

BEING UNITED



WELCOME. YOU'RE A BIG PART OF WHAT WE DO.

TEAM MEMBER GUIDE

UWM[®]
UNITED WHOLESALE MORTGAGE



Welcome! I'm so happy you're with us. While you're spending the workday with your team, I hope that you'll think of United Wholesale Mortgage as your home away from home. Maintaining our work/life balance, we work hard, but have fun, too.

We have a strong sense of purpose: to make dreams come true — helping more people realize the American Dream of homeownership. And we do it by creating an exciting, challenging, and productive work environment founded on these six pillars:

- Our people are our greatest asset
- Service is everyone's responsibility
- We are relationship-driven, not transaction-driven
- We are thumb pointers, not finger pointers
- Continuous improvement is essential for long-term success
- Our path is paved with fun and friendship

Because of our many talented and dedicated people — which includes you — we have built what I believe is the best team in the industry. I look forward to having you on board and am committed to helping you grow and realize your potential.

Please accept my personal best wishes for your success and happiness here at United Wholesale Mortgage. You are always welcome to reach out to me with comments, suggestions or just to say hello.

A handwritten signature in blue ink, appearing to read "Mat Ishbia".

Mat Ishbia
President/CEO
mishbia@uwm.com
x3794

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BEING VALUED

Your safety and well-being are of the utmost importance to us. That's why we offer some basic, but valuable, protections. Some that the government requires; others that we believe are just sound policies to have in place.

BEING YOUNITED MEANS BEING VALUED.





1-1. INTRODUCTION TO GUIDE AND EMPLOYMENT AT-WILL

This Team Member Guide (“Guide”) is effective October 23rd, 2023, and supersedes all prior team member handbooks. It was created to help answer a variety of questions regarding your employment with United Wholesale Mortgage, LLC (“United Wholesale Mortgage”, “UWM”, or the “Company”). Please take the time to read it. The information contained in this Guide is being provided to help you achieve success here at UWM.

Some of our most important policies and guidelines are located on the pages to follow, but this isn’t all of them. Many matters covered by this Guide, such as fringe benefits, are described in plan documents, or in separate policies and procedures. If there is a discrepancy between this Guide and an official document (such as a plan document), the official document will control. Additionally, where federal, state, or local law provides greater benefits or conflicts with this Guide, the applicable law applies.

This Guide is not a contract of employment. UWM adheres to the policy of at-will employment, which permits UWM or the team member to terminate the employment relationship at any time, for any reason, with or without cause or notice.

UWM may, at any time, in our sole discretion, modify or vary from anything stated in this Guide, with or without notice, except for the rights of the parties to terminate employment at-will, which may only be modified by an express written agreement signed by the team member and the Chief Executive Officer.

If you need further guidance, please visit askTMS.uwm.com. You can also ask your leader or Team Member Services if you have any questions. Both will be happy to help you!

1-2. EQUAL EMPLOYMENT OPPORTUNITY STATEMENT AND NON-DISCRIMINATION

UWM is an equal opportunity employer. We strictly prohibit discrimination on the basis of race, color, religion, sex (including gender identity, sexual orientation, and pregnancy), national origin, age, disability, genetic information, height, weight, marital or familial status, military or veteran status, and any other characteristic protected by applicable federal, state, or local laws. Our leadership team is dedicated to this policy with respect to recruitment, hiring, placement, promotion, transfer, training, compensation, benefits, team member activities and general treatment during employment. Any team member who violates this policy will be subject to disciplinary action, up to and including employment separation.



If you have any questions or concerns about equal employment opportunities in the workplace, please reach out to your leader, Team Member Services or visit askTMS.uwm.com. You may also contact our ethics hotline at 833.380.0004 or reports@lighthouse-services.com (please include the company name). Questions or concerns about equal employment opportunity will be promptly investigated. Confidentiality will be protected to the extent practicable and consistent with UWM's business interests. UWM will take corrective and other action, depending on the outcome of the investigation.

UWM prohibits retaliation against any individual who in good faith reports a violation of this policy, or who participates in an investigation of such a complaint. If you believe that someone has retaliated against you or another team member, you should promptly report the matter using one of the methods stated above.

1-3. DISABILITY ACCOMMODATIONS

UWM complies with all applicable provisions of the American with Disabilities Act and the ADA Amendments Act (collectively, the "ADA"), as well as Michigan's Persons with Disabilities Civil Rights Act. It is UWM's policy not to discriminate against any qualified team members or applicants with regard to any terms and conditions of employment because of such individuals' disabilities or perceived disabilities so long as the individuals can perform the essential functions of the job.

UWM will provide reasonable accommodations to a qualified individual with a disability, as defined by the ADA, who has made UWM aware of his or her need for an accommodation, provided that such accommodation does not constitute an undue hardship on UWM.

If you have a disability and are in need of an accommodation, contact Team Member Services to engage in the interactive process and also provide a written request for an accommodation to Team Member Services as soon as possible (but no later than 182 days of the date you know or reasonably should know that an accommodation is needed).

1-4. NON-HARASSMENT (INCLUDING SEXUAL HARASSMENT)

UWM prohibits harassment and intimidation of any kind. Any unwelcome conduct based on a person's legally protected status that unreasonably interferes with a team member's performance, or that creates an intimidating, hostile or offensive work environment will not be tolerated. UWM's strict prohibition against harassment includes harassment on the basis of any legally protected status, including race, color, religion, gender, national origin, age, disability, genetic information, height, weight, marital or familial status, as well as sexual harassment, which is explained further below.

Unwelcome sexual advances, requests for sexual favors, and other physical, verbal, or visual conduct based on sex constitute harassment when:

- Acquiescence or submission to such conduct is an explicit or implicit term or condition of employment
- An individual's acquiescence in, submission to or rejection of such conduct becomes the basis for employment decisions affecting that individual
- Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive work environment

Sexual harassment may include, but is not limited to, explicit sexual propositions, sexual innuendo, suggestive comments, sexually oriented kidding or teasing, practical jokes, jokes about gender-specific traits, foul or obscene language or gestures, display of foul or obscene printed or visual material, and physical contact such as patting, pinching or brushing against another's body.

If you feel that you have been subject to or witnessed conduct that violates this policy, please immediately report the matter to your leader or Team Member Services. You may also report the conduct to our confidential hotline at 833.380.0004 or reports@lighthouse-services.com.

A report of harassment will be promptly investigated, and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including employment separation.

Confidentiality will be protected to the extent practicable and consistent with UWM's business interests. UWM prohibits retaliation against individuals who in good faith report harassment to UWM or who cooperate in the investigation of such reports in accordance with this policy.

1-5. DRUG-FREE AND ALCOHOL-FREE WORKPLACE

UWM recognizes the importance of maintaining a safe, efficient work environment for its team members. Team Members working under the influence of alcohol or drugs present a safety hazard to themselves, other team members, and the general public. For this reason, reporting to work or for Company business, or otherwise being on Company property, including parking lots and Company-leased vehicles, under the influence of alcohol, illegal drugs or legally prescribed drugs not being used as prescribed, is strictly prohibited. In alignment with our expectations of a drug-free work environment, all new team members are required to complete a pre-employment drug screen. The following are strictly prohibited and may result in disciplinary action, up to and including termination:

- Reporting to work or working under the influence of alcohol, drugs, or controlled substances.
- The use, possession, distribution, dispensing, manufacturing, or trafficking of alcohol, drugs, or controlled substances.
- The use of property, equipment, or the team member's position within the Company to make or traffic alcohol, drugs, or controlled substances.
- The use, possession, or trafficking of illegal drugs off the work site by a team member.

These activities are prohibited on Company-owned or leased property, when driving Company-owned or leased vehicles, or during working hours or while on the property of any customer during working hours while conducting business or representing the Company.

Legal consumption of alcohol as explicitly permitted at Company-sponsored functions is permitted in moderation provided such use does not result in a team member being under the influence of alcohol.

