



## TEAMWORK BOOKLET

A summary of the history, purpose,  
core values, strategies, practices,  
and policies of Cargas

**CARGAS®**

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## CARGAS TEAMWORK BOOKLET

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## WELCOME TO CARGAS SYSTEMS

For more than 35 years, we've been proving that you really can be part of a company that's a great place to work AND has a high-performing team. Here's how we do it.

We carry out our work with a clear purpose and refined core values. **Shared Success** is our purpose, and **Teamwork**, **Customer Care**, and **Employee Ownership** are our core values. These are timeless concepts that we love to talk about. And we reflect on them when we are working with each other and with our customers, partners, and community.

Our team owns our company. That's right, **direct employee ownership** where you have the opportunity to be an owner and reap the rewards of the effort you put into your career. Nearly 90% of our team owns stock in our company. Even if you don't choose to be an owner, we expect you to think and act like one!

We operate with a **Built-to-Last** vision. We are in it for the long haul, and we make decisions that balance short- and long-term results. The only people we desire to sell the business to are each other as we transition the ownership of our company to future generations of Cargas employee-owners.

**We share broadly.** We have adopted transparent, open-book management philosophies where we share our financials with our entire team on a monthly basis. We share 20% of our pre-tax profits with all employees through our Profit Sharing program. We provide a Bonus program to reward top performers. We share the opportunity to provide feedback and input—a lot!



We have adopted a holistic approach to the health of our team. Our **Cargas Well-Being** program focuses on the financial, physical, mental, and social aspects of our lives in and out of the office.

We've been very fortunate to receive accolades and recognition for innovation, for being a best place to work, and for our financial success. However, we truly believe our best days as a company are ahead of us. We have opportunities in abundance and challenges to solve. Do you want to help us continue our upward trajectory, take advantage of the opportunities, and work with our team through our challenges? If so, please, read on...

Nate Scott,  
President & CEO

## BRIEF HISTORY

Cargas Systems was founded on June 17, 1988, by Chip Cargas. It began as a one-person consulting firm operating from the corner of a bedroom with a Macintosh SE computer with a 9" screen, dot matrix printer, desk, phone, answering machine, and person on a mission.

Chip's vision for the company was to create a place where talented and enthusiastic people love to work as a team, do a great job for customers, and share generously in the success everyone helps to create. From the start, we have practiced Open-Book Management, which empowers our team to reach its potential for mutual benefit. In 1998, we rolled out our direct employee ownership program that allows all employees to become owners of our company. In the years since, we have also partnered with Sage, Salesforce, HubSpot, and Acumatica—leading business software companies—and have helped our customers implement, integrate, and grow these systems.

Our goal has always been to bring people, processes, and technology together to help solve customer problems. Those efforts have focused on helping customers with their accounting, operations, and sales and marketing systems to make them more efficient and help them generate more revenue. Projects in the first year of Cargas' history focused on system streamlining, which is why we positioned Macintosh accounting solutions in the early 1990s, followed by Windows and web-based accounting and ERP solutions in the following decades. We've been a leading Microsoft partner since 1993 and offer multiple Microsoft ERP and CRM products. In 2005, we launched Cargas Energy, our own proprietary software product for fuel delivery and HVAC

service companies. In the years since, we have also partnered with Sage, Salesforce, HubSpot, and Acumatica—leading business software companies—and have branched out to become a Payments Facilitator. We continue to diversify our business, and we have grown our customer base to over 800 clients that we work with annually.

Our vision is to be Built to Last, transitioning leadership, ownership, and innovation to successive generations of employee owners. We have successfully transitioned the business from the founder and first-generation employees to our second generation of employee-owners, now led by Nate Scott who became CEO in 2017. We plan to continue that pattern of diversification and succession into the future through careful ownership and leadership succession plans, as well as an investment framework to help us continue to look for new ways to innovate for our customers.

*Our future is built around our talented and caring employee-owners creating business solutions to fit the needs of our customers.*



## A MESSAGE FROM OUR FOUNDER

I came of age in the 1960s. It was a time of questioning authority, questioning why a few people should have so much power, questioning why we can't all get along with each other. A popular rallying cry was "power to the people."

At the same time, I was studying engineering and preparing for a career in the world of "capitalism." I was having a hard time reconciling the concepts of "power to the people" and "capitalism."

In the following 20 years, during careers in engineering and human resources, I gradually developed the founding concept for Cargas Systems. I wanted to create a company where we are open and honest with each other, where we work collaboratively to provide great value to our customers, where we share the resulting success broadly and generously. Instead of wasting energy fighting over a small pie, let's use our energy to work together to create and share a bigger pie. Let's combine the best aspects of "power to the people" and the best aspects of "capitalism." Let's create Shared Success for our employees, customers, owners, partners, and community.

At the founding, there were lofty concepts but very few programs. During our first 10 years we adopted and refined key programs to make the founding concept work in the real world: open-book management, collaboration, Profit Sharing, Bonus, and finally, Direct Employee Ownership open to all employees. What began as a one person-company, *my* company, very quickly became *our* company.

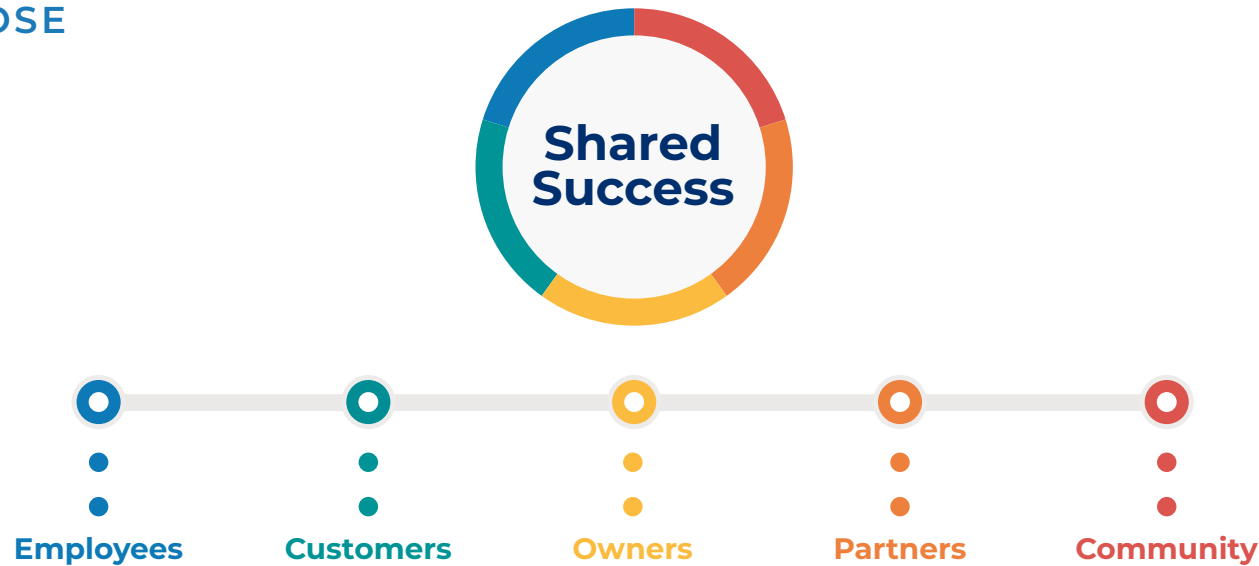


I'm so pleased we've been able to attract such talented and caring employees to our inclusive way of running a business. Our team is the driving force in creating Sustainable Growth, being entrepreneurial in our changing world while living our timeless values. Our Built-to-Last approach is working as we transition leadership and ownership to successive generations of employee-owners.

