

OVERVIEW

The Handbook's contents do not create a contract between Nationwide Financial Services Group Inc. and any employee. The policies of this Employee Handbook are presented as guidelines for some of Nationwide's current policies and procedures, and they will be changed and updated by Nationwide Financial Services Group Inc. at its discretion. Nothing in this handbook requires Nationwide to maintain or entitles the employee to any specific procedures, Policies, Benefits, working condition, or privileges of employment. Rather, the employee understands that Nationwide retains sole discretion to modify policies and procedures at any time with or without advance notice and the employee will adhere to Nationwide's policies as periodically established. The personnel guidelines in this handbook supersede and replace all previously published or unpublished policies or guidelines, handbooks, or other publications related to personnel matters. Violations of any of the policies or guidelines may result in disciplinary action up to and including immediate termination. Nationwide Financial Services Group Inc. as your employer reserves this right, if in their sole discretion, disciplinary action and/or termination is warranted.

The information in this handbook should be helpful in familiarizing employees with Nationwide Financial Services Group Inc's worksite policies. The guidelines set fourth in this handbook may not apply to or anticipate every situation or answer every question about employment. Nationwide your worksite must demonstrate flexibility in the administration of guidelines with or without notice when such action is deemed necessary.

As an employee, you are completely free to end your employment at any time you choose, and Nationwide Financial Services Group Inc has the same rights to end employment relationship at anytime.

The employment relationship is at will. This is just good business practice for everyone. If you have any questions about the contents of this handbook or Nationwide's policies and procedures, please feel free to contact your immediate supervisor.

DRUGS AND ALCOHOL IN THE WORKPLACE

The use ,possession, sale , purchase, distribution or being under the influence of illegal drugs, controlled substances or alcohol on the "worksite " employer's property or while otherwise engaged in company business is strictly forbidden and is cause for **immediate termination**. Any employee who exhibits inappropriate behavior that suggest the employee has consumed drugs/or alcohol on duty or on the " worksite " employer's premises, or behavior that is suggestive of an abusive drug or alcohol problem affecting job performance (such as a frequent rate of accidents and /or job performance) may be subject to a test for illegal drugs or abuse of alcohol. Employees in a safety sensitive area may be required to undergo substance abuse or drug testing. If an employee refuses to submit to such testing or if an employee's test is confirmed positive, the employee may be subject to disciplinary action, up to and including immediate discharge.

Any employee who is taking any prescription or over –the –counter drug that might impair safety, performance or any motor functions must advise his or her supervisor before reporting to work under such medication.

DRUG-FREE WORKPLACE

Your "worksite" employer may now have or may establish a drug-free workplace or post-accident drug testing program and you will be required to work under these conditions. All applicants and employees at the location may be blood/or urinalysis screening or other medically recognized test designed to detect the presence of alcohol or controlled drugs. Taking of alcohol and/or drugs test is a condition of continued employment at Nationwide Financial Services Group Inc. You may be asked to undergo random, fitness for duty, return to work, and/or reasonable suspicion alcohol and drug testing. Refusal to take such test when asked or a confirmed positive test result may be grounds for immediate termination.

NEW EMPLOYEES

Many states have introductory periods that are recognized by state law. Florida recognizes a ninety (90) day introductory period. Nationwide Financial Services Group Inc. follows this rule; therefore, all employees are subject to a 90 day introductory period. This provides the employee with an opportunity to learn about the business and serves as an introduction to the job. This policy in no way alters the at-will employment relationship. Employees may be terminated before, during or after this 90-day introductory period.

During the introductory period, supervisors normally conduct performance evaluations after 30, 60, and 90 days of continuous service with the new employee. However, these reviews may be more or less frequent, at management's discretion. These reviews rate you on your ability to handle this job, how cooperative you are, attitude, dependability, and other factors that make you a good and valuable employee.

Upon the successful completion of the introductory period, the starting date for seniority purposes will be your first day of employment. Please remember that your employment remains at-will.

Nationwide Financial Services Group Inc. recognizes a drug-free work environment. Individuals being employed in these locations are possibly subject to pre-employment and post-employment screens for drugs and/ or alcohol. Your continued employment may be subject to the results of those test. Also, some employers utilize pre-employment background checks; similarly, your continued employment may be subject to verification of the information you provided.

EMPLOYEE RECORD CHANGES

Nationwide must maintain current and accurate records of all employee's addresses and telephone numbers in your personnel files. It may become necessary to write or call an employee at home concerning working conditions or schedules. Each employee must inform his/her supervisor or management regarding any changes in address or telephone number. It is also important that you inform us of any change in your family status such as marriage, divorce, or births.