The Company may require breath, hair, urine, saliva, or blood testing of any team member in any of the following situations, in accordance with applicable state law:

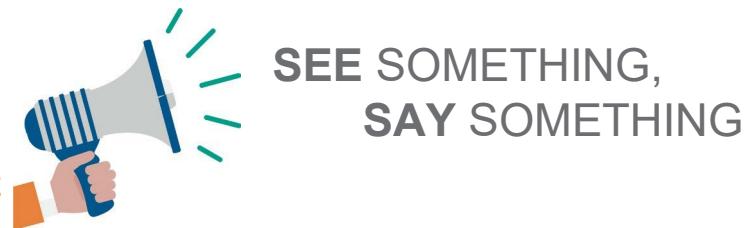
- Reasonable Suspicion: A team member whose behavior or appearance gives rise to a reasonable suspicion of substance or alcohol abuse will be tested as set forth in this Policy. Such a suspicion may arise from these or other observations:
 - a. Unexplained deterioration in job performance, attitude, or personal appearance.
 - b. An abnormal physical impairment such as slurring speech, inability to stand, or other evidence of impairment.
 - c. A smell of alcohol on the team member's breath or the odor of illegal drugs on the team member's breath or clothing.
 - d. Unexplained erratic behavior, confusion, poor coordination, slow reaction, or depression.
 - e. Involvement in a work site accident or near miss.
 - f. Involvement in an accident with a vehicle being used for Company business.
 - g. Excessive or unexplained tardiness or absenteeism.

Team members required to be tested for controlled substances and/or alcohol as set forth in this Policy shall be sent for testing to a facility designated by the Company. If testing yields a positive result for any tested illegal substance or confirms that the team member is under the influence of alcohol or legal drugs, the team member will be subject to disciplinary action, up to and including the withdrawal of any employment offer or discharge. Team members will not be tested for the use of marijuana under this Policy.

No alcohol or substance testing will be done without the written consent of the applicant or team member. However, an applicant or team member who refuses to submit to a test under any of the circumstances described above or attempts to defeat the test or improperly alters its results will be subject to discharge or a withdrawal of any offer.

Team members will be notified if they test positive under this Policy. However, all alcohol and substance test results are strictly confidential and will not be disclosed outside the Company without the applicant or team member's written authorization or pursuant to governmental agency review or a court order or subpoena or as necessary in any legal proceeding (e.g., an unemployment compensation hearing).

Failure to adhere to any part of this Policy may result in disciplinary action, up to and including termination or withdrawal of any employment offer.



1-6. WORKPLACE VIOLENCE

Prohibited Conduct:

Hostile and threatening language or any other acts of violence toward or by any team member will not be tolerated. A threat includes any verbal, written, or physical harassment or abuse, any attempt at intimidating or instilling fear in others, menacing gestures, flashing of weapons, stalking or any other hostile, injurious, or destructive action undertaken for the purpose of domination or intimidation.

To the extent permitted by law, team members and visitors are prohibited from carrying weapons of any kind onto UWM premises.

Procedures for Reporting a Threat:

If you feel that you have been subjected to conduct or witnessed conduct that violates this policy, please immediately report the matter to your leader or Team Member Services. You may also report the conduct to our ethics hotline at 833.380.0004 or reports@lighthouse-services.com.

Maintaining a safe workplace is everyone's responsibility. All potentially dangerous situations, including threats by co-workers, should be reported immediately to any member of leadership with whom you feel comfortable and/or our Security team. Reports of threats may be kept confidential to the extent maintaining confidentiality does not impede our ability to investigate and respond to the complaints. All threats will be promptly investigated. No team member will be subjected to retaliation, intimidation, or disciplinary action as a result of reporting a threat in good faith under this policy.

If UWM determines, after an appropriate good faith investigation, that someone has violated this policy, UWM will take appropriate corrective action, up to and including employment separation.

1-7. CONFIDENTIALITY

As a mortgage lender, we possess and handle personal and confidential information about our clients on a daily basis. It is therefore essential that all confidential and proprietary information be kept private, and not be improperly divulged to other team members, clients, family, friends or to the general public. To protect the confidentiality of this information, team members are required to sign confidentiality agreements as a condition of employment with UWM. This agreement outlines and defines what specific information must be kept confidential but should not be construed as prohibiting employees from discussing their wages, benefits or other terms and conditions of employment.



FAILURE TO COMPLY WITH THE STRICT STANDARDS OF CONFIDENTIALITY WILL RESULT IN TEAM MEMBER DISCIPLINE, UP TO AND INCLUDING SEPARATION OF EMPLOYMENT.

You can help assure that confidential information is not accidentally divulged by taking a few simple precautions:

- Keep your desk clear of business-related paperwork at the end of each business day
- Keep all client-related and other potentially sensitive documents in desks or file cabinets
- Maintain files and borrower data on UWM's premises and do not remove such information from UWM premises without prior approval by your leader

UWM has made available locked containers for the accumulation of documents to be shredded. If materials are inadvertently deposited into one of the locked containers, a team member should contact his or her leader for assistance rather than try and retrieve the materials directly.

Pursuant to Section 7 of the National Labor Relations Act, this policy does not restrict team members from engaging in lawful protected concerted activity (e.g., discussions regarding protected subjects such as wages, hours, or conditions of employment).



Time to go over some operational functions — the things you need to know about working here, such as your new-hire experience, working hours, overtime, holidays, expense reports, performance reviews and, oh yeah, did we mention pay schedule?

BEING YOUNITED MEANS BEING INFORMED.





2-1 UNAUTHORIZED PERSONNEL

Unauthorized personnel are not allowed on UWM premises or in UWM vehicles. All guests must be accompanied by an authorized UWM representative or have prior written authorization from Team Member Services, Vendor Relations, or Security to be on UWM premises or in UWM vehicles.

2-2. EXPENSE REPORTS

Team members may be reimbursed for approved UWM business expenses, provided the team member furnishes sufficient documentation. Documentation should include the amount of expense, the receipt, and the business purpose. Expense reimbursement forms are available on UZONE under Tools & Resources.

2-3. BACKGROUND CHECKS

UWM reserves the right to conduct background checks of applicants and current team members as permitted by law, relating to felony convictions and pleas of no contest, unlawful drug use, education, employment history and credit history. For certain positions, a DMV report will also be required.

Any team member who is charged with a felony is required to notify Team Member Services immediately. Such team members may be subject to discipline, up to and including separation from UWM.

2-4. TEAM MEMBER CLASSIFICATIONS

Regular, Full-Time Team Members:



Team members who are regularly scheduled to work a minimum of at least 40 hours per week or an average of 150 hours per month are formally classified as full-time. Such team members may be exempt or non-exempt as defined below. A regular full-time team member is entitled to all UWM benefits listed in this Guide on the first day of the month immediately following completion of 30 continuous days of employment ("Qualification Period").

Regular, Part-Time Team Members:



Team members who are regularly scheduled to work fewer than 40 hours per week are formally classified as part-time. Such team members may be exempt or non-exempt as defined below. Part-time team members are generally not eligible for benefits, unless otherwise required by law.

Temporary Team Members:

Temporary team members are team members hired to work at UWM in a full-time or part-time capacity and may be classified as either exempt or non-exempt. Temporary team members are typically hired in response to a gap in our workforce, to assist with a specific project, or to provide temporary relief due to a regular team member's temporary or permanent absence. Temporary team members generally are not eligible for UWM benefits, unless otherwise required by law.

Summer Team Members:

Summer Team Members are students chosen to participate in a career-related experience with UWM. The purpose of the Summer Team Member program is to contribute to the student's personal and professional development through challenging and interesting work assignments. Summer Team Members may be part-time or full-time and are temporary in nature.

Exempt or Non-Exempt:

This is a legal classification based on job responsibilities established under the Fair Labor Standards Act and applicable state law. Exempt team members receive the same weekly salary regardless of hours worked and are not eligible for overtime pay. Non-exempt team members are eligible for overtime compensation at 1.5 times their regular, straight-time rate of pay for all hours worked in excess of 40 in a single workweek.

2-5. TEAM MEMBER LENGTH OF SERVICE

"Length of service" refers to the time that a team member is continuously employed on a regular, full-time, or regular, part-time basis with UWM. Service begins on the day you become a full-time or part-time team member. Length of service may be used in determining certain team member benefits, such as time-off benefits. Team members will not lose credit for service with UWM provided that their last day of service was within 60 calendar days of reinstatement as an active team member. Team Members must be employed for more than 90 continuous days to be eligible for the reinstatement of credit upon their return.

2-6. EMPLOYMENT RECORDS

A personnel file is kept for each team member. You may periodically review your personnel file by submitting a written request to Team Member Services.

Please keep your personnel file up to date in UKG Pro or by informing Team Member Services of any changes regarding your personal information such as marital status, address, emergency contact and telephone number. It is also important to provide details regarding any specialized training or skills you may acquire, as well as any changes to any required visas. Unreported changes of personal information can affect your withholding tax and benefit coverage.

2-7. WORKING HOURS AND SCHEDULE



UWM is committed to a work/life balance work week to help our team member's balance between work life and home life. UWM is normally open for business from 8:00 AM to 8:00 PM, Monday through Friday. You will be assigned a work schedule and be expected to start and end work according to that schedule. However, to accommodate the needs of our business, we may need to modify individual work schedules on either a short-term or long-term basis. Regular, on-site attendance is an essential function of most positions.