Thank you to all our past, current, and future employees for making our business a force for good.

Chip Cargas,  
Founder

## OUR PURPOSE



## OUR VALUES

### Teamwork

We share information. We collaborate. We are inclusive. We have integrity. We support each other in balancing family and work. We work hard and have fun.

### Customer Care

We listen, understand, and anticipate needs. We solve problems, communicate clearly, and follow through. We help our customers succeed.

### Employee Ownership

We think and act like owners. We are inspired by direct employee ownership. We practice sustainable growth and are built to last.

We have always been a values-based company. We have had a written purpose and core values since our founding.

Our first purpose statement, "To Help People Use Computers Effectively," served us for the first nine years of our history. Our current purpose statement, shown above, articulates the broader fundamental belief we have held since our founding. The current version of our core values, at the left, is inspired by the same fundamental concepts as our original values, but with more concise and specific wording.



## OUR CULTURE

At Cargas, we strive to combine the best attributes of successful, energized, growing companies with the best attributes of caring, conservative business practices.

We have high expectations of our employees while being supportive and understanding as people develop new skills. We expect employees to work smart and work hard, but also expect everyone to take enough time for family and personal lives. We invest significant time and money in our future and growth, but don't go so far that we risk the stability of our company. We value

vision and creative thinking, as well as thorough follow-through and attention to detail. We encourage independent initiative balanced with teamwork.

We provide high Profit Sharing and Bonus payouts in times of high company performance while keeping salary levels competitive to help navigate any difficult times. We provide employees with stock ownership opportunities and significant equity growth potential while keeping the company predominantly employee-owned to promote stability. We believe in flexibility and rapid change while adhering to a set of core values over the long term.



## ETHICS, FAIRNESS & DIVERSITY

Cargas is committed to being fair and ethical in all our business operations.

### Fair Treatment

We are committed to equal employment opportunity for all qualified persons, without regard to race, color, national origin, ancestry, religion, gender, sexual orientation, age, disability, or any other protected class. This commitment extends to all employment practices, including hiring, promotions, training, benefits, disciplinary action, and terminations.

We believe that the full use of an individual's potential can only be achieved when each team member is treated solely on the basis of merit. We will make reasonable accommodations to help team members with disabilities perform the essential functions of their jobs. We are all expected to show respect and consideration toward customers, partners, and other team members.

Harassment can take many forms, and any form of harassment is unacceptable at Cargas. Providing a work environment where everyone is comfortable and can do their best work is a priority.

### Ethical Practices

We will not just comply with the letter, spirit, and intent of all applicable laws and regulations—we will conduct our business to uphold the highest standards of conduct and personal integrity. We will act in a way that will merit the continued trust and confidence of our customers, partners, and team members. We will continue to challenge each other to assure all employees understand and share the same value of ethical business practices.



### Diversity

Our company was founded on the premise that we can achieve more when team members from different backgrounds bring diverse perspectives, points of view, and ideas. We promote an environment where all people are welcome and respected, can be themselves, and have a sense of belonging. We are committed to diversity, equity, and inclusion, which will enrich our vibrant culture and help us achieve our vision of being Built to Last.

**If you experience or observe disrespectful treatment, unethical behavior, or any form of harassment, please discuss it immediately with anyone on the Leadership Team.**



## SUSTAINABLE GROWTH

Long-term growth has been part of our business plan from the beginning. Cargas' sales have increased nearly every year we have been in business. Our goal is sustainable growth built on a solid foundation.

### Growth's Positive Effects

When properly managed, growth has many positive effects. It provides a sense of involvement and excitement as we take advantage of opportunities in today's rapidly changing business environment. It allows broader offerings for customers, provides career advancement opportunities for employees, and increases the value of company stock for shareholders. Growth achieves economies of scale, which can translate into higher employee income and higher company profits.

### Growth's Negative Effects

When improperly managed, rapid growth can have negative effects. It can lead to poor service to customers due to the time needed to get new employees up to speed. It can have a negative effect on the employee experience due to an inability to deal with the number of changes happening in a short period of time. Rapid growth can strain cash flow and profitability and, in extreme cases, put the viability of the company at risk.

### Growth Requires Investment

After the initial startup investment for Cargas, we have relied primarily on reinvesting profits to fuel growth. For a year and a half centered around 2011, we raised capital from 33 employees and 11 friends and family—people who share our values, time horizon, and expectations—to help us take advantage



of the opportunities to grow our Cargas Energy business. Our plan is to always remain at least two-thirds employee-owned.

### Growth Target

The overall approach to growth at Cargas is to balance all of these factors. We expect our growth will tend to be 5% to 30% each year during the next few years because we currently have significant profitable growth opportunities. If we are unable to deliver high levels of Teamwork and Customer Care while maintaining this growth rate, we will slow our growth until we are back on track.

## BUSINESS AREAS

We try to maintain a narrow enough focus so we can be really good at what we do while having a broad enough focus to get the stabilizing benefits of diversification. As we grow, we try to keep ourselves positioned so our size at any particular point in time is appropriate for the size of markets, size of customers, scope of products and services, and range of specialties we are supporting. We try to focus on areas where we can provide great value for our customers and, at the same time, make money and pay Profit Sharing and Bonus to our employees. We consider all of our solutions to be in the category of “Business Software and Consulting.”

### Business Units & Software Focus

**Energy.** Dedicated to the development, implementation, and support of Cargas Energy, our proprietary software for fuel delivery and HVAC service companies.

**ERP.** Dedicated to the resale, implementation, and support of ERP products from Sage, Microsoft, and Acumatica, including Sage Intacct, Microsoft Dynamics 365 Business Central, and Microsoft Dynamics GP.

**CRM.** Dedicated to the resale, implementation, and support of CRM products from Microsoft, Salesforce, and HubSpot and related marketing automation products.

**Development Solutions.** Dedicated to the development of fully custom solutions, as well as custom integrations, interfaces, and add-ons for our out-of-the-box products.

