

DISRUPTIVE

Company Benefits

FULL-TIME EMPLOYEES



THE PERKS

OF WORKING AT DISRUPTIVE ADVERTISING

INSURANCE & RETIREMENT BENEFITS

- Medical insurance with employer contribution of up to 75% of total premium
 - Dental insurance with employer contribution of up to 50% of total premium
 - Company HSA contribution of \$100 per month for families and \$50 per month for individuals with enrollment in compatible medical plans
 - 100% Company-paid Life and Short-term Disability Insurances
 - Voluntary Supplemental Life and Long-term Disability Insurances
 - Voluntary Accident, Hospital, and Critical Illness Indemnity Insurances
 - Flexible Spending and Dependent Care Accounts
 - Pet Insurance
 - 401(k) Plans with employer match (match is 100% of the employee's first 3% of contributions and 50% of the next 2%)
-

BONUSES & REIMBURSEMENTS

- \$275 Health & Wellness reimbursement per year
 - \$2,000 Employee Development budget per year
 - Vacation bonus of \$500 after 1st year of completed service, plus an additional \$250 every year after
 - \$500 one-time New Hire Home Office reimbursement budget
 - Referral Bonuses for referring employees and clients to Disruptive
 - Life Event Milestone Bonuses for welcoming a new baby, getting married, and purchasing your first home
-

TIME OFF

- 12 Company-observed, paid holidays per year:
 - New Year's Day
 - President's Day
 - Memorial Day
 - Juneteenth
 - Independence Day
 - Labor Day
 - Thanksgiving Day
 - Day after Thanksgiving
 - Christmas Eve
 - Christmas Day
 - New Year's Eve
 - Your birthday
 - Unlimited PTO (with approval) and flexible work schedules with our Adult Policy
-

THE PERKS

OF WORKING AT DISRUPTIVE ADVERTISING

PERKS

- Personal & Financial Development Courses
 - Eligibility to join our Caring Committee, participate in Company challenges, and attend our annual Service Trip!
 - Annual trip to headquarters for special onsite events (*travel is covered for remote employees*)
 - Access to book and stay at our St. George, UT vacation homes after one completed year of service
-

PREGNANCY & PARENTAL LEAVE BENEFITS

To support our expectant parents, we will provide paid pregnancy and parental leave that runs concurrently with FMLA (if eligible) as detailed below:

- Pregnant employees will receive benefits through our Company-paid short-term disability insurance (estimated 6-8 weeks of benefits)
 - All parents will receive 2 weeks of company-paid parental leave, which runs consecutively to pregnancy disability leave (where applicable)
 - Eligible parents receive a \$1,000 baby bonus to help with unexpected costs of early parenthood
 - State laws may apply
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2024

**EMPLOYEE
BENEFIT GUIDE**

DISRUPTIVE

WHO IS ELIGIBLE?

- Full-time employees who are actively at work and regularly scheduled to work at least **30 hours** per week
- Your legal spouse or domestic partner
- Your dependent children up to age 26
- Married children up to age 26 (their spouses and children do not qualify)
- Your unmarried children of any age, if they depend on you for support due to physical or mental disability (documentation required)

BENEFIT PLANS OFFERED:

- Medical
- Health Savings Account (HSA)
- Dental
- Vision
- Basic and Voluntary Life and AD&D
- Short-Term Disability
- Voluntary Long-Term Disability
- Accident
- Critical Illness
- Hospital Indemnity
- Flexible Spending Accounts (FSA)
- Pet Insurance

WHEN DOES COVERAGE BEGIN?

Newly Hired Employees:

Coverage begins on the first day of the month following your date of hire. You must be actively at work for your coverage to become effective.

You must complete all the appropriate applications fifteen (15) days prior to your initial eligibility. If the appropriate applications are not completed within fifteen (15) days, the coverage is not effective, and you may not be eligible to enroll until the next open enrollment period (refer to the terms, conditions, and limitations defined by the carrier plan documents) or until you have a qualifying event.