ATTENDANCE & PUNCTUALITY POLICY

Regular attendance and punctuality are required for all employees. If you must be absent for reasons beyond your control, unless the absence is during an approved leave of absence, each employee is expected to notify his/her supervisor prior to the beginning of his/her shift. Preferably 2 hours in advance.

Failure to notify your supervisor prior to the beginning of your shift will result in an unexcused absence. Falsifying the reason for your absence when notifying your supervisor will result in disciplinary action up to and including immediate termination.

Absenteeism or tardiness that is unexcused or excessive in the judgment of your employer will result in disciplinary action and may result in termination. Also you may be required to submit medical documentation upon your return to work after an absence.

HOLIDAYS & VACATIONS

Nationwide Financial Services Group Inc. determines observed holidays and vacation. All questions concerning these areas should be directed to your supervisor.

JURY DUTY

Federal and state laws require that employers provide employees time off to serve as a juror in response to a court summons. Some state laws also require that employees be granted time off when called as a witness in judicial or administrative proceedings. Time off granted for these purposes may or may not be paid depending on the state or local regulations as well as the policy of your employer.

CERTIFICATION, LICENSING, AND OTHER REQUIREMENTS

Where applicable, there may be certification, licensing, and/or testing requirements for the job. These requirements may include, but are not limited to, proof of a valid driver's license. Certification of insurance for your vehicle, If there are any licensing, certification, or testing requirements for the job, the applicant or employee will be informed by Nationwide Financial Services Group Inc.

BACKGROUND AND CREDIT CHECKS

Any information you have submitted through a resume and supporting documents or statements made during an interview must be correct. Any misrepresentation or omission of any information may result in disciplinary action up to and including termination.

Nationwide Financial Services Group Inc. and it's agents may investigate all statements contained in any and all documents, applications and/ or resumes you have provided. A credit and background check may be made on you including but not limited to , consumer credit history, criminal history, driving record, employment, military, education and general public records which will provide information concerning these areas and your character and general reputation. Your former employers, educational institutions, supervisors, co-workers and references may be contacted.

You may obtain a copy of a report, if made, upon written request. Specific laws apply to consumer credit records and Nationwide Financial Services Group Inc. and it's agents will adhere to these laws. Upon submitting an application for employment, you release Nationwide and its representatives from liability for seeking such information and all other persons, corporations or organizations for furnishing such information. If you have any questions concerning consumer credit reports or other background checks, please contact Nationwide Financial Service Group Inc's Human Resource Department.

GROUNDINGS FOR TERMINATION OF EMPLOYMENT

- Defacing, damaging, neglecting, misusing, or unauthorized use of company property records, or other materials.
- Stealing from the company, other employees, suppliers, clients or the like.
- Falsification or fabrication of personnel records, medical records, Florida Maternity Leave Act leave records, worker's compensation forms, work records, other company records or any other form of dishonesty.
- Selling, offering to sell, conveying, possessing, consuming, or being under the influence of drugs or other controlled substances, unless prescribed for you by a physician and needed, while on company property, in company vehicles or in connection with company employment. Please note that you must notify your supervisor if your prescription drug may impair your safety, job performance or the like.
- Consuming or possessing or being under the influence of drugs or alcohol while working or on the company premises.
- Possession of firearms, explosives, knives, or any other weapons on the company property, in vehicles on company property or in connection with company employment.
- Threatening , intimidating, harassing, attempting bodily harm, horseplay, or engaging in physical confrontation with another employee, company representative, vendor, client or visitor on company property, while on company business, at company functions, or in connection with company employment.
- Using profane, threatening, or abusive language toward another employee, company representative, clients, invitee, contractor, subcontractor, etc.
- Disobedience, refusal or failure to obey the VERBAL or written instructions of a supervisor is insubordination are grounds for disciplinary action and/or immediate discharge of employment.
- Gross rudeness to a client, visitor, vendor, supplier, fellow employee, or the like.
- Refusal to work scheduled hours, including holiday's when directed by a supervisor.
- Deliberate avoidance of work, hiding or sleeping during work time.
- Excessive use of telephone for personal matters are grounds for disciplinary action and/or discharge
- Repeated failure to meet production work requirements are grounds for disciplinary action and/or discharge.
- Absenteeism or tardiness will not be tolerated when either reporting to work or reporting back to work from a break or lunch period or leaving work before scheduled time that is unexcused or excessive in the judgment of Nationwide Financial Services Group Inc are grounds for disciplinary action and/or immediate termination.

I _____ acknowledge receipt of my employee handbook for
Nationwide

Financial Services Group Inc. on this (mm/dd/yyyy) _____ - _____ - _____

Signature of
employee _____