### Services

Across all of our business units, we offer the following services:

- Software installation and configuration
- Software implementation consulting
- Software training and support
- Project management
- Custom software development
- Software report and screen modifications
- Systems engineering
- Business process review
- Developing and documenting business procedures
- Strategic human resources consulting and leadership development

### Key Concepts

Since our founding, we have focused on these key concepts to form the products and services we provide:

- Focus on people, procedures, and paperwork (or its replacement), in addition to computer software and hardware
- Personalized service to the customer
- Software ease of use
- System flexibility to fit the needs of the organization (not the other way around)

## COMPANY PRACTICES

Many of the company practices outlined below were established at the founding of our company and have been refined only slightly over the years. We try to balance the benefits of well-established traditions with the need to keep our practices relevant and truly lived by everyone.

### **Teamwork**

Teamwork is a highly prized value at Cargas and is encouraged in many ways. We hire new employees who are team-oriented. We help each other and acknowledge that it's okay to admit a mistake—we just need to learn from it. We consistently treat others with respect and consideration. At all levels of our organization, we share plans and financial information, frequently seeking feedback and making everyone a genuine member of the team.

We support teamwork through our policies and benefits, including Profit Sharing and Employee Ownership, which both reward a successful team effort.

### **Open-Book Management**

Every employee has online access to our financial and performance information. Our CEO distributes qualitative and financial results monthly. Employee meetings are held quarterly to openly discuss our company performance, plans, ideas, problems, and opportunities. Employees are encouraged to ask questions—the only things that are confidential are individual compensation and the usual human resources items.

### **Employee Empowerment**

Our goal is to empower all employees to contribute to our success, subject only to the minimum amount of framework required to make sure we are coordinating our efforts.

Each employee is encouraged to ask questions, express opinions, make suggestions, and take action to improve our company. If you are interested in a particular area or upset about something, don't keep it to yourself. Talk with the people who can do something about it. It's our company—we want it to be the best it can be.

Each person has primary responsibility to manage his/her own job by planning and scheduling time, managing to-do lists and follow-ups, coordinating with others when needed, seeking assistance from others when needed, and managing his/her development and career success.

Members of the leadership team are available for guidance, support, and help with skill development and career success and to help resolve any concerns.

## COMPANY PRACTICES (CONT.)

### Project Teams

Project teams are created for sales opportunities, consulting projects, marketing events, and internal improvement projects. Team members are drawn from all areas of our company to staff projects, similar to most consulting and CPA firms. We strive to maximize the impact of each person's strengths and interest areas. While we are organized around project teams for projects, each employee has one manager to work with for core responsibilities.

Some employees play multiple roles. For example, you may function as a consultant delivering services to customers most of the time, but you may also play a part in sales opportunities. Leadership team members tend to be the primary leaders in our company, but everyone can be both a leader and a doer.

### Flexible Working Environment

Employees are free to set their own working hours within guidelines established by their managers and depending on their roles in our organization. We expect each employee to use good judgment in balancing personal working hour preferences and family needs with the need to serve our customers, communicate with fellow team members, and make productive use of time.

Current employees tend to start between 6:00 am and 10:00 am and finish between 3:00 pm and 7:00 pm, with some working remotely at any hour of the day or night.

### Dress Code

When we're with customers, partners, or similar business contacts, we follow their dress code. Otherwise, we are casual, without being too extreme.

### Smoke-Free Environment

Smoking is not permitted in our buildings or on our properties.

### Continuous Improvement

We strive for continuous improvement across our company, including our products, procedures, documentation, etc. We support continuous learning and believe every employee should learn something new every day. This could be through formal training programs, interaction with leadership team members and coworkers, or your own initiative.

### Customer Care & Communications

We all strive to fully live our Customer Care Core Value: "We listen, understand, and anticipate needs. We solve problems, communicate clearly, and follow through. We help our customers succeed."

We look out for the customer's well-being, even if it is in an area for which we are not responsible. We frequently seek feedback from our customers about how we are doing.



## CARGAS WELL-BEING



Our team knows how to work hard and celebrate our success. We recognize that our team needs to balance their hard work at Cargas with their daily lives at home and with family. In order to help the team achieve success at work and at home, we feel it is critical to take a holistic approach to our compensation and benefits programs to support them. That is why we

developed the **Cargas Well-Being** program. Through this program, we focus on all areas of an individual's well-being—Physical, Mental, Financial, and Social—and all aspects of our compensation and benefits model fall into one of these categories.

# COMPENSATION & BENEFITS

## Compensation Overview

**Base Salary** is designed to be competitive. Cargas routinely analyzes salary survey data to ensure employees' base and total compensation align with the market. Employees are paid twice per month: on or before the 15th of each month, and the last business day of the month. Salary is paid via direct deposit with 100% employee participation.

**Profit Sharing** is a program that allocates 20% of pre-tax profits, paid in cash, to all employees. The distribution is all math—no management discretion. Profit sharing grows in direct proportion to profit growth, with no limit.

**Bonus** is designed to be outstanding and focused on top performers. Through this program, cash and stock bonuses are paid to individuals who drive outstanding success.

## Benefits Overview

Our **Core Benefits** are designed to be competitive—not high, not low. These include Health Benefits (medical, dental, vision, identity theft), a 401(k) Plan, Long-Term Disability, Vacation.

Our **Flexible Benefits** are designed to meet our individual needs. These include Paid Short-Term Leave (including short-term disability and bereavement, as well as paternity and adoption benefits), Sabbatical, Holidays, Employee Assistance Program.

Our **Stock Purchase Plan** and **Cargas Shares** programs allow all employees to purchase Cargas stock and receive stock grants, creating opportunities for significant long-term equity growth based on the success they help create.

## General Provisions

All individual elements of salary are reviewed annually, with adjustments being made effective January 1 as necessary to re-align the actual pay with the philosophies listed previously. Salary reviews are based primarily on individual performance.

## Eligibility

Employees who average at least 30 hours per week on an ongoing basis are considered **full-time employees** and are eligible for all of our compensation and benefits programs. Employees who average less than 30 hours per week on an ongoing basis are considered **part-time employees** and are eligible for the following benefits. Our Stock Purchase Plan, EAP (Employee Assistance Program), 401(k) plan (after completing 1000 hours in a 12-month period) and Pay for Overnight Stays. Interns and temporary employees are generally not eligible for benefits.

**Our intent is to provide long-term consistency in benefits and policies. However, benefits and policies are subject to change without prior notice.**



## PROFIT SHARING PLAN

The Profit Sharing Plan was designed to foster a spirit of teamwork, focused on goals that benefit everyone, and to reward employees in a significant way.