Non-exempt team members who are scheduled for nine hours per day will have an unpaid lunch break. No work may be performed during the lunch break. Non-exempt team members scheduled for less than a nine-hour day may be allowed to take a paid 15-minute break at a time designed by the team member's leader.

On-campus dining options are available for lunch and break periods. Each team member is expected to clean the kitchen/ lounge area after using it. From time to time, notices will be posted regarding cleaning refrigerators and disposing of unclaimed items. It is your responsibility to comply with those notices.

2-8. TIMEKEEPING PROCEDURES

Team members must electronically record their actual time worked for payroll and benefit purposes. Falsifying any time record or tampering with another individual's time record is strictly prohibited. Any team member engaging in such conduct shall be subject to discipline, up to and including employment separation.

It is each team member's responsibility to review his or her time record to certify the accuracy of all time recorded. Any errors in your time record should be reported immediately to your leader.

2-9. OVERTIME

During busy periods, additional work is required from all of us. Your leader is responsible for monitoring business activity and authorizing overtime work as necessary. Reasonable efforts will be made to provide you with adequate advance notice in such situations.

Team members may work overtime only with prior leadership authorization. Team members who work overtime without prior approval may be subject to disciplinary action, up to and including employment separation. However, team members will be paid for all hours worked, regardless of whether the overtime hours were approved in advance. All hours worked, including overtime, must always be recorded.

Any non-exempt team member who works overtime will be compensated at the rate of one and one-half times (1.5) the team member's standard hourly wage for all time worked in excess of forty (40) hours in each workweek, unless otherwise required by law. Exempt team members are not eligible for overtime compensation.

For purposes of calculating overtime for non-exempt team members, the workweek begins at 12AM on Monday and ends at 12AM the following Monday. Overtime pay is based on actual hours worked.

Time paid for but not worked (e.g., PTO and holidays) does not count toward calculating overtime pay.

2-10. TRAVEL TIME FOR NON-EXEMPT TEAM MEMBERS

All business travel time for non-exempt team members will be paid in accordance with applicable state and federal laws.



2-11. PAYCHECKS AND DEDUCTIONS

It is our policy and practice to accurately compensate team members and to do so in compliance with all applicable state and federal laws. You will be paid weekly for all time worked during the immediately preceding weekly pay period. Team members paid in whole or in part on a commission basis will be paid pursuant to the terms and conditions of the commission arrangement.

Your payroll stub itemizes deductions made from your gross earnings. By law, UWM is required to take deductions for Social Security, applicable local, state, and federal taxes, and court-ordered garnishments. Your payroll stub will also distinguish between regular; straight-time and overtime pay.

To ensure you are paid properly and that no improper deductions are made, you should review your pay stubs promptly to identify and report any errors. If you believe there is an error in your pay, or you have received any deduction that you believe to be improper, please alert your leader or Team Member Services in writing immediately so that UWM can address and resolve the matter and take steps to prevent such errors from occurring in the future.

A team member who voluntarily terminates employment or is separated from UWM will be paid on the next regularly scheduled payday for the period in which the separation occurs, unless otherwise required by law.



2-12. DIRECT DEPOSIT

UWM strongly encourages team members to use direct deposit. You can update your account(s) in UKG Pro at any time. Team Member Services will review and approve your account changes.

2-13. SOCIAL SECURITY NUMBER POLICY

UWM maintains Social Security Numbers (“SSN”) of team members and other individuals, including clients, as confidential information. Team members may not knowingly obtain, use, or disclose the SSN of any other team member or individual unless in accordance with this policy.

Records containing SSNs must be kept in a secure environment, such as a locked desk or file cabinet or a password-protected computer. Only authorized personnel may access records containing SSNs for legitimate business purposes. SSNs shall not be unlawfully disclosed. All documents and records containing SSNs will be destroyed through shredding or other appropriate means before disposal. Any team member who obtains, uses, or discloses an SSN for unauthorized purposes or contrary to this policy will be subject to discipline, up to and including employment separation. In addition, UWM will cooperate with government investigations of any person alleged to have obtained, used, or disclosed an SSN for unlawful purposes.

2-14. YOURTIME



At UWM, we don't conduct formal, annual reviews. Instead, we encourage team members and their leaders to discuss job performance on an ongoing basis.

We call it YourTime. Each month, you'll meet one-on-one with your team lead to identify opportunities and build meaningful relationships that will best support your development. We believe this time is beneficial in helping you identify, achieve, and even exceed your personal and professional goals.

2-15. RECORD RETENTION

UWM acknowledges its responsibility to preserve information relating to litigation, audits, and investigations. Failure on the part of team members to follow this policy can result in possible civil and criminal sanctions against UWM and its team members, as well as possible disciplinary action against responsible individuals. Each team member has an obligation to contact Team Member Services to inform them of potential or actual litigation, external audits, investigations, or similar proceedings involving UWM.



Perks. Bennies. Gravy. Call them what you want, but we have some pretty darned good benefits here at our award-winning workplace. It's a big part of how we recognize your hard work, commitment, and dedication.

BEING YOUNITED MEANS BEING REWARDED.





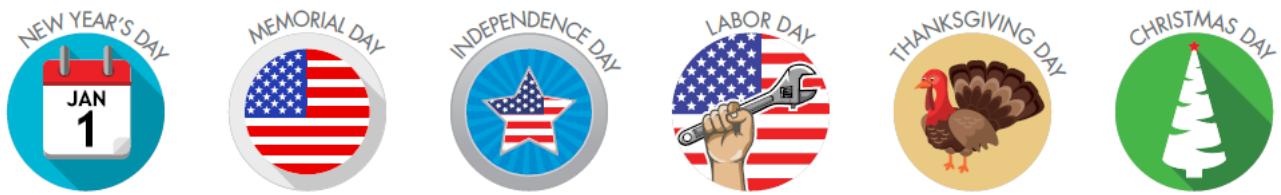
3-1. BENEFITS OVERVIEW

In addition to our award-winning culture and competitive pay, UWM provides a combination of benefits to its eligible team members. The descriptions of our insurance and other plan benefits below highlight aspects of the applicable plans for your general information only. The details of the plans are set forth in the official plan documents, which are available for review upon request to Team Member Services. Additionally, the provisions of the plans, including eligibility and benefits provisions, are summarized in Summary Plan Descriptions ("SPDs") for the plans, which may be revised from time to time. To the extent that the information in this Guide is ambiguous or conflicts with the terms and conditions contained in an official plan document, the official plan document shall govern.

UWM (including the officers and administrators who are responsible for administering the plans) retains full discretionary authority to interpret the terms of the plans, as well as full discretionary authority with regard to administrative matters arising in connection with the plans and all issues concerning benefit terms, eligibility, and entitlement. UWM reserves the right to modify, amend or terminate any benefits at any time and for any reason.

If you have any questions regarding your benefits, please contact Team Member Services.

3-2. HOLIDAYS



When holidays fall or are celebrated on a regular workday, eligible team members will receive one (1) day's pay at their regular straight-time rate for each holiday. If a team member unexpectedly does not report to work the day before or after the paid holiday, they will not receive pay for the holiday. Holidays that fall on a Saturday will be recognized on Friday; holidays that fall on a Sunday will be recognized on Monday. If a holiday falls within an eligible team member's approved vacation period, or within a jury duty or bereavement leave, the eligible team member will be paid for the holiday (at the regular straight-time rate).

3-3. ADOPTION PROGRAM

UWM helps support our team members who are adoptive parents by reimbursing up to \$5,000 of the expenses resulting from the adoption of an eligible child. All full-time, regular team members with at least one year of continuous service at the time of the adoption are eligible. Please contact Team Member Services for additional information regarding this program.

3-4. INSURANCE AND 401(K) PROGRAMS

UWM provides a variety of team member benefit programs designed to assist full-time, regular team members and their eligible dependents in meeting the financial burdens that can result from illness and disability and to help them plan for retirement. The terms and conditions of these benefits are governed by official plan documents, available for your examination from Team Member Services. To the extent any of the information contained in this Guide is inconsistent with the official plan documents, the provisions of the official plan documents apply.

Benefits offered by UWM include the following:

- Health Insurance
- Dental Insurance
- Vision Insurance
- Group Life Insurance
- Short-Term Disability
- Long-Term Disability
- Accident, Hospital, and Critical Illness Insurance
- 401(k)

Policies, carriers, benefits, coverages, provisions, and other features of UWM's benefit programs may be modified, amended, or terminated by UWM, with or without notice.