Open Enrollment:

Coverage begins **January 1**.

You must complete the appropriate applications within the open enrollment window prior to the effective date. You must be actively at work for your coverage to become effective.

Special Enrollment:

You can make changes to your insurance elections throughout the year if you experience a life event, examples of life events are listed below. You have 30 days from the life event to request changes.

- Change in marital status (Marriage/Divorce/Legal Separation)
- New dependent due to marriage, birth or adoption of a child
- Court order to cover dependent children
- Spouse or parent loses coverage
- Involuntary loss of coverage

HEALTH INSURANCE

Disruptive Advertising offers health insurance to full-time employees through United Healthcare.

Employee rates displayed later in the guide and on onedigital.employeenavigator.com are employee's final costs after the employer's contribution.

This year employees/dependents can choose between a copay plan or a qualified high deductible health plan with an employer funded Health Savings Account (HSA).

**TO FIND AN
IN-NETWORK
PROVIDER VISIT:**

www.uhc.com

**YOUR NATIONAL
NETWORK:**

"Choice Plus"

HEALTH SAVINGS ACCOUNT (HSA)

Employees enrolling in the high deductible medical plan qualify for an HSA account. Disruptive Advertising provides monthly contributions of \$50/month for singles or \$100/month for couples, employee/children, and families to your HSA. In addition to employer contributions, you will also have the option of making tax-free contributions to your HSA (maximum for 2024 is \$4,150/year for singles and \$8,300/year for families). Any unspent funds will remain in your HSA account even if you terminate employment. Specific benefit summaries for each of the HSA plans are included later in this booklet. More information about the Health Savings Account can be found in the HealthEquity member guide at www.healthequity.com.



HEALTH PLAN SUMMARY

This information is only a summary of benefits. Please consult the plan document provided by the carrier for details regarding updates/changes to coverage, limitations, and exclusions. **We highly advise you to review the full benefit summary available at onedigital.employeenavigator.com.**
If there is a discrepancy, the plan document will prevail.

	\$500/\$1,500 Copay		\$1,000/\$2,500 Copay	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Network Deductible	Choice Plus		Choice Plus	
Individual	\$500	\$1,000	\$1,000	\$2,000
Family	\$1,500	\$3,000	\$2,500	\$6,000
Out-of-pocket Max				
Individual	\$4,000	\$8,000	\$6,000	\$12,000
Family	\$8,000	\$16,000	\$12,000	\$24,000
Preventive Care Visit	100% Covered	50% AD	100% Covered	50% AD
Office Visit				
Primary Care	\$25 Copay	50% AD	\$25 Copay	50% AD
Specialist	\$40 Copay	50% AD	\$40 Copay	50% AD
Telehealth Service	100% Covered	Not Covered	100% Covered	Not Covered
Coinsurance	20% AD	50% AD	20% AD	50% AD
Urgent Care	\$40 Copay	50% AD	\$40 Copay	50% AD
Emergency Room	\$100 + 20%	\$100 + 20%	\$150 + 20%	\$150 + 20%
Prescriptions				
Tier 1	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay
Tier 2	\$35 Copay	\$35 Copay	\$35 Copay	\$35 Copay
Tier 3	\$70 Copay	\$70 Copay	\$70 Copay	\$70 Copay
Employee Rates	Per Pay Period (24)		Per Pay Period (24)	
Employee Only	\$64.62		\$62.06	
Employee + Spouse	\$129.25		\$124.12	
Employee + Child(ren)	\$116.32		\$111.71	
Employee + Family	\$219.72		\$211.01	

AD = After Deductible

Using a provider outside of network will result in excess charges

HEALTH PLAN SUMMARY

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If there is a discrepancy, the plan document will prevail.