### Overview

Every half-year, 20% of pre-tax profits go into a Profit Sharing pool. If there was a loss in previous half-year periods, that loss must be made up before Profit Sharing kicks in again.

**Allocations.** Allocations to individuals are formula-based, with 50% of the pool allocated by length of continuous service credit (FTE Adjusted) and 50% allocated equally (FTE Adjusted). Information is published monthly on the amount of Profit Sharing accrued in total and by individual. If there are extenuating circumstances, the previous formula may be modified without prior notice.

**Payment dates.** Payouts are made every half-year. If there is a Profit Sharing payout for the first half of the calendar year, it is paid on the last business day on or before August 25. If there is a Profit Sharing payout for the second half of the calendar year, it is paid on the last business day on or before March 25.

### Eligibility

All who are employed for the entire half-year period are eligible. For employees with 40 or more planned ongoing hours per week, FTE = 1.00. For employees with less than 40 planned ongoing hours per week, FTE is the planned ongoing hours per week divided by 40. For example, an employee with 32 planned ongoing hours per week would be  $32/40 = 0.80$  FTE. Teammates must be employed on the payment date in order to receive Profit Sharing. Interns are not eligible for the Profit Sharing plan.

## BONUS PLAN

The Bonus Plan is designed to reward selected employees who live our company purpose and core values and drive outstanding success. The alignment of the Bonus Plan with our Stock Purchase Plan also helps transition our company to the next generation of employee-owners who will continue our purpose, core values, and success.

### Overview

Bonus is an additional component of pay for selected employees. All employees (full-time and part-time) are eligible for Cash Bonus.

We encourage, but do not require, the purchase of Cargas stock using Cash Bonus. We realize we all go through different phases of life. At times, taking 100% of your Cash Bonus as cash may be right for you, and at other times, using 100% to purchase stock may be what you decide to do. Or it could be anywhere in between. In order for us to continue as an employee-owned company and transition ownership to successive generations of employee-owners, we need enough people to purchase enough Cargas stock. The desired result is to keep our great place to work vibrant for ourselves and for future members of our team.

Before each Stock Purchase opportunity, we will meet with each person who is awarded a Bonus. The amount of your Bonus award is based on several factors, including:

- Total Company profitability, business unit performance and individual performance
- Driving key initiatives forward, expert status, long term contributions

**Bonus target.** For selected employees, we may establish a Bonus target range at the beginning of the year based on the expected level of individual and company performance. To the degree that individual and company goals are exceeded, there can be a rapid increase in the amount of Bonus paid above the target. Similarly, to the degree goals are not met, there can be a rapid decrease. Even if a Bonus target was not established for you, you are still eligible to receive a Bonus.

**Payment dates.** Bonuses are paid in March and August, which are the months when normal Stock Purchase opportunities are available.

### Eligibility

All employees (full-time and part-time) are immediately eligible for Bonus. Teammates must be employed on the payment date in order to receive Bonus.



# STOCK PURCHASE PLAN

At most private companies, only a few people can become owners. At most family businesses, only family members can become owners. At Cargas, we believe everyone contributes to the success of our business and we can all share in that success by becoming owners.

The Stock Purchase Plan was designed to allow all ongoing employees to become shareholders of Cargas Systems and share in our company's growth in value, which they have helped to create.

## Overview

There are normally two opportunities per year to purchase stock—in March and August.

**Valuation method.** The fair market value of the Company stock is determined by an independent valuation. This is normally completed annually as of December 31.

**Stock purchase savings account.** Employees may specify a dollar amount to be deducted from each pay, and the money accumulated may be used for any stock purchase opportunity. Employees may sign up, change deduction amounts, stop deductions, or withdraw their money at any time, and the change will be reflected on the next scheduled pay run or check run. There will be no interest paid on the Stock Purchase Savings Accounts.

## General Provisions

Stock issued will have the restriction that if the employee leaves the employment of Cargas Systems for any reason, or desires to sell stock to anyone other than another employee, the Company has the right to buy the stock at 100% of the then current fair market value. The Company must give notice of its intent to purchase within 90 days after the last day of employment or the date notice of desire to sell stock is given. The Company has 30 days to complete the purchase after it gives notice of its intent to purchase.

## Cargas Systems Ownership

Currently, 88% of our employees are Cargas Systems shareholders. Since the start of employee ownership in 1998, our founder has reduced his ownership of our company from 100% to 0% as successive generations of employee owners have purchased stock. Our long-term plans are to remain privately-owned and at least two-thirds employee-owned.

## Eligibility

All employees (full-time and part-time) are immediately eligible for stock purchase. Temporary employees and interns are not eligible to purchase stock.

## CARGAS SHARES

The Cargas Shares program, introduced in 2021, shares our success by providing shares of Cargas stock to employee-owners through stock grants. The purpose of this program is to:

- Thank employee-owners for investing their energy and money in Cargas
- Encourage employees to grow their Cargas ownership so they can participate more fully in our Shared Success and to keep our employee ownership vibrant for ourselves and future generations

### Overview

After an eligible employee first reaches or exceeds the minimum Cargas stock owned for a specific level, they will receive a Cargas stock grant of at least the amount shown for that level.

Value of Shares Owned	Level	Grant Amount	Cumulative Grants
\$1 Million	10	\$1,000	\$16,000
\$500,000	9	\$1,000	\$15,000
\$250,000	8	\$2,000	\$14,000
\$100,000	7	\$3,000	\$12,000
\$50,000	6	\$2,000	\$9,000
\$25,000	5	\$2,000	\$7,000
\$10,000	4	\$2,000	\$5,000
\$5,000	3	\$1,000	\$3,000
\$2,500	2	\$1,000	\$2,000
\$0	1	\$1,000	\$1,000

Grants will be made on October 17 of each year based on the amount of stock owned by the employee as of that date. The employee will receive a grant for each ownership level reached for which they had not previously received a grant.

**Tax Bonus.** Stock Grants are treated as taxable income to the employee. After an employee receives a Stock Grant from Cargas Shares, they will automatically receive a Tax Bonus from our company to cover withholding taxes for the grant. The Tax Bonus will be paid in a special payroll before year end and will go entirely to withholding taxes, resulting in zero net pay.

The Cargas Shares program is made possible by shareholders who appreciate the opportunity they received to own Cargas stock and want to pay it forward. Cargas Shares welcomes gifts and bequests of Cargas stock from any shareholder who wants to support the program's purpose for current and future generations.

### Eligibility

Any employee who buys Cargas stock within 2 years of their start date is eligible to participate in this program.

## 401(K) PLAN

### Overview

**Pre-tax contributions.** Employees may make pre-tax contributions that reduce taxable income. These contributions and earnings grow tax-deferred until withdrawn.

**Roth after-tax contributions.** Employees may make contributions after all taxes have been calculated. Employee contributions and earnings are tax-free when withdrawn.

