
- Fireplace
- Slippery Roads
- Driving on Property



WALK A MILE PROGRAM

Walk a Mile at Waterfall Club is an employee wide program designed to develop relationships between staff of all departments and for the betterment of our membership. Whether you are a new or a seasoned employee, we all need to Walk a Mile in each other's shoes sometimes. Our members deserve our best services and attention to their needs, even if it is not your department. It is all about service and building relationships.



After 90 days of employment, employees may work with their managers to sign up for this program. Each employee will receive a scorecard that must be signed off by four department heads. The areas that you will Walk a Mile are F&B / Culinary, Housekeeping, Golf Course Operations and Golf Course Maintenance. The completed scorecard is turned in to the General Manager after spending 30 minutes to 45 minutes in each of those departments. Working with the staff of other departments allow us all to see what goes on in each department. By doing so, you will develop a relationship with your peers, a respect for each area's responsibilities, and what all it takes to run our campus.

Once you have your scorecard turned in you will be invited to a graduation breakfast or lunch and everyone will share what their experience was like and what they took away from the experience. We encourage a speedy completion so that we can all be better educated and equipped to serve our members and grow as a team.

EMPLOYEE REFERRAL PROGRAM

Waterfall Club encourages all employees to refer qualified job applicants for available job openings.

When making referrals, employees should instruct the applicant to list the referring employee's name on their employment application as the referral source. If the referral is hired and completes 3 months of service and the referring employee is still an employee of the Company, the referring employee is eligible to receive a monetary award.

The award is currently a gross amount of \$200 for full-time and part-time hires. Part-time hires must work at least 20 hours a week and \$100 for seasonal/summer hires.

HR employees and all managers in the line of authority are not eligible to receive employee referral awards.

The Ring Leaders

The Ring Leader group is composed of regular staff members as an advisory group to speak up and offer improvements from our "boots on the ground" operations. Ring Leader participants are chosen by their department peers. At least one employee serves from each department - including Golf Ops, Golf Maintenance, F&B, Housekeeping, Member Services, Culinary, and Admin.

Elections take place every April 1st.



Opportunities for Advancement with Waterfall Club



*All internal job
openings will be
posted on
department bulletin
boards.*

*If interested, see
Human Resources for
further information.*

Waterfall WINspiration

A mentorship / internship employee program

✦ ✦ ✦
**We believe in the promotion & education of
our dedicated employees wishing to grow
within the Company into career-focused
positions.**

**After thorough research & discussions of the
main goals the employees best suited for this
opportunity will be referred to the senior
management team for approval to begin the
program.**

**The process begins with a discussion with
your current manager & an inquiry to the
Human Resources Department to inform
them of your interest to participate.**