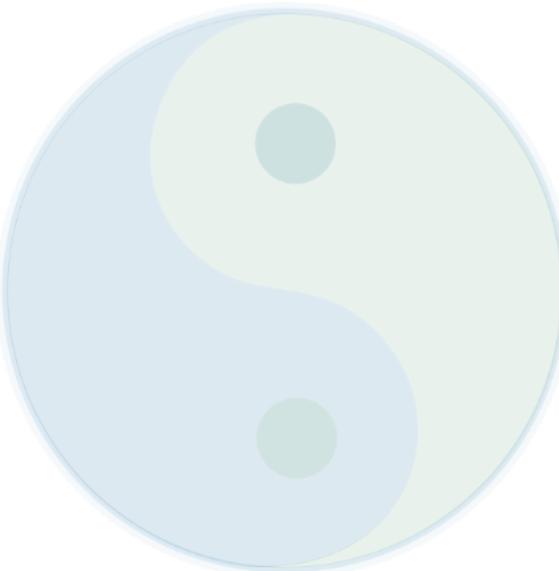
3-5. LACTATION BREAKS

Team members who are nursing are provided with reasonable break time during the workday for up to one year following the birth of a child, as long as such break time does not unduly disrupt operations. UWM will provide a private location. Please advise leadership if you need break time and an area for this purpose. Team members will not be retaliated against for exercising their rights under this policy.

3-6. WORKERS' COMPENSATION

Injuries and illnesses that arise out of and in the course of employment are generally covered by our workers' compensation insurance policy, which is provided at no cost to you. They may include partial wage replacement, and medical and disability benefits.

If you are injured on the job, no matter how slightly, you must immediately report the incident to your leader or Team Member Services. Failure to follow UWM procedures may affect your benefits eligibility.



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BEING BALANCED

Work/life balance that not only lets you be you here, but lets you be you away from here, too. Whether you're relaxing, recharging, or experiencing one of many different life events, take advantage of and enjoy your time away.

BEING YOUNITED MEANS BEING BALANCED.





4-1. PAID TIME OFF

UWM recognizes the importance of providing team members with time for rest and relaxation and encourages you to get this rest by using Paid Time Off (PTO). PTO may also be used to recover from an illness or injury, to handle personal affairs, or as otherwise provided by Michigan's Paid Medical Leave Act (PMLA). All regular, full-time team members and regular, part-time team members, who work at least 25 hours per week, are eligible for PTO upon commencement of employment. Team members must complete the Qualification Period before PTO may be utilized. All PTO for the purposes of rest and relaxation must be approved in advance by your leader.

Pay Schedule:

Salaried Team Members — Receive the team member's regular salary for PTO.

Hourly Team Members — Receive the team member's regular, straight-time rate of pay for each hour of PTO.

SERVICE TIME	AMOUNT
LESS THAN 1 YEAR	80 hours
ON 1 ST ANNIVERSARY	120 hours
ON 2 ND , 3 RD , 4 TH ANNIVERSARY	160 hours
ON 5 TH , 6 TH , 7 TH , 8 TH , 9 TH ANNIVERSARY	176 hours
ON 10 ^{TH+} ANNIVERSARY	192 hours
DURING THE CALENDAR YEAR OF 10 TH ANNIVERSARY	One-time grant of additional 80 PTO hours, which must be used consecutively within the calendar year of 10th anniversary

Be You Here Hours:

All full-time, regular team members receive 16 hours of Be You Here time per calendar year in addition to Paid Time Off (PTO) and UWM's regular holidays. These Be You Here hours allow team members to have a paid time off for a reason of their choosing such as religious observances or celebration of a birthday. The Be You Here hours have the same Qualification Period as our PTO plan and must be approved in advance by the team member's leader. Be You Here hours are treated the same as PTO to cover absences from work.

Be You Here hours are available at the beginning of each calendar year and must be taken within that given calendar year. Any team member hired after June 30th will only receive 8 hours of Be You Here time. Team members hired after September 30th will not be eligible for a Be You Here time until the following calendar year.

Recording PTO — Hourly Team Members:

An hourly team member who works fewer than their regularly scheduled hours on a given day will enter the hours missed as PTO for that day. PTO used for PMLA purposes may be taken in one (1) hour increments. If the team member does not have PTO but has Be You Here hours remaining, the team member will enter the hours missed as Be You Here time. An hourly team member who does not have PTO or other paid leave to cover their time off will only be paid for the hours worked. If the team member misses work and does not have PTO or any other approved leave, paid or unpaid, the team leader will note the absence as a potential attendance violation.

Recording PTO — Salaried Team Members:

A salaried team member who misses an entire business day will enter a full scheduled amount of PTO hours for that day. If a salaried team member works a partial day (absent for more than four hours), the missed hours of scheduled work will be entered as PTO for that day. If the team member does not have PTO but has Be You Here hours remaining, the team member will enter the hours missed as Be You Here time. Time off that is taken without prior leadership approval may be documented as a potential attendance violation. The team leader will note the absence as a potential attendance violation if there is no available PTO time or other approved leave.

Insufficient PTO:

Team members who do not have any PTO or other approved leave to cover their time off and who fail to report to work would be considered to have an attendance issue that will be addressed by the team leader. If the issue persists, the team member could be separated from UWM for attendance violations.

PTO Carryover:

PTO should be used within twelve (12) months from the team member's anniversary date on which it was issued. For example, if a team member's anniversary date is March 3, the team member should use any issued PTO before March 3 of the following year.

UWM will rollover up to 40 hours of unused PTO to your next anniversary year. Any additional unused PTO beyond 40 hours will be automatically converted to Pay It Forward points for the purpose of donating to a participating Pay It Forward charity. Please refer to the Pay It Forward program for further details.

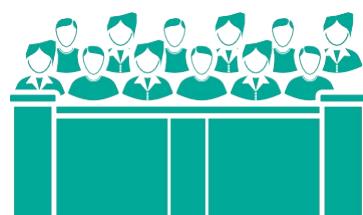
Separation of Employment:

Upon separation of employment, any unused PTO is forfeited.

4-2. VOLUNTEER PAID TIME OFF

Team members receive four (4) hours of Volunteer PTO per calendar year. Volunteer PTO must be preapproved by your leader and your volunteer opportunity must be preapproved by our Community Outreach Ambassador prior to use.

4-3. JURY DUTY LEAVE



UWM recognizes it is the obligation of all U.S. citizens to serve on a jury when summoned to do so. As such, all team members will be allowed time off to perform such civic service. Regular, full-time team members will be paid up to 40 hours in a calendar year at their regular straight-time rate for jury days served. You are expected, however, to provide UWM with proper notice of your request to perform jury duty.

You also are expected to keep leadership informed of the expected length of your service and to report to work for the remaining portion of the day if you are excused by the court early. Salary-exempt employees are eligible for the paid leave provided under this policy, but they will also receive pay for any days they serve as a juror in a workweek in which they actually perform work.

4-4. CRIME VICTIMS AND VICTIM REPRESENTATIVES LEAVE

UWM provides crime victims and victim representatives leave as required by Michigan law. Any team member who is (i) a victim of a crime and subpoenaed (or requested by the prosecuting attorney) to serve as a witness in a judicial proceeding relating to the crime, or (ii) a victim representative as defined by Michigan law and desires to attend court to be present during the testimony of a victim, must notify his or her leader as soon as possible.

Any leave taken under this policy is unpaid; however, salary-exempt team members will receive pay for any days they take leave under this policy in a work day in which they actually perform work.

A team member may use available PTO during the absence in accordance with UWM's PTO policy.

4-5. BEREAVEMENT LEAVE

If you are a full-time or part-time, regular team member and you lose a close relative, you will be allowed paid bereavement leave of up to three days to attend to your obligations and commitments. Eligible team members will receive one (1) day's pay (i.e., eight hours for full-time team members and the actual scheduled hours of work for part-time team members) at their regular straight-time rate for each day of bereavement leave. For the purposes of this policy, a close relative includes a spouse, domestic partner, child/stepchild, parent/stepparent, parent-in-law, sister-in-law, brother-in-law, sibling/stepsibling, grandparent, grandchild, and niece/ nephew. If you lose an uncle, aunt, cousin, you will be allowed paid bereavement leave of up to one (1) day to attend obligations and commitments. Paid leave days may be taken only on regularly scheduled, consecutive workdays following the day of death. You must inform your leader prior to taking bereavement leave. In administering this policy, UWM may require appropriate documentation of the need for leave.