**Company match.** The company matches 50% of the first 6% of base pay that the employee contributes. In other words, if you contribute 6% or more of your base pay, the company contributes 3% of your base pay.

**Vesting schedule.** Employee contributions are 100% vested immediately. Employer contributions are 20% vested after 1 year of service, increasing 20% per year until being fully vested after 5 years of service.

### General Provisions

You can allocate your account among many funds with varying investment objectives. Rollovers from other qualified plans are allowed prior to satisfying the Plan eligibility rules. Loans and hardship withdrawals are permitted. Some contribution limits may apply. See Cargas Systems, Inc. 401(k) Summary Plan Description for more details.



### Eligibility

Employees can begin **making contributions** into the 401(k) plan and the company match will begin on the first of the month following 30 days of employment. As of April 1, 2024, newly hired employees are automatically enrolled in the 401(k) plan at 6% salary deferral. Employees may opt out at any time.

## OTHER BENEFITS

### Employee Assistance Program (EAP)

An EAP is a totally confidential, outpatient counseling service for all types of issues individuals and families may encounter, such as marital and family, anger, stress and time management, addiction, etc.

Our program provides up to six face-to-face or virtual counseling session per problem at no cost.

The program also provides access to “Work/Life Resources,” a collection of thousands of resources from financial budgeting tools and self-quizzes to support groups and online training.

This benefit is administered by Mazzitti & Sullivan.

### Pay for Overnight Stays

For each overnight stay away from home required for consulting assignments, sales calls, conferences and training, or travel to another Cargas office, \$50.00 is added to your gross pay.





## HEALTH INSURANCE OPTION I

This is a general overview of the health coverage option #1: **HealthNow PPO \$1,500**. See plan literature for more detailed information. Renewal is December 1 each year.

The Spousal Waiver Provision is in place. Cargas Systems' health plan will not cover a spouse if they are eligible for enrollment in a health insurance benefit plan at their place of employment. In cases of a self-employed spouse, Cargas Systems will provide health benefits.

### In-Network Benefits

- Deductible
  1. \$1,500 individual deductible
  2. \$3,000 family embedded deductible (on certain items such as lab tests, x-rays, surgery, maternity services, and newborn care)
- Coinsurance
  1. 10% up to \$1,000
- Copays (does not require meeting the deductible)
  1. \$30 office visit copay for family doctor
  2. \$50 office visit copay for specialist
  3. \$75 Urgent Care copay
- Prescription Drug Tiers
  1. Copays: \$10 generic preferred/non-preferred, \$45 preferred brand, \$70 non-preferred brand, \$95/20% up to \$350 per fill for specialty

- In-Network Out-of-Pocket Maximum

1. \$8,550 for individual
2. \$17,100 for family

### Non-Network Benefits

- \$5,000 individual deductible
- \$10,000 family embedded deductible
- 50% coverage after deductible until out of pocket limit is met, then 100% coverage for most services
- Out of pocket limit is \$10,000 individual, \$20,000 family aggregate

### Employee Premium

Costs to the employee through payroll deduction (two pay periods per month) are as follows:

1. Employee: \$67.49 per pay period
2. Employee & Child(ren): \$193.38 per pay period
3. Employee & Spouse: \$205.97 per pay period
4. Employee & Family: \$286.31 per pay period

The above amounts are deducted on a pre-tax basis.

### Eligibility

Full-time employees are eligible for this health insurance option on the first of the month following 30 days of employment. Part-time employees are not eligible.

## HEALTH INSURANCE OPTION II

This is a general overview of the health coverage option #2: **HealthNow PPO HSA \$3,000**. See plan literature for more detailed information. Renewal is December 1 each year. This is a qualified High Deductible Health Plan (QHDHP), which enables eligibility for HSA (Health Savings Account) contributions. The HSA will be administered by HealthEquity. Cargas will make per-pay contributions to the HSA totaling \$600 annually for single coverage and \$1,200 annually for non-single coverage. The per-pay contribution amount is \$25.00 for single coverage and \$50.00 for non-single coverage.

The Spousal Waiver Provision is in place. Cargas Systems' health plan will not cover a spouse if they are eligible for enrollment in a health insurance benefit plan at their place of employment. In cases of a self-employed spouse, Cargas Systems will provide health benefits.

### In-Network Benefits

- Deductible
  1. \$3,000 individual deductible
  2. \$6,000 family aggregate deductible
- All non-preventive services and prescription drugs apply to the deductible. Once the deductible is met, then most services are covered at 100%, and the following prescription copays apply:
  1. \$7 generic preferred/non-preferred, \$55 preferred brand, \$80 non-preferred brand, \$95/20% up to \$350 per fill for specialty

- In-Network Out-of-Pocket Maximum

1. \$6,900 for individual
2. \$13,800 for family

### Non-Network Benefits

- \$5,000 individual deductible
- \$10,000 family aggregate deductible
- 50% coverage after deductible until out of pocket limit is met, then 100% coverage for most services
- Out of pocket limit is \$10,000 individual, \$20,000 family aggregate

### Employee Premium

Costs to the employee through payroll deduction (two pay periods per month) are as follows:

- Employee: \$44.60 per pay period
- Employee & Child(ren): \$148.42 per pay period
- Employee & Spouse: \$156.23 per pay period
- Employee & Family: \$206.05 per pay period

The above amounts are deducted on a pre-tax basis.

### Eligibility

Full-time employees are eligible for this option on the first of the month following 30 days of employment. Part-time employees are not eligible.

## VISION INSURANCE

This is a general overview of the vision coverage: **Vision Benefits of America (VBA)**. See plan literature for more detailed information. Renewal is December 1 each year. The Spousal Waiver Provision does not apply to Vision Insurance due to the employee paying all contributions for dependent(s) relating to vision coverage.

### In-Network Benefits

- Eye examination, eyeglass lenses, and contact lenses (in lieu of eyeglass lenses) subject to coverage once every 12 months
- Different tier levels of coverage from covered in full, copayments, and discounted pricing for frames, lenses, and coating/treatments on lenses
- Contact lens evaluation and fitting covered in full with allowances for different types of lenses

### Non-Network Benefits

- Eye examinations, eyeglass lenses, and contact lenses (in lieu of eyeglass lenses) subject to coverage once every 12 months
- Different tier levels of coverage from not covered to small allowances for frames, lenses, and coating/treatments on lenses
- Contact lens coverage with allowances for evaluation and fitting, as well as different types of lenses

### Employee Premium

This is a 100% employer-paid benefit for all Cargas employees enrolled. For dependents, the cost to the employee through payroll deduction (two pay periods per month) is as follows:

- Employee & Dependent(s): \$5.52 per pay period

The above amount is deducted on a pre-tax basis.