	\$1,600/\$3,200 HSA		\$4,000/\$8,000 HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Network Deductible	Choice Plus		Choice Plus	
Individual	\$1,600	\$3,000	\$4,000	\$8,000
Family	\$3,200*	\$6,000	\$8,000	\$16,000
Out-of-pocket Max				
Individual	\$3,000	\$6,000	\$4,000	\$12,000
Family	\$6,000	\$12,000	\$8,000	\$24,000
Preventive Care Visit	100% Covered	50% AD	100% Covered	50% AD
Office Visit				
Primary Care	20% AD	50% AD	0% AD	50% AD
Specialist	20% AD	50% AD	0% AD	50% AD
Telehealth Service	0% AD	Not Covered	0% AD	Not Covered
Coinsurance	20% AD	50% AD	0% AD	50% AD
Urgent Care	20% AD	50% AD	0% AD	50% AD
Emergency Room	20% AD	20% AD	0% AD	0% AD
Prescriptions				
Tier 1	\$10 AD	\$10 AD	0% AD	0% AD
Tier 2	\$35 AD	\$35 AD	0% AD	0% AD
Tier 3	\$70 AD	\$70 AD	0% AD	0% AD
Employee Rates	Per Pay Period (24)		Per Pay Period (24)	
Employee Only	\$55.57		\$53.82	
Employee + Spouse	\$111.14		\$107.64	
Employee + Child(ren)	\$100.03		\$96.88	
Employee + Family	\$188.94		\$182.99	

AD = After Deductible

Using a provider outside of network will result in excess charges

*Family deductible must be met before the plan begins to pay

HOW AN HSA WORKS

How does it work?

When you enroll in the HSA-qualified health insurance plan, an HSA will be set up for you. You can then elect to contribute pre-tax dollars to the account every pay period.

The money is yours, so you can take it with you when you leave or retire.

There is no "use it or lose it" provision. All HSA funds remain in the account and roll over each year.

What can I use it for?

You can use your HSA debit card to pay for eligible services; this card works just like a bank debit card. Common medical expenses you can use HSA funds for include:

- Deductible amounts
- Office visits and prescription drug costs
- Coinsurance
- Dental treatment and orthodontics
- Eyeglasses, contacts and solution

Who can establish and contribute to an HSA?

- Must be covered only by an HSA-qualified health plan. Other health coverage may disqualify you (for example: Medicare and traditional copay plans).
- Not claimed as a dependent on someone else's tax return.
- Cannot have a full purpose FSA (including through a spouse)

How much can I put in my HSA?

The amount you can contribute each year depends on the level of coverage you elect. Please see the box on the right to see this year's maximum contribution amounts.

The IRS allows employees over the age of 55 to contribute an additional \$1,000 per year to their HSA.

What is it?

A Health Savings Account (HSA) is a bank account you can use to save money tax-free to pay for medical expenses for yourself, your spouse, and your dependents. The HSA allows you to save money for current and future medical expenses, helping you have funds available for qualified medical expenses.



2024 Maximum Contribution Amounts:

Individual : \$4,150

Family: \$8,300

DENTAL PLAN SUMMARY

TO FIND AN IN-NETWORK PROVIDER VISIT:

www.uhc.com

YOUR NETWORK:

"Options PPO 30"

Disruptive Advertising offers dental insurance to full-time employees through United Healthcare. The rates listed below are final rates after the employer's contribution. Employees may enroll in this plan regardless of whether or not they are on the medical plan. A benefit summary for the dental plan is below.

Tip:

Cleanings should be scheduled 6 months or later to ensure your plan pays for up to 2 cleanings per year

	UHC High Dental Plan		UHC Low Dental Plan	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Network	Options PPO 30		Options PPO 30	
Deductible				
Individual		\$50		\$50
Family		\$150		\$150
Annual Maximum (per family member)		\$1,500		\$1,000
Preventive	100% Covered	100% Covered*	100% Covered	100% Covered*
Basic	20% AD	20% AD	20% AD	20% AD
Endodontics / Periodontics	50% AD	50% AD	75% AD	75% AD
Major	50% AD	50% AD	75% AD	75% AD
Orthodontics (up to age 19)	50% (\$1,000 Lifetime Max)		Not Covered	
Employee Rates	Per Pay Period (24)		Per Pay Period (24)	
Employee Only		\$10.29		\$6.47
Employee + One		\$20.86		\$10.97
Employee + Family		\$33.49		\$18.11

AD = After Deductible
 *Out of Network benefits covered up to PPO Fee / Maximum Allowable Charge (MAC)
 This information is only a summary of benefits. Please consult the plan document provided by the carrier for details regarding coverage, limitations, and exclusions. If there is a discrepancy, the plan document will prevail.