4-6. MILITARY LEAVE



UWM's policy is to comply with the requirements of the Uniformed Services Employment and Reemployment Rights Act ("USERRA") and similar state laws. UWM will not deny employment, reemployment, promotion, or any benefit of employment to an individual because of uniformed services and will not tolerate discrimination or retaliation because of uniformed service. UWM will grant team members military leave to enter active-duty military service or perform other military duty (such as inactive-duty training, reserve obligations or National Guard duty) in accordance with the law.

Team members should notify Team Member Services of any need to leave to perform military-duty obligations, including reserve obligations, as far in advance as possible. Team members are asked to provide a copy of applicable orders, training calendars or similar documentation in a timely manner, if possible, to ensure continued business operations during absences.

4-7. PARENTAL PTO

UWM provides new parents with one week (40 hours) of Parental PTO to provide additional flexibility and time to bond with their new child, adjust to their new family situation and balance their professional obligations. This benefit is available to full-time, regular team members with at least one year of continuous employment at the time of birth or adoption. Parental PTO must be used within 12 months of the birth or adoption.

4-8. MATERNITY LEAVE

New mothers will receive up to eight (8) weeks of salary continuance (combined short-term disability benefits and paid maternity leave) for time off related to pregnancy, childbirth, or related medical conditions, plus one week of Parental Leave PTO. This Maternity Leave PTO benefit is available to full-time, regular team members with at least one year of continuous employment at the time of birth. Leave time must be taken consecutively.

UWM fully recognizes eligible team members' rights and responsibilities under the Family and Medical Leave Act ("FMLA"), applicable state and local family leave laws and the Americans with Disabilities Act. This leave runs concurrently with the FMLA and is to be used in conjunction with UWM's short-term disability insurance plan.



4-9. FAMILY AND MEDICAL LEAVE

UWM's Family and Medical Leave policy is intended to comply with, but not exceed, the requirements of the Family and Medical Leave Act ("FMLA"). In the event this policy is ambiguous or conflicts with the FMLA, the FMLA and its corresponding regulations shall apply.



General Eligibility:

To be eligible for FMLA leave under this policy, a team member must have worked at UWM for at least 12 months and must have worked at least 1,250 hours during the 12-month period prior to the date of leave. Eligibility will be determined as of the date the FMLA leave commences. Any team members who work at a site at which fewer than 50 team members are employed within a 75-mile radius are not eligible for leave under this policy. When a request for FMLA is made, UWM will advise the team member of his or her eligibility, as well as rights and responsibilities.

TYPES AND DURATION OF FMLA LEAVE:

A. Bonding Leave; Serious Health Condition Leave; Leave to Care for a Family Member with a Serious Health Condition; Active-Duty Leave

An eligible team member may take up to 12 weeks of unpaid leave during a rolling 12-month period (measured backward from the date a team member uses any FMLA leave) for the following reasons:

1. The birth of the team member's child and to bond with the child; or for placement through adoption or foster care and to bond with the newly placed child. Such leave must be concluded no later than 12 months after the birth or placement of the child with the team member
2. To care for an immediate family member (spouse, parent, child under 18 years old, or a child 18 and over who is incapable of self-care due to a disability) with a serious health condition
3. A serious health condition which renders the team member unable to perform the functions of his or her job
4. Qualifying exigency due to a team member's spouse, son, or daughter (of any age) or parent, who is serving in any branch of the United States military (including the National Guard or Reserves), has been deployed or called to active duty in a foreign country ("Active-Duty Leave").

B. Military Caregiver Leave

A team member may also be eligible for Military Caregiver Leave to care for a spouse, son, or daughter (of any age), parent or next of kin who is: (1) a current member of the Armed Forces, including the National Guard or Reserves, and who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness incurred in the line of duty (or for a pre-existing injury or illness aggravated in the line of duty) and that renders the servicemember medically unfit to perform the duties of his or her office, grade, rank or rating; or (2) a veteran who was a member of any branch of the Armed Forces, including the National Guard or Reserves, and who is undergoing medical treatment, recuperation or therapy for a serious injury or illness that occurred in the line of duty (or for a pre-existing injury or illness which was aggravated in the line of duty) at any time within five years preceding the treatment, recuperation or therapy. A covered veteran incurs a serious illness or injury for purposes of this policy when one of the following occurs:

1. The injury or illness makes the servicemember medically unfit to perform the duties of his or her office, grade, rank, or rating.
2. The injury or illness causes the servicemember to have a VA Service Disability Rating at 50% or greater.
3. The injury or illness is a mental or physical condition that substantially impairs the servicemember's ability to obtain gainful employment.
4. The VA enrolls the servicemember in the Department of Veteran Affairs Program of Comprehensive Assistance for Family Caregivers.

Eligible team members are entitled to a total of 26 weeks of unpaid Military Caregiver Leave during a single 12-month period. This single 12-month period begins on the first day an eligible team member takes Military Caregiver Leave (as long as it is within five years of the covered servicemember's active duty) and ends 12 months after that date. Military Caregiver Leave applies on a per-covered servicemember, per-injury basis, so a team member may be eligible to take more than one 26-week period of Military Caregiver Leave, but no more than 26 weeks may be taken during any one 12-month period.

An eligible team member is entitled to a combined total of 26 workweeks of leave for all FMLA qualifying reasons during the single 12-month period described above. For example, if a team member takes 10 weeks of FMLA leave due to his or her own serious health condition, the team member may take only 16 weeks of Military Caregiver Leave during that same 12-month period.

DEFINITIONS:

A. A "serious health condition" as referred to in this policy means an illness, injury, impairment, or physical or mental condition that involves:

1. In-patient care (e.g., an overnight stay) in a hospital or other medical care facility (including any period of incapacity or any subsequent treatment in connection with such in-patient care).
2. A period of incapacity of more than three consecutive full calendar days, and any subsequent treatment or period of incapacity relating to the same condition that also involves: (i) treatment two or more times by a health care provider or under the supervision of a health care provider, the first being within seven days of the onset of the incapacity and the second being within 30 days of the start of the incapacity; or (ii) treatment by a health care provider on at least one occasion within seven days of the start of the incapacity that results in a regimen of continuing treatment under the supervision of a health care provider.

3. Any period of incapacity or treatment due to pregnancy or for prenatal care.
4. Any period of incapacity or treatment due to a chronic serious health condition requiring periodic visits of at least twice a year for treatment by a health care provider.
5. A period of incapacity or treatment which is permanent or long-term due to a condition in which treatment may not be effective, during which the team member (or family member) must be under the continuing supervision of, but need not be receiving active treatment by, a health care provider.
6. Any period of absence to receive multiple treatments by a health care provider or under the supervision of a health care provider, either for restorative surgery after an accident or other injury, or for a condition that will likely result in a period of incapacity of more than three consecutive calendar days in the absence of medical intervention or treatment.

B. A “qualifying exigency” referenced above under “Active-Duty Leave” refers to the following circumstances:

1. Short-notice deployment: to address issues arising when the notification of a call or order to active duty is seven days or fewer.
2. Military events and related activities: to attend official military events or family assistance programs or briefings.
3. Childcare and school activities: for qualifying childcare and school-related reasons for a child, legal ward, or stepchild of a covered military member.
4. Care of the covered military member’s parent if the parent is incapable of self-care.
5. Financial and legal arrangements: to make or update financial or legal affairs to address the absence of a covered military member.
6. Counseling: to attend counseling provided by someone other than a health care provider for oneself, for the covered military member, or for the child, legal ward, or stepchild of the covered military member.
7. Rest and recuperation: to spend up to 15 calendar days for each period in which a covered military member is on a short-term rest leave during a period of deployment.
8. Post-deployment activities: to attend official ceremonies or programs sponsored by the military for up to 90 days after a covered military member’s active duty terminates, or to address issues arising from the death of a covered military member while on active duty.

When Spouses Work Together:

If both spouses are employed by UWM and are eligible for leave under this policy, they are eligible for a combined total of 12 weeks of leave within the applicable 12-month period when the leave is due to the birth or placement of a child or to care for a parent who has a serious health condition, or a combined total of 26 weeks within the applicable 12-month period when the leave is due to the birth or placement of a child or to care for a parent who has a serious health condition and for Military Caregiver Leave. However, in no event shall the spouses take more than a combined total of 12 weeks of leave within the applicable 12-month period for the birth or placement of a child or to care for a parent who has a serious health condition.

Notice of Need for FMLA Leave:

A team member who seeks to take FMLA must follow UWM's normal call-in policies and notify his or her leader, as he/she would normally notify for an absence. Failure to adhere to UWM's standard call-in procedures as set forth in its Punctuality and Attendance Policy may result in disciplinary action, as with any other type of leave.

