



AGM Employee Benefits Summary January 2026 – December 2026

To be eligible for AGM employee benefits, an employee must work 30 or more hours per week.

Healthcare

Healthcare benefits are effective on the first day after the eligible employee has completed 60 days of continuous employment. (Example: If you are hired on March 15, add 60 days to this date for an enrollment window closing date of May 15; thus, your enrollments are effective on June 1.)

Employees' biweekly rates are available at our group rates, outlined below:

Medical

| Aetna (Meritain) | Meritain PPO \$2500 Plan |
|-------------------------|-----------------------------|
| Employee Only | \$56.83 |
| Employee and Spouse | \$277.84 |
| Employee and Child(ren) | \$133.55 |
| Employee and Family | \$251.00 |

Dental

| Delta Dental Plans | DHMO Plan Cost | DPPO Plan Cost |
|-------------------------|-------------------|-------------------|
| Employee Only | \$1.87 | \$5.53 |
| Employee and Spouse | \$3.63 | \$12.31 |
| Employee and Child(ren) | \$3.70 | \$16.04 |
| Employee and Family | \$5.54 | \$23.11 |

Vision

| EyeMed Vision | Plan Cost |
|-------------------------|-----------|
| Employee Only | \$3.60 |
| Employee and Spouse | \$6.84 |
| Employee and Child(ren) | \$7.20 |
| Employee and Family | \$10.58 |

Additional Insurance Coverage(s)

Supplemental Insurance: Employees can purchase supplemental insurance policies through CIGNA for Critical Illness, Hospital Indemnity and Accidental Injury.

Pet Insurance

Insurance benefits, offered by Nationwide, covers dogs, cats, birds and some other exotic animals. Some of the covered benefits for your pet may include allergies, diabetes, cut or bite wounds, infections, heart failure, skin cancer, and more.

Disability Insurance and Life Insurance

The following benefits are company paid:

Life and AD&D (Accidental Death & Dismemberment)

- 1.8x annual salary up to \$420,000.

Short Term Disability

- 2/3 of the employees' weekly earnings up to \$1,500.

Long Term Disability

- 60% of monthly earnings up to \$8,000

Additional life insurance is available for purchase by the employee for themselves, their spouse, and/or their children.



Paid Time Off (PTO)

AGM provides paid time off on an accrual basis. Accrued PTO may be taken after the employee completes their 90-day Introductory Period.

| Service Period | Per Pay Period Accrual | Yearly Accrual |
|----------------|------------------------|----------------|
| 0 – 4 years | 3.08 hrs. | 80 hours |
| 5 – 9 years | 4.62 hrs. | 120 hours |
| 10 - 24 years | 6.15 hrs. | 160 hours |
| 24 years + | 7.69 hrs. | 200 hours |

**Employees in the 0–4-year period are also eligible for 5 days of UPTO per year.*

Paid Holidays

Employees receive eight (8) paid holidays per year as follows:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Day
- Floating Holiday

College Tuition Reimbursement Program (CTR)

To encourage employees' self-development, AGM offers a generous College Tuition Reimbursement (CTR) Program for employees who wish to take courses at an accredited college or university towards earning a certificate or degree. AGM's CTR is unique in that it can be applied to any field of study an employee wishes to pursue. AGM proudly partners with Pima Community College, offering employees the opportunity to enroll in courses without having to pay upfront tuition costs or enrollment fees.

529 College Education Savings Plan

AGM employees have the opportunity to open a 529 Plan through the expert advisors at Retirement Wealth Partners LLC, helping them save for college or save for a family member or friend. AGM generously matches a percentage of employees' contributions in their 529 Plan. Eligible savings that are leftover or unused in a 529 Plan can be rolled over into a Roth IRA, or transferred to a new beneficiary under the right circumstances.

Employee Stock Ownership Plan (ESOP)

AGM is employee-owned and has established an Employee Stock Ownership Plan (ESOP) to enable employees to accumulate stock in AGM. The contributions and expenses associated with the ESOP are fully funded by AGM.



Defined Benefit Pension Plan (DBPP)

In addition to an ESOP, AGM offers a Defined Benefit Pension Plan (DBPP). AGM's DBPP was established to reward employees for long and loyal service. The contributions and expenses associated with the DBPP are fully funded by AGM, and the DBPP is regulated under the federal Employee Retirement Income Security Act (ERISA) of 1974.

401(k) and IRA Retirement Savings Plans

AGM offers its employees the option to contribute to their own retirement through pre-tax or Roth salary deferrals into a 401(k) Plan. With help from the expert investment advisors at Retirement Wealth Partners LLC, AGM employees may roll over their existing 401(k) or IRA accounts into an investment portfolio that better meets their savings goals.

Profit Sharing Bonus Plan

To recognize the contributions that employees make to AGM's financial success and to foster pride and ownership in the company, AGM offers a quarterly Profit-Sharing Bonus Plan to eligible employees. An employee's Profit-Sharing Bonus distribution is determined by the level of AGM's profits, and the employee's earnings in the given quarter.