VISION PLAN SUMMARY

TO FIND AN IN-NETWORK PROVIDER VISIT:

www.uhc.com

YOUR NETWORK:

"UHC Vision Network"

Disruptive Advertising offers voluntary vision insurance through UnitedHealthcare. Employees may enroll in this plan regardless of whether or not they are on the medical plan. A benefit summary for the vision plan is below.

Tip:

Your plan will provide contact lenses or frames but not both in the same plan year. You can however alternate each year contact lenses or frames

	UnitedHealthcare Vision Plan	
	In-Network	Out-of-Network
Network	UHC Vision Network	
Exam	\$10 Copay	\$40 Allowance
Lenses	\$10 Copay	\$40 - \$80 Allowance
Frames	\$160 Allowance; 30% off balance over allowance	\$45 Allowance
Contact Lenses	\$160 Allowance	\$135 Allowance
Laser Correction	Discount Available	Not Covered
Frequency		
Exam	Every 12 Months	
Frames	Every 12 Months	
Lenses or Contact Lenses	Every 12 Months	
Employee Rates	Per Pay Period (24)	
Employee Only	\$5.52	
Employee + One	\$7.89	
Employee + Family	\$14.15	

This information is only a summary of benefits. Please consult the plan document provided by the carrier for details regarding coverage, limitations, and exclusions. If there is a discrepancy, the plan document will prevail.

LIFE INSURANCE

BASIC TERM LIFE:

Disruptive Advertising provides \$50,000 of Basic Life and AD&D Insurance for each full-time employee at no cost to the employee.

Benefits are reduced by a certain percentage as an employee ages: 50% at age 70.

VOLUNTARY SUPPLEMENTAL LIFE:

Disruptive Advertising offers additional voluntary supplemental life insurance. An employee may choose to enroll in supplemental life insurance for themselves, their spouse and/or their dependents and pay the additional premium.

This benefit is available without underwriting only during your initial New Hire / Newly Eligible window. If you are wanting to increase your benefit amount please contact your OneDigital Account Manager.

Please remember to review your beneficiaries when you elect coverage.

Tip-Voluntary Life:

You have up to \$150,000 of guaranteed life insurance coverage available without underwriting **ONLY** during initial enrollment



DISABILITY INSURANCE

Disability insurance protects a portion of your income for a period of time should you become partially or totally disabled.

SHORT-TERM DISABILITY:

Disruptive Advertising provides short-term disability insurance for each full-time employee at no cost to the employee. In the event of a disabling illness or accident (after 14 days) this insurance will pay the employee 70% of their base salary/wages up to \$3,500 per week. This lasts until the employee is released to return to work or up to a maximum of 11 weeks per occurrence.

VOLUNTARY LONG-TERM DISABILITY:

Disruptive Advertising offers long-term disability insurance to each full-time employee. This coverage is voluntary. In the event of a disabling illness or accident (after 90 days) this insurance would pay the employee 60% of their base salary/wages up to \$10,000 per month. This lasts until the employee is released to return to work or until retirement age (whichever comes first).



SUPPLEMENTAL INSURANCE

For more details about these plans, please see the full benefit summaries online at onedigital.employeenavigator.com

ACCIDENT:

Disruptive Advertising offers voluntary Accident Insurance through Principal. Accident Insurance is an affordable solution that pays you cash benefits that correspond with accidents in a variety of off the job occurrences, such as:

- Hospital Confinement
- Accidental Death
- Fractures or Dislocations
- Ambulance services and more



CRITICAL ILLNESS:

Critical Illness Insurance can help protect your savings and keep you out of debt in the event you suffer a critical illness such as cancer, heart attack, stroke, ALS, Parkinson's or other.