### Eligibility

Full-time employees are eligible for vision insurance on the first of the month following 30 days of employment. Part-time employees are not eligible.

## DENTAL INSURANCE

This is a general overview of the dental coverage: **Cigna**. See plan literature for more detailed information. Renewal is December 1 each year. The Spousal Waiver Provision does not apply to Dental Insurance due to this being a 100% employee-paid coverage.

### Base Plan

- Deductible: \$50 single / \$150 non-single
- Preventive Care services such as routine examinations, X-rays, fluoride treatments, cleanings, and others are covered at 100%
- Basic Care services such as basic restorative, endodontics, simple extractions, and others are covered at 80% after the deductible
- Major Care services such as crowns, inlays, onlays, and prosthetics are covered at 50% after the deductible
- Orthodontics are not covered
- \$1,500 calendar year maximum, which will increase \$100 each year for a maximum of 4 years provided the participant completes annual preventative services

### Buy Up Plan

- Deductible: \$50 single / \$150 non-single
- Preventive Care services such as routine examinations, X-rays, fluoride treatments, cleanings, and others are covered at 100%
- Basic Care services such as basic restorative, endodontics, simple extractions, and others are covered at 100% after the deductible

- Major Care services such as crowns, inlays, onlays, and prosthetics are covered at 60% after the deductible
- Orthodontics are covered at 50% for children and adults
- \$2,000 calendar year maximum, which will increase \$100 each year for a maximum of 4 years provided the participant completes annual preventative services

### Employee Premium

Costs to the employee through payroll deduction (two pay periods per month) are as follows:

- Base Plan
  1. Employee: \$12.64 per pay period
  2. Employee & Dependent(s): \$37.94 per pay period
- Buy Up Plan
  1. Employee: \$15.27 per pay period
  2. Employee & Dependent(s): \$45.81 per pay period

The above amounts are deducted on a pre-tax basis.

### Eligibility

Full-time employees are eligible for dental insurance on the first of the month following 30 days of employment. Part-time employees are not eligible.



## FLEXIBLE SPENDING & HEALTH SAVINGS ACCOUNTS

The following is a very general overview of these plans. All informational brochures and election forms related to both of these plans should be read thoroughly for you to make an informed decision regarding participation.

### Overview

These Section 125 plans provide an opportunity to set aside part of your pay on a pre-tax basis to:

- Pay for eligible unreimbursed medical, dental, and vision expenses
- Pay for reimbursement of dependent care expenses

### Health Care Flexible Spending Account (HCFSA)

This pre-tax plan is only available when choosing **Health Insurance Option 1** or when medical is waived. Employees may sign up for pre-tax payroll deductions to fund their HCFSA. HCFSA funds are used to pay for unreimbursed medical, dental, and vision expenses for employees, their spouse, and/or dependents. The maximum amount to sign up for is \$3,200 per year per IRS regulations. Employees will receive a debit card with their yearly HCFSA election preloaded on it to pay for eligible expenses. Claim forms may also be submitted. Per IRS regulations, unused funds at the end of the plan year are forfeited.

### Dependent Care Flexible Spending Account (DCFSA)

This plan is available to use with **either Health Insurance Option**. Employees may elect to sign up for pre-tax payroll deductions to pay for dependent care if both you and your spouse are employed either on a part-time or full-time basis. The maximum amount to sign up for is \$5,000 (or \$2,500 for

married employees who file separate tax returns) per year per IRS guidelines. Reimbursement for DCFSA expenses will be done after each Cargas pay period and upon claim submission. Per IRS regulations, unused funds at the end of the plan year are forfeited.

### Health Savings Account (HSA)

Because employees must enroll in a Qualified High-Deductible Health Plan (QHDHP) to qualify for an HSA, this pre-tax plan is only available when choosing Health Insurance Option II. Employees may sign up for pre-tax payroll deductions to fund their HSA. HSA funds are used to pay for unreimbursed medical, dental, and vision expenses for employees, their spouse, and/or dependents. The IRS yearly maximum HSA contribution is based on either employee or family coverage elected under the medical plan. HSA funds accumulate year after year and can be used to pay for future medical expenses regardless of enrollment in a QHDHP.

An HSA is the only triple tax employee benefit available. The contributions you or your employer make are not taxable, any earnings are not taxable and if the funds are used for reimbursement of medical expenses, they are not taxable.

### Eligibility

Full-time employees are eligible for these Section 125 Plans on the first of the month following 30 days of employment. Part-time employees are not eligible.

## LIFE INSURANCE

### Employer-Paid Life Insurance for Employees

This life insurance plan offers one times annual base pay, rounded to the next higher multiple of \$1,000. Additional benefits include Accidental Death, Dismemberment, and Loss of Sight; Accelerated Death Benefit; Seat Belt/Airbag Benefit; and Day Care Benefit. Refer to the materials provided by Cigna for more detailed information about the benefits and eligibility rules associated with our employer-paid life insurance.

### Voluntary Life Insurance for Employee, Spouse, Child(ren)

Employees may purchase additional term life insurance for themselves, and/or spouse and/or child(ren). New hires are eligible to receive up to a specific amount of insurance with no medical questions if coverage is applied for during open enrollment. This is called Guaranteed Issue (GI). The GI is \$100,000 for Cargas employees, \$30,000 for spouses, and \$10,000 for children.

For coverage above the GI amounts, a brief medical questionnaire will need to be completed for review and approval by Cigna. Maximum available coverage is \$500,000 for Cargas employees, \$250,000 for spouses, and \$10,000 for child(ren). Refer to the materials provided by Cigna for more detailed information about voluntary life insurance.

### Eligibility

Full-time employees are eligible for employer-paid life insurance and voluntary life insurance on the first of the month following 30 days of employment. Part-time employees are not eligible.



## IDENTITY THEFT PROTECTION

This is a general overview of the identity theft protection coverage: Allstate Pro and Pro Plus plans. See plan literature for more detailed information. Renewal is December 1 of each year. The Spousal Waiver Provision does not apply to identity theft protection due to the employee paying all contributions for dependent(s) relating to identity theft protection coverage.

### Pro Plan

The Allstate Pro plan includes identity, high-risk transaction, social media, credit/debit card, 401(k) and HSA account, dark web, and TransUnion credit monitoring, as well as lost wallet protection and credit score tracking.

### Pro Plus Plan

Pro Plus is a buy-up plan that includes all of the services the Pro plan offers, as well as access to the Allstate Digital Footprint; additional credit monitoring services with unlimited TransUnion credit reports; and stolen fund, 401(k), and HSA reimbursement,

### Employee Premium

This is a 100% employer-paid benefit for all employees enrolled in the Pro plan. Employees can choose to add dependents or buy up to the Pro Plus plan at additional costs. The payroll deductions (two pay periods per month) are as follows:

### Pro Plan

- Employee: \$0 per pay period
- Employee & Dependent(s): \$3.35 per pay period

### Pro Plus Plan

- Employee: \$1 per pay period
- Employee & Dependent(s): \$4.35 per pay period

The above amounts are deducted on a pre-tax basis.