If FMLA applies (or is believed to possibly apply), the team member will be required to contact Team Member Services to complete a request for leave. The team member will be required to fill out prescribed forms requesting leave.

To avoid a delay in FMLA protection, the team member must give notice as soon as possible and practicable under the circumstances of enough facts to advise his or her leader or Team Member Services that FMLA may apply. Team members are always required to give notice as soon as practicable and possible, but, except for instances of Active-Duty Leave, a team member is not required to provide more than 30 days' advance notice.

If a team member fails to give the required notice with no reasonable excuse, FMLA coverage may be delayed for a period of time. This can result in disciplinary action for absences taken prior to FMLA coverage commencing.

Team members should make every reasonable effort to schedule foreseeable medical treatments so as not to disrupt UWM's ongoing operations.

Substitution of Paid Leave for Unpaid FMLA Leave:

Team members must concurrently exhaust any short-term disability benefits, workers' compensation benefits, available PTO, or any other form of applicable paid leave for FMLA leave. All substituted paid leave that is being concurrently exhausted will be counted against an eligible team member's FMLA leave entitlement.

Intermittent FMLA Leave:

Intermittent or reduced schedule leave is leave at varying times for the same qualifying condition. Intermittent leave or reduced schedule leave may be available if the need for leave is due to a team member's serious health condition or a team member's immediate family member's serious health condition, and when the need for intermittent or reduced schedule leave is certified by a health care provider. Intermittent or reduced schedule leave is not available for the birth or placement of a child for adoption or foster care. Military Caregiver Leave may be taken intermittently or on a reduced leave schedule when medically necessary.

Active-Duty Leave may also be taken on an intermittent or reduced leave schedule.

Team members who take foreseeable intermittent or reduced schedule leave must attempt to schedule their intermittent or reduced schedule leaves so as not to disrupt the operations of UWM, and in some instances, UWM may require team members taking foreseeable intermittent or reduced schedule leaves to transfer temporarily to an alternate position for which the team member is qualified and which better accommodates the team member's leave schedule. Pay and shifts would not be affected by a change to an alternate position. Time worked in the alternate position would not count toward the team member's FMLA leave entitlement.

Team members taking unforeseeable intermittent or reduced schedule leaves must follow UWM's standard call-in procedures, absent unusual circumstances.

Documentation Supporting FMLA Leave:



A team member requesting leave for a serious health condition must provide a completed FMLA Certification of Health Care Provider form supporting the need for the leave. A request for reasonable documentation of family relationship verifying the legitimacy of a request for FMLA leave may also be required.

The team member will have 15 days in which to return a completed certification form following UWM's request for the certification. If the team member fails to provide timely certification after being required to do so, covered leave may be delayed moving forward until the certification form is finally submitted.

Absences counted against the team member for a late certification will not be reversed absent exceptional circumstances. If a team member never returns the completed certification form, FMLA will be denied, and the absences will be unprotected. If the certification form is incomplete or insufficient, a team member will be given written notification of the information needed and must provide the necessary information within seven days.

In some circumstances, a second opinion related to the health condition may be required, at UWM's expense. If the original certification and the second opinion differ, a third opinion, at UWM's expense, may be required. The opinion of the third health care provider, which UWM and the team member jointly select, will be the final and binding decision.

A request for Active-Duty Leave must be supported by the Certification of Qualifying Exigency for Military Family Leave form, as well as appropriate documentation, including the covered military member's active-duty orders.

A request for Military Caregiver Leave must be supported by the Certification for Serious Injury or Illness of Covered Servicemember form or the Certification for Serious Injury or Illness of a Veteran for Military Caregiver Leave form, as well as any necessary supporting documentation.

Providing false information to UWM in an attempt to obtain FMLA leave will result in no FMLA protection, and it may also constitute a policy violation, resulting in disciplinary action, up to and including employment separation.

Once UWM has received a complete and sufficient certification form from the team member, UWM will advise the team member whether he or she has been approved or denied FMLA and, if possible, will advise how much FMLA will be used.

Recertification:

In the following circumstances, UWM may, in its sole discretion, require recertification of the qualifying reason for FMLA: (1) where the team member needs more leave than the original certification justified; (2) where circumstances and facts cast doubt on the team member's need for FMLA; or (3) when the need for FMLA extends beyond six calendar months. In these situations, the team member will have 15 days in which to provide a completed recertification form.

Restoration to Position and Benefits:

Healthcare benefits will be maintained while a team member is on FMLA, subject to the payment of premiums explained below. All other benefits will be maintained similarly to others on similar forms of leave, depending on whether the FMLA leave is paid or unpaid. Team members on paid FMLA (because they are concurrently exhausting a paid leave benefit) will continue to have their premium payments deducted from their paychecks as if they were on non-FMLA paid leave. Team members on an unpaid FMLA leave (for which no paid leave is substituted or after all paid leave has been exhausted) will need to maintain the benefits they were issued or otherwise accrued prior to commencement of the leave by making premium payments. If the payment is not received on the due date or thereafter, UWM will provide the team member written notice of non-payment and provide 15 days to make the payment. If the payment is not made within the 15-day window, and at least 30 days have passed from the due date, then coverage under the benefit plan will lapse, retroactively to the original due date.

Team members will be reinstated to the position they would have held had they not taken FMLA leave, or an equivalent position in terms of pay, benefits, and other employment terms and conditions. Generally, this means team members returning from FMLA leave within 12 weeks will be returned to the job position they held when they went on leave, or a substantially similar one. If the team member would have lost his or her position even if the leave had not been taken, then there exists no reinstatement right. For example, if the team member's position is eliminated because of a reduction in force, then no reinstatement right exists.

If an eligible team member fails to pay his or her portion of the required premium payments for benefit coverage, and UWM elects to make payment on the team member's portion of premium payments to keep benefit coverage in effect during a period of paid or unpaid FMLA leave for healthcare benefits, and/ or a period of unpaid FMLA leave for other benefits, UWM may recover the amount of the premium payment from the team member, regardless of whether the team member returns to work. UWM may recover its own share of the premiums paid for maintaining a team member's healthcare benefit coverage during any period of unpaid FMLA leave if the team member fails to return from leave after entitlement has expired, provided the team member's failure to return to work (for a reason other than the continuation, recurrence, or onset of a serious health condition) was unrelated to the qualifying reason the team member took FMLA leave.

Return to Work:

FMLA leave must be used for its intended purpose. If the qualifying reason for taking leave ends, then the team member must contact Team Member Services and make arrangements to return to work. Team members on FMLA leave must periodically inform Team Member Services of their status and intent to return to work while on FMLA leave. Team members returning from FMLA leave must be able to assume all of the essential functions of their jobs upon return. UWM will provide time for the team member to learn of any changes or new technology implementations. As a condition to restoring a team member whose leave was based on the team member's own serious health condition, the team member must provide certification from the team member's healthcare provider stating that the team member is able to resume work. This return-to-work statement is required for all serious health conditions unless the team member has previously provided one for that condition within the past year. If safety issues exist, UWM may require a return-to-work statement every 30 days.

Failure to Return From Leave:

Unless required otherwise by law, a team member granted a leave of absence under these provisions who fails to return to work upon expiration of the leave will no longer have protected absences. Further absences would count against the team member in accordance with UWM's Punctuality and Attendance Policy.

Key Employees:

A team member who qualifies as a "key employee" may be denied restoration of employment after a period of FMLA leave if holding the team member's position would cause grievous economy injury to UWM. A "key employee" is a team member who is salaried and is among the highest paid 10% of the work force within 75 miles of the place where the team member reports to work. Upon requesting FMLA leave, a team member will be notified by UWM of his or her status as a "key employee" if there is a possibility that reinstatement may be denied after leave.

4-10. UNPAID PERSONAL LEAVE

If a team member has exhausted all leaves provided by the Company and required by law, UWM, in its sole discretion, may grant the team member an unpaid personal leave of absence. Unpaid personal leave must be requested in writing at least two (2) weeks before the anticipated start of the leave. The request must be submitted to Team Member Services and indicate the reason(s) for the leave and the anticipated beginning and ending dates of the leave.

4-11. MEDICAL CERTIFICATION

If you must miss work for medical reasons, you must inform your leader prior to the start of your workday, stating that you are ill or injured. For a leave of absence not requiring medical certification (see below), this is to be done every day the team member is unable to work. Failure to do so may result in disciplinary action, up to and including employment separation.

A team member who is absent from work for an injury or illness exceeding three continuous workdays must provide Team Member Services with a medical statement signed by the team member's healthcare provider, which certifies the team member is unable to report to work due to an injury or illness. The statement must also include an estimate of when the team member will be able to return to work.

