

TEAM MEMBER BENEFITS

HEALTH BENEFITS

Team Members are eligible for medical, dental, vision, life, AD&D, and disability insurance on the first of the month following, or coincident with, the date of hire. We currently offer four medical plans, two dental plans and one vision plan, all through United Healthcare. Sente pays a portion of the premium.

Sente offers two medical plans with health Savings Accounts. We help Team Members seed their HSA by making an employer contribution based on \$500 for employee-only coverage or \$1000 for employee + dependent coverage. Contributions are pro-rated based on date of hire.

Sente also offers Health Care and Dependent Care Flexible Spending Accounts, allowing Team Members to set aside pre-tax dollars to pay for eligible medical or dependent care expenses.

PAID TIME OFF

Non-Commissioned Team Members are eligible for a pro-rated amount of PTO (Paid Time Off) based on an allotment of 120 hours (15 business days) per calendar year. On January 1st, the PTO amount resets to 120 hours for the calendar year. Team Members may carry over up to 40 hours of unused PTO into the next calendar year. Once a Team Member has reached 5 years of employment at Sente, 40 additional hours of PTO are granted (160 hours), and again at 10 years of employment (200 hours). **This is in addition to the 11 annual holidays Sente observes. New Year's Day, MLK Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Thanksgiving (2 days), Christmas Eve, and Christmas Day.**

401(K)

Sente Mortgage has a 401(k) plan to help Team Members save for their long-term financial needs. The company's plan includes both pre-tax and Roth options, with a good variety of low-cost high-quality investment options. Team Members are eligible for 401(k) plan participation on the first day of the month after 30 days of service. Once eligible, Team Members are automatically enrolled in the 401(k) plan at a 3% deferral rate in a target date fund based on their age unless the Team Member declines participation or elects a different deferral amount or investment allocation.

Sente Mortgage offers an annual matching contribution for Team Members who actively contribute to their 401(k) and are employed at Sente on the last day of the plan year. The level of the match is discretionary and it is aligned with the company's performance towards our goals. Complete and detailed 401(k) plan information is provided to each Team Member by the HR Manager during onboarding.

CERTAIN FEES WAIVED ON MORTGAGE LOANS FOR EMPLOYEES

For Team Members who apply and are approved for a mortgage loan through Sente, no origination fee, processing or administrative/closing fees will be charged. They will also be quoted the par interest rate when the loan locks. Team Members must be employed and in good standing for 6 months prior to obtaining the loan. Team Members are responsible for all other fees and charges associated with the loan, including lock extension fees, third party fees, discount fees or buy-down fees.