### Eligibility

Full-time employees are eligible for the identity theft protection benefit on the first of the month following 30 days of employment. Part-time employees are not eligible.

## TIME OFF BENEFITS

### Paid Vacation

An employee's years of service determine the number of weeks of vacation time he/she receives per calendar year.

- 0 through 4 years: 3 weeks or 15 days
- 5 or more years: 4 weeks or 20 days

Vacation is prorated in the year of hire and the year of departure. For example, if you start on October 1, you will work one-quarter of a year and get 3.75 days of vacation in that calendar year.

Employees are able to automatically roll over up to 5 unused vacation days into the next calendar year.

### Sabbatical Leave of Absence with Pay

The sabbatical program is designed to reward tenure and service. Sabbatical provides 4 weeks off at full salary and benefits. It may be combined with other paid time off, but must be 4 consecutive weeks. Sabbatical requests must be submitted 6 months in advance and require management approval. Employees are eligible for a sabbatical after every 7 years of continuous service. Part-time employees are eligible for a prorated sabbatical.

### Paid Holidays

We offer 11 paid holidays per calendar year, 8 when the office will be closed and 3 floating holidays. Employees have the option to celebrate the office holidays on different days with manager approval. New employees hired in the first quarter of the year will receive all 3 floating holidays. New employees hired in the second quarter will receive 2 floating holidays for the calendar year in which they start. New employees hired in the third quarter will receive 1 floating holiday for the calendar year in which they start. During your first full calendar year with the company, you will receive all 3 floating holidays.

### Unpaid Time Off

Unpaid time off is allowed within reason and subject to approval. At a minimum, we comply with all provisions of the Family & Medical Leave Act.

## PAID SHORT-TERM LEAVE

We use Paid Short-Term Leave instead of short-term disability insurance so we can be more flexible and responsive to the needs of all employees and balance our family and personal necessities with the requirements of our company. In a situation where an employee may have an extended period of disability, our intent is for our short-term leave to coordinate with our long-term disability policy, which is effective after 90 days of disability.

### Overview

At a minimum, we comply with the Family Medical Leave Act (FMLA), which holds your position for 12 weeks due to situations that fall under FMLA. FMLA is unpaid leave. Any absences that qualify as FMLA will run concurrently with any paid leave. Examples of life events that typically could fall into Short-Term Leave:

- Sick & Personal Time Off
- Accidents & Illness
- Ill Family Members
- Bereavement
- Maternity Leave
- Paternity Leave
- Adoption Leave

As an employee-owned company, we want you to think and act like an owner and make many decisions using your own good judgment. We understand that you may need time off work due to your own sickness or that of a family member, inpatient or outpatient surgery, maternity leave, paternity leave, adoption leave, bereavement, a personal emergency, or other personal or

family situations. We want to support you by enabling you to take the time off that is needed to deal with what is happening in your life. In some cases, you may decide that you can do some work when you are off. In other cases, you may decide that your situation requires your full attention and you will not do any Cargas work.

Along with guidance from your manager and HR, we will work together to come up with a solution that helps you balance your needs.

The following guidelines are intended to provide a framework for determining the appropriate balance of personal needs and the needs of our company.

### Sick & Personal Time Off

We do not have a set number of paid sick and personal time off days per year. Our policy is to pay these days within reason, upon your manager's approval, and based on the following criteria:

- Your overall productivity relating to your main job responsibilities
- Your overall contributions to the team
- How many sick and personal time off days you have taken during the previous 12-month period

You must notify your manager and Human Resources as soon as possible on the day(s) you will be absent and should include a projected return-to-work time frame. Based upon the nature of the absence, your manager may require you to check in daily. For sickness-related absences in excess of three (3) days, we reserve the right to ask for a physician's statement. Caring for an ill family member can require a single day or multiple days. We encourage employees to coordinate their needs with their manager and HR to ensure our Customer Care core value is met while supporting family needs.



## PAID SHORT-TERM LEAVE (CONT.)

In some cases, your manager may give you a warning for overuse of sick and personal time off or deny payment for the time off. If this happens, your manager will explain to you why sick and personal time off pay is denied or will be in the future and will help to identify areas for improvement so this type of pay may be reinstated. If this happens, you may choose to use paid vacation time for the time off. If this is not an option, the time off will be unpaid.

Managers will email Human Resources if a vacation day or unpaid day is to be used for an employee in lieu of sick and personal time off pay.

### Bereavement

Bereavement is unique to every individual. We do not prescribe a specific number of days for paid bereavement leave. Depending on the location of the deceased, family relationship, and nature of the passing, we trust our employees to be thoughtful in allowing themselves the appropriate time to return to a productive level of work.

### Disabilities: Accidents, Illnesses & Maternity

The disabilities section of the short-term leave guidelines applies to employees who are medically unable to work for a short period of time due to any non-elective condition, injury, or illness that is not work-related. We will generally provide paid short-term leave at full pay for the length of the disability, as defined by a physician with appropriate documentation, up to a maximum of 90 days. This limit coordinates with our company-provided long-term disability insurance program. Accidents and illnesses will vary in

length depending on the nature of the disability. Typically, a maternity-related period of disability will be either 6 or 8 weeks depending on the nature of the delivery. We encourage employees to take the appropriate time needed, but if helpful and you are able, you may engage in work-related activities.

### Parental Leave

Parental leave is also important, and we want to support our mothers, fathers, and other caregivers. Up to 3 weeks of paid leave is available to support the family in adjusting to a new member. This 3 weeks is in addition to the above maternity disability benefits. If additional time is needed, vacation may be utilized. Both Parental Leave time and vacation can be used as flexible hours to return to full-time work. Extenuating circumstances could warrant additional paid time off. It is important to coordinate with your manager, HR, and your team to plan for your absence and return.

### Adoption Leave

In cases of adoption, up to 3 weeks of paid leave is available. The primary caregiver is afforded an additional 3 weeks of paid leave for bonding with the child for a total of 6 weeks. Parental and Adoption leave are intended to be utilized within the first six months after the birth or adoption of the child.

### Eligibility

Full-time employees are immediately eligible for Sick and Personal Time Off and Bereavement. Full-time employees are eligible for Disabilities, Parental, and Adoption leave on the first of the month following 30 days of employment. Part-time employees are not eligible.

## LONG-TERM DISABILITY

### Overview

Long-term disability coverage is provided for illness, accident, or pregnancy. Employees receive 60% of their monthly earnings while disabled, up to a benefit amount of \$10,000 per month, up to age 65 (or Social Security normal retirement age).