Upon returning to work following an injury or illness exceeding three continuous days, the team member must furnish to Team Member Services a return-to-duty statement from the team member's healthcare provider. The statement must indicate that the team member has been released to return to work and must also specify any physical or other limitation on the team member's ability to perform his or her regular or other duties, as well as the duration of those limitations. If the team member does not provide a return-to-duty statement upon returning to work, then reinstatement may be delayed until the team member submits a statement. If the team member fails to submit a statement within a reasonable period of time from UWM's request, the team member may be disciplined, up to and including employment separation.

A UWM representative may contact the team member's healthcare provider to clarify and authenticate the medical certification of leave or return-to-work statement, subject to any applicable provisions of the Family and Medical Leave Act (FMLA) or the Americans with Disabilities Act (ADA).



BEING
HERE

Be you here. You'll see that a lot around our building. Because we believe what makes us different, makes us better. So be quirky. Be serious. Be spontaneous. Be you. Oh, and here are just a few other things to be mindful of while you're here.

BEING YOUNITED MEANS BEING HERE.





5-1. WORKPLACE CONDUCT

UWM is committed to maintaining a positive work environment. Each team member plays a role in fostering this environment. A team member who engages in unprofessional, unreasonable, or illegal conduct will be subject to discipline, up to and including employment separation.

The following is a non-exhaustive list of unacceptable conduct:

1. Obtaining employment on the basis of intentionally false or misleading information.
2. Stealing or defacing UWM property or another team member's property.
3. Unauthorized use or disclosure of confidential information or intellectual property belonging to UWM as defined by the confidentiality provisions in your employment agreement.
4. Completing another team member's time records.
5. Sleeping, or assuming a position consistent with sleep during work time or in a working area.
6. Habitual lateness or unexcused absences.
7. Gambling on UWM property.
8. Willful or careless destruction or damage to UWM assets or to the equipment or possessions of another team member.
9. Wasting work materials.
10. Performing work of a personal nature during working time or in working areas.
11. Unsatisfactory job performance.
12. Violation of safety rules and policies.
13. Violation of any of the policies set forth in this Guide, including, but not limited to, the Non-Harassment (Including Sexual Harassment) Policy, the Non-Discrimination Policy, the Drug- and Alcohol-Free Workplace Policy, the Workplace Violence Policy, the Punctuality and Attendance Policy, the Solicitation and Distribution Policy and the Use of Electronic Systems Policy.

All team members are employed at-will and UWM will impose disciplinary action on a case-by-case basis. UWM may utilize progressive discipline but reserves the right to skip any and all steps in progressive discipline and proceed to immediate employment separation at any time, for any reason.

5-2. ACCEPTANCE OF GIFTS

General Rule:

UWM is committed to the highest ethical standards and desires to avoid the appearance of impropriety. As a general rule, team members should not accept gifts from persons or entities that deal with UWM if the gift might reasonably be perceived to influence the team member's decisions or actions.

Gifts from Vendors:

Team members may not accept gifts from any person or entity that may transact or may seek to transact business with UWM unless such gifts are either: (i) valued at \$250 or less or (ii) customary under the circumstances as determined by the Chief Legal Officer.

Team members may not accept gifts of cash or cash equivalents from any such person or entity, regardless of the amount, at any time. Normal business courtesies, such as allowing a vendor to pay for a business meal or local entertainment, are permitted, as long as they are not excessive in frequency or amount and do not otherwise create the appearance of impropriety.

If a gift from a vendor prohibited by this policy is delivered in a manner that does not allow for polite refusal, the following guidelines apply:

- Perishable gifts, such as food, should be shared with the team
- Non-perishable gifts should be turned over to Team Member Services for use in a team member contest

5-3. CONFLICTS OF INTEREST

UWM prohibits team members from involvement in business arrangements that create an actual or perceived conflict of interest. Each team member is expected to observe the highest standards of ethics and good faith in all transactions relating to the team member's duties as a UWM representative, and to report in writing to the team member's leader and Team Member Services any business arrangement that may conflict with UWM interests or that has the appearance of such a conflict. Any team member who violates this policy is subject to discipline, up to and including employment separation.

5-4. SERVICE PROVIDERS

In the event a team member becomes aware of any non-compliance by a service provider with UWM's information security program, or with applicable laws and regulations regarding information privacy or information security, the team member must immediately bring the matter to the attention of the Chief Technology Officer or Team Member Services.

5-5. PUNCTUALITY AND ATTENDANCE

You were hired to perform an important function at UWM. As with any group effort, operating effectively takes cooperation and commitment from everyone. Therefore, your attendance and punctuality are very important. Since UWM is a client-oriented business, team members are expected to be in the office and available during the normal business day. While office hours may vary by team, team members are generally expected to adhere to core hours.

Absences Generally:

Unnecessary absences and lateness are disruptive and place an unfair burden on your fellow team members and leaders. Excellent attendance is expected from all team members. With the exception of approved leaves of absences or as otherwise protected by law, excessive absenteeism or tardiness will result in disciplinary action, up to and including employment separation.

We do recognize, however, there are times when absences and tardiness cannot be avoided. In such cases, you are expected to call your leader as early as possible, but no later than 30 minutes prior to the start of your workday, to notify your leader that you will be absent or tardy and the reason(s) you cannot report to work as scheduled. Providing this notice by email or text (rather than a telephone call and voicemail, if necessary), or having another team member, friend or relative give this notice is improper and constitutes grounds for disciplinary action.

Unreported absences, which are not otherwise protected by the FMLA, ADA or PMLA, may be considered a voluntary resignation of your employment with UWM.

5-6. USE OF ELECTRONIC SYSTEMS

UWM's communication and computer systems, including, but not limited to, UWM's voicemail, email, computers, laptops, desktops, mobile devices, and other electronic systems ("Electronic Systems") are intended for business purposes and may only be used during working hours; however, limited personal use is permitted if it does not hinder performance of job duties or violate any other UWM policy. Team members have no legitimate expectation of privacy in regard to their use of Electronic Systems.

UWM may access Electronic Systems and review the communications within the systems, including past communications and files stored on the Electronic Systems, without notice to team members, in the ordinary course of business. The reasons for which UWM may obtain such access include but are not limited to: maintaining the system; preventing or investigating allegations of system abuse or misuse; assuring compliance with software copyright laws; complying with legal and regulatory requests for information; ensuring that UWM operations continue appropriately during a team member's absence; and investigating potential misconduct.

UWM may store electronic communications for a period of time after the communication is created. From time to time, copies of communications may be deleted.

UWM's policies prohibiting discrimination and harassment apply in their entirety to the use of Electronic Systems. No one may use any Electronic System in a manner that may be construed by others as harassing or offensive based on race, color, religion, sex (including gender identity, sexual orientation, and pregnancy), national origin, age, disability, genetic information, height, weight, marital or familial status, military or veteran status, or any other characteristic protected by applicable federal, state, or local laws.

Upon request, all team members must inform leadership of any private access codes or passwords for UWM's Electronic Systems. No team member will ever be asked or required to provide a password for a personal email, social media, or other personal sites, but such team member should have no expectation of privacy when accessing such personal sites on the Electronic Systems.

Unauthorized duplication of copyrighted computer software violates the law and is strictly prohibited.

No team member may access, or attempt to obtain access to, Electronic Systems used by another team member without prior appropriate authorization.

Upon separation of employment for any reason whether voluntary or involuntary, UWM may delete all personal data stored on Electronic Systems.

Violators of this policy will be subject to disciplinary action, up to and including employment separation.



5-7. USE OF SOCIAL MEDIA

UWM respects the right of any team member to privately maintain a blog or web page or to privately participate in a social networking, Facebook, Twitter, or similar site (“Social Media”). However, to protect UWM’s interests and ensure team members focus on their job duties, team members must adhere to the following rules:



- All rules regarding confidential information, intellectual property and proprietary business information apply in full to Social Media. Any information that cannot be disclosed through a conversation, a note or an e-mail also cannot be disclosed in Social Media.
- Whether a team member is posting something on his or her personal Social Media or on someone else’s personal Social Media, the team member must not make any statements on behalf of UWM without prior written permission from UWM.
- Team members should be respectful of their potential readers and colleagues and refrain from using discriminatory comments, or libelous or slanderous remarks when commenting about other team members or UWM’s clients and competitors.
- Any conduct that is impermissible under the law if expressed in any other form or forum is impermissible if expressed through Social Media. For example, material that is discriminatory, harassing, obscene, defamatory, libelous, or threatening with regard to other team members or UWM’s clients and competitors is forbidden.
- UWM encourages all team members to keep in mind the speed and manner in which information posted on Social Media can be transmitted and misunderstood by readers. Team members must use their best judgment. Team members with any questions should review the guidelines above and/or consult with their leader. Failure to follow these guidelines may result in discipline, up to and including employment separation.