### General Provisions

If the employee has been treated for a specific condition within 3 months of enrollment, that condition would not be eligible for long-term disability benefits for 1 year.

Employees and dependents may remain on Cargas health plans while out on disability for up to 3 months. After this time, COBRA will be offered. While on disability leave, the employee must continue to pay the employee portion of health plan costs; otherwise coverage may be terminated.

The employee's own doctor certifies the disability, not an insurance company doctor.

The insurer will withhold payroll taxes on payments and issue a W-2 for all long-term disability payments.

If the disability is covered by a Social Security benefit, the insurance company payment will be reduced by the amount of the Social Security payment. Cargas Systems pays the premium for all eligible employees.



Refer to the materials provided by Cigna for more detailed information about the benefits and eligibility rules associated with our long-term disability policy.

### Eligibility

Full-time employees are eligible for long-term disability on the first of the month following 30 days of employment. Part-time employees are not eligible.

# CAREER ADVANCEMENT

## Career Categories

At Cargas, we want to foster an environment where all team members can grow their careers while helping to move our company forward. Career growth at Cargas is not limited to the traditional career progression through levels in our organization. We want well-rounded team members and leaders, and there are multiple ways individuals can increase their responsibility, impact, and income. Here are a few of the ways you can grow your career at Cargas.

**Expert.** As a business software company, our customers rely on us for deep expertise in a range of topics, including business processes, accounting, specific software products, or specific technologies. Becoming an expert in a specific area is a great way to grow your career. A focus on expanding your skills and responsibilities within your same job title can result in significant increases in responsibilities and income within the same role. Becoming an expert in a specific area can be a highly rewarding career, which offers the opportunity for constant learning and growth.

**Renaissance Person.** Careers don't have to follow a straight line. Lateral moves can expand your knowledge and prepare you for future career opportunities. A great example is spending time in a consulting role and then moving into a sales role or starting on our support team and then becoming a consultant. Look for opportunities to fill gaps in the organization, and at the same time, round out your skills and knowledge. This approach to growing your career can help you become more well-rounded and expand your perspective and knowledge.

**Entrepreneur.** Cargas was founded on a spirit of entrepreneurialism. We have always had a growth mindset, and we have evolved from a single business unit into multiple business units. We are always looking for potential new services we can provide within existing business units or ideas for entirely new business units to help fuel growth. Entrepreneurial people can help develop new offerings for customers or help expand existing offerings into new markets. This type of activity will often end up impacting the organizational structure and opening up brand-new career opportunities where none existed before. Being entrepreneurial within the structure and stability of a larger company can be a great career for certain people and can also fuel our overall company growth.

**Organizational Leader.** Cargas has typical organizational leadership roles and levels to facilitate a well-run, built-to-last company. Leaders at Cargas are primarily tasked with facilitating effective communication, championing our collaborative decision-making process, driving toward making good decisions, working with and developing teams and individuals, maintaining our culture, and driving growth and Shared Success. Typically, people selected for leadership roles are well-rounded individuals who have excelled in a specific role in the company and show the ability to transition from team member to a leadership role. The careers of people in leadership roles often fall into one or more of the categories described previously.

## CAREER ADVANCEMENT (CONT.)

### Charting Your Path

Each employee should take primary responsibility and initiative for exploring career growth opportunities at Cargas. Leadership's role is to support and encourage that effort.

We encourage all team members to maintain an active and ongoing dialogue about career growth with their direct manager and other leaders in our organization, including directors, VPs, and HR. Consider using these discussions to explore:

- The type of future position you are interested in and how being in that position might help move our company forward
- The timing you have in mind and how that lines up with any broader company initiatives that might impact what open positions may be available
- Training and development that would be beneficial to round out your skills

The following is a list of desired attributes of leaders and team members looking to expand their role and impact at Cargas. You don't need to have all of these attributes, but any of these attributes can be a plus in any role.

### Values

You thoroughly understand the Cargas business model, especially our employee ownership, open-book management, and compensation programs. And you thoroughly understand our Cargas culture and how to apply it in real-world situations—you live our core values. You think of “we” before “I” in accepting credit and think of “I” before “we” in accepting responsibility.

### Vision

You identify areas where significant or continuous improvements can be made and communicate that vision effectively to others.

### Communication

You communicate effectively with individuals at various levels of an organization, tailoring the message and level of detail to the individual. And you communicate effectively with peers, work through disagreements, and figure out solutions that work for all involved. You can run meetings and facilitate discussions, drawing out facts and opinions, analyzing advantages and disadvantages, and work toward a consensus and reasonable direction. You're willing to be transparent about your workload, area, processes, successes, and challenges. You're able to take, as well as give, constructive feedback.



## CAREER ADVANCEMENT (CONT.)

### Initiative

You desire to understand our business strategies and direction and can educate team members about our strategy, plans, goals, and metrics in all areas. You continuously strive to learn new things.

You can manage multiple priorities and figure out what needs to be done without being told. You focus not only on solving immediate problems but also on working toward making improvements to avoid similar problems in the future. You build consensus around complex initiatives that involve many different areas and leaders within the company.

You have a results-oriented approach, meaning the ability to adjust plans, processes, and tactics to achieve agreed upon positive outcomes.

### Leadership

All employees can be leaders of initiatives if they want to be. If you're looking to expand your role at Cargas, you can lead a team of smart, motivated, opinionated people toward a common goal. You're open to entertaining a

wide range of opinions and able to synthesize them into actionable plans. You have a balanced approach to allowing time for consensus building and action. You have a proven ability to lead projects or efforts, including managing goals, expectations, budgets, time frames, resource allocation, and problem resolution.

You can stay focused on what's best for the overall team and company, even if it sometimes contradicts what is best for you personally. And you can make decisions under pressure and with incomplete or ambiguous information.

### Persistence

You're willing and able to work through challenging business situations. You understand the path to success is rarely a straight line and adapt to change without allowing it to negatively impact performance.

You keep a long-term view and stay focused on working toward successful long-term outcomes through inevitable ups and downs.





## IN CLOSING

Thank you for taking the time to learn about Cargas! If this booklet has you fired up about our values and the way we work, we hope you'll apply. Even if you're not a match for one of our open positions, we'd love to hear from you. We are always looking for great people to join our team, and creating a vibrant culture is a crucial component of our vision to be Built-to-Last.

If you're new to Cargas, welcome! We are so excited to have you on board. Every person who joins our team has an impact on our company. We can't wait to see what you accomplish during your time here. If you need additional information about our team, benefits, and policies outlined in this booklet, please contact our HR team.



101 North Queen Street, Suite 300, Lancaster, PA 17603

717.560.9928

[info@cargas.com](mailto:info@cargas.com)

[cargas.com](http://cargas.com)

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