Pursuant to Section 7 of the National Labor Relations Act, this policy does not restrict team members from engaging in lawful protected concerted activity on Social Media (e.g., discussions regarding protected subjects such as wages, hours, or conditions of employment).

5-8. PORTABLE COMMUNICATION DEVICES WHILE DRIVING

Team members who drive on UWM business must abide by all state or local laws prohibiting or limiting the use of portable communication devices. Any team member charged with a traffic violation resulting from the use of a portable communication device will be solely responsible for all penalties and liabilities that result from such violations. Texting and emailing while driving on UWM business is prohibited in all circumstances, regardless of legal requirements.

5-9. CAMERA PHONES/RECORDING DEVICES

Due to the need to prevent problems such as invasion of privacy, sexual or other unlawful harassment, and protection of UWM's confidential information, team members may not take, distribute, or post pictures, videos, or audio recordings while on working time or in working areas, unless approved by UWM. Team members also may not take pictures or make recordings of working areas for these reasons. An exception to this rule concerning pictures and recordings in working areas would be that team members are not prohibited from engaging in activities protected by the National Labor Relations Act, including photographing or documenting concerns about health, safety and other employment conditions and work-related issues, or of protected activities such as strikes or other protests.

5-10. INSPECTIONS

UWM reserves the right to inspect all persons, property and vehicles located on UWM property, Electronic Systems, and work areas, as permitted by law. This includes, but is not limited to, lockers, vehicles, desks, cabinets, workstations, packages, handbags, briefcases and other personal possessions or places of concealment, as well as all mail sent to UWM. Team members are required to cooperate in any search or inspection.

5-11. TOBACCO-FREE WORKPLACE

Team members are prohibited from using tobacco products and electronic nicotine devices on UWM premises and in all UWM vehicles.



5-12. PERSONAL VISITS, PHONE CALLS AND TEXTING

Disruptions during working time can lead to errors and delays. Therefore, we ask that personal phone calls and texting be kept to a minimum, and only be made or received before or after working time, or during lunch or break time.

5-13. SOLICITATION AND DISTRIBUTION

To avoid distractions, solicitation by a team member of another team member and distribution of material (e.g., advertising material, handbills, and printed literature) is prohibited while either team member is on working time or in working areas. "Working time" is the time a team member is engaged, or should be engaged, in performing his or her work tasks for UWM. Working time does not include rest breaks and lunch breaks or other similar specified periods during the workday when a team member is properly not engaged in performing working tasks.

Solicitation of any kind by non-team members on UWM premises is prohibited at all times. Distribution of material in working areas of UWM is prohibited at all times.

Distribution of material by non-team members on UWM premises is prohibited at all times.

Off-duty team members should not visit any working area during their off-duty hours (except a team member may report for work a reasonable time in advance of the start of his or hershift).

Nothing in this policy is intended to restrict or interfere with any team member's federal or state labor law rights, including all rights under the National Labor Relations Act.

5-14. UZONE

Please make it a daily practice to review UZone — our Company intranet system. Important notices and items of general interest are posted on this site, and it will assist you in keeping up with UWM current events.

5-15. USE OF FACILITIES, EQUIPMENT AND PROPERTY, INCLUDING INTELLECTUAL PROPERTY

When using UWM property, team members are expected to exercise reasonable care, perform required maintenance, and follow all operating instructions, safety standards and guidelines. Please notify your leader if any equipment, machines, or tools appear to be damaged, defective or in need of repair.

Prompt reporting of loss, damage, defects, and the need for repairs could prevent deterioration of equipment and possible injury to team members or others. Your leader can answer any questions about a team member's responsibility for maintenance and care of equipment used on the job. Improper, careless, negligent, destructive, or unsafe use or operation of equipment may result in discipline, up to and including employment separation.

Team members are prohibited from any unauthorized use or disclosure of UWM's intellectual property, such as audio and video tapes, print materials and software. As a condition of their employment, team members will be required to sign confidentiality agreements to protect UWM's intellectual property.

5-16. HEALTH AND SAFETY

The health and safety of team members and others on UWM property are of critical concern to UWM. UWM is committed to complying with all health and safety laws applicable to our business. To this end, we must rely upon team members to ensure that work areas are kept safe and free of hazardous conditions.



Team members are required to be conscientious about workplace safety, including using proper operating methods and recognizing potentially dangerous conditions or hazards. Any unsafe conditions or potential hazards should be reported to leadership immediately. Any suspicion of a concealed danger present on UWM's premises, or in a product, facility, piece of equipment, process, or business practice for which UWM is responsible, should be brought to the attention of leadership immediately.

Periodically, UWM may issue rules and guidelines governing workplace safety and health. All team members should familiarize themselves with these rules and guidelines, as strict compliance will be expected.

Any workplace injury, accident or illness must be reported to the team member's leader as soon as possible, regardless of the severity of the injury or accident.

5-17. HIRING RELATIVES/TEAM MEMBER RELATIONSHIPS

A familial or personal relationship between team members can create an actual or potential conflict of interest, especially where one person in the relationship is the direct leader of the other person. To avoid this problem, UWM may refuse to hire or place an individual in a position where the potential for favoritism or conflict exists. For purposes of this policy, a “familial relationship” is defined as team members related by blood, marriage, adoption, romantic relationship, or domestic relationship.

A “personal relationship” means a relationship between team members who have (or have had) a continuing relationship of a romantic or intimate nature. UWM may also separate the individuals by reassignment or termination of employment. All parties in a relationship that may be governed by this policy are required to inform leadership of such relationship.



5-18. TEAM MEMBER DRESS AND PERSONAL APPEARANCE

You are expected to report to work well-groomed and clean. If you report to work groomed inappropriately or inadequately, you may be prevented from working until you return to work well-groomed. Certain teams may have additional dress requirements based on the specific needs of their roles.

Please refer to the UWM Appearance at Work Policy or contact your leader for specific information regarding acceptable attire for your position.

5-19. PUBLICITY/STATEMENTS TO THE MEDIA

All media inquiries requesting statements from UWM, and its operation must be referred to the Chief Marketing Officer (CMO). Only the CMO and the CEO are authorized to make or approve public statements on behalf of UWM pertaining to UWM or its operations. No team members, unless specifically designated by the CMO or CEO, are authorized to speak on UWM’s behalf. Any team member wishing to write and/or publish an article, paper, or other publication on behalf of UWM must first obtain approval from the CMO or CEO.

Nothing in this policy is intended to restrict or interfere with any team member’s federal or state labor law rights, including all rights under the National Labor Relations Act.

5-20. OPERATION OF VEHICLES

All team members authorized to drive UWM-owned or leased vehicles or personal vehicles in conducting UWM business must possess a current, valid driver’s license and an acceptable driving record. Any change in license status or driving record must be reported to leadership immediately.

A valid driver’s license must be in your possession while operating a vehicle off or on UWM property. It is the responsibility of every team member to drive safely and obey all traffic, vehicle safety, and parking laws or regulations. Drivers must demonstrate safe driving habits at all times. UWM-owned or leased vehicles may be used only as authorized by leadership.



5-21. REFERENCES

All reference requests must be made in writing to Team Member Services. In responding to such requests, UWM will only provide general information concerning the team member, such as date of hire, date of separation and position(s) held.

5-22. IF YOU MUST LEAVE US

Should you decide to leave UWM, we ask that you provide your leader with at least two (2) weeks' advance notice of your departure. All UWM property, including, but not limited to, keys, security cards, computers, and any confidential information, must be returned upon separation. To the extent permitted by law, team members will be required to repay UWM for any lost or damaged Company property.

Upon their separation from employment, team members must reimburse UWM for all costs, fees and expenses incurred in connection with, or related to, their applying for, acquiring, maintaining, or renewing any state, federal and/or other license ("Licensing Costs") paid by UWM on their behalf. You acknowledge that UWM's right to reimbursement is in addition to any other right or remedy UWM may have and is regardless of whether UWM makes payments toward the Licensing Costs while you are employed.

5-23. EXIT INTERVIEW

Team members who resign are requested to participate in an in-person or phone exit interview with Team Member Services. We appreciate your comments on how we can keep UWM an exciting and engaging place to work!



We've covered the highlights of being a team member here at UWM. If you have any questions about the content of this guide, please reach out to your leader or Team Member Services at askTMS.uwm.com