Principal Critical Illness Insurance complements your medical and disability insurance by paying a lump-sum cash benefit on top of what is paid by other insurance. The benefit can be used any way you wish – from covering expenses such as medical copays and deductibles, to paying for everyday expenses such as the mortgage, groceries, and utilities.

HOSPITAL INDEMNITY:

Hospital Indemnity Insurance is for people who need help covering the costs associated with a hospital stay if they suddenly become sick or injured.



****Rates for these benefits will be available when you enroll online at onedigital.employeenavigator.com****

FLEXIBLE SPENDING ACCOUNT (FSA)

Employees can elect additional funds to be withheld from their paycheck on a pre-tax basis for medical, dental and vision expenses. Employees can elect up to \$3,200 per year.



Employees may also elect a Dependent Care FSA for dependent care expenses. Up to \$5,000 per year can be designated to this account (\$2,500 married filing separately).

This benefit is a use it or lose it benefit. See benefit summary at onedigital.employeenavigator.com for further information.

Tip:

OTC (over the counter) drugs and medicines can be reimbursed from your FSA without a prescription from a doctor

Tip:

If your spouse has a cafeteria or FSA available with their employer, you can elect up to \$3,200 on each plan to maximize your tax savings.

For Employees who currently have an HSA, please note you can ONLY elect the Dependent Care FSA and/or the LIMITED PURPOSE FSA which restricts use to dental and vision care services.

Nationwide[®] My Pet Protection[®] PLAN SUMMARY



Nationwide[™] pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

My Pet Protection coverage highlights

My Pet Protection is available in two reimbursement options (50% and 70%) so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 annual benefit.

Coverage include¹:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

My Pet Protection includes these additional benefits for cats and dogs:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

What makes My Pet Protection different?

My Pet Protection is available only through your employer, which includes preferred pricing and is guaranteed issuance. It also includes additional benefits like lost pet advertising, emergency boarding and more.

It's no surprise that My Pet Protection is the most paw-pular coverage plan from America's #1 pet insurer.



Did you know? Nationwide is the first provider with coverage plans for birds and exotic pets.

Nationwide offers more than great coverage

vethelpline[®]

- 24/7 access to veterinary experts
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

Nationwide **PetRxExpress[™]**

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Rx claims submitted directly to Nationwide
- More than 4,700 pharmacy locations



Get a quote at [PetsNationwide.com](https://www.petsnationwide.com) • 877-738-7874

¹These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, vethelpline[®] and Nationwide PetRxExpress[™] are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide. 23GRP9056B



DISRUPTIVE

Profit Sharing Plan

EFFECTIVE 2022



PURPOSE OF THE PROFIT SHARING PLAN

The purpose of the Profit Sharing Plan is for employees to share in the profits of the company, similar to a shareholder, so they can enjoy the benefit of helping the company grow. Our hope is that this program promotes a culture of connection and a win/win where those contributing now and in the future participate in the value created for the company.



HOW THE PROFIT SHARING PLAN WORKS

DISRUPTIVE WILL GIVE BACK UP TO 20% OF THE VALUE CREATED IN THE COMPANY THROUGH THE FOLLOWING PROGRAMS:

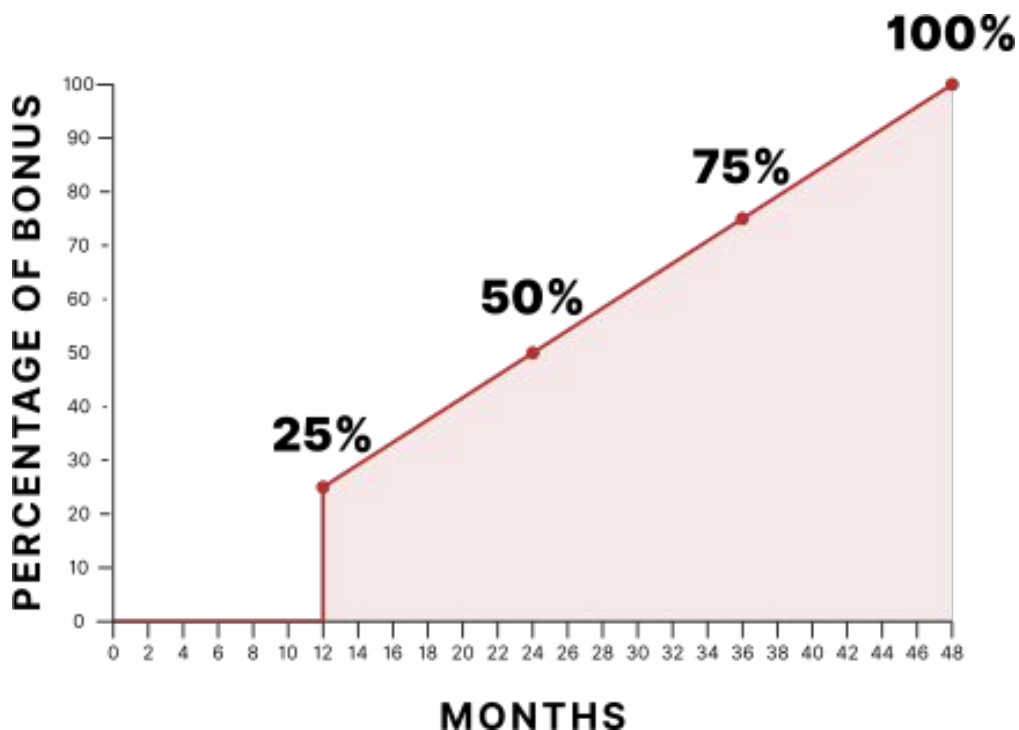
- 1) Employees will share in up to 20% of the annual distributable profits of the company in two ways:
 - a) Annual Profit-Based Bonus: Disruptive will contribute 10% of the company's annual distributable profits towards a profit sharing pool and distribute to employees in the form of an annual bonus.
 - i) The bonus amount is based on a tier system that takes both the employee's role and the employee's salary into account. This creates a more objective way to calculate bonuses because it eliminates bias based on title or salary only. For example, it gives managers and high-level individual contributors the opportunity to be at the same bonus tier.
 - ii) The bonus is subject to the vesting schedule explained below.
 - iii) To be eligible, employees must be employed with the company on the date of the profit sharing declaration and work a minimum of 30 hours a week (based on average hours worked during the calendar year).
 - b) Annual Incentive Trip: Disruptive will contribute 10% of the company's annual distributable profit towards an incentive trip.
 - i) The trip will be contingent on hitting our company's financial goals for the year.
 - ii) The trip will take place the year following the goals being met.
 - iii) To be eligible for the trip the employee must be employed with the company on or before June 30th of the year preceding the trip and still be an employee at the time of the trip.
- 2) Employees will share in up to 20% of the appreciated value of the company in the unlikely event of a sale. This will be paid to employees in the form of a bonus.
 - a) The bonus amount is based on the same tier system explained above and is subject to the vesting schedule explained below.
 - b) To be eligible, the employee must be employed with the company on the date of sale and work a minimum of 30 hours a week (based on average hours worked during the employment term).
 - c) The appreciated value will be determined for each employee by taking the difference between the enterprise value of the company on the date employment begins (determined using the most recent 409A valuation), and the final sales price of the company.

The above programs allow Disruptive to offer employees the best of both worlds—to give employees access to the value of a potential future sale and also immediate access to profitability now and moving forward as the company grows.

HOW THE VESTING SCHEDULE WORKS

The bonuses paid out in the Profit Sharing Plan are subject to a 4-year vesting schedule with a 1-year cliff. This means each employee vests into, or earns, their full payout over a 4 year period receiving nothing in the first year of employment.

So, from the date of employment, until 12 months have passed, employees are not eligible for a profit sharing bonus. At the end of 12 months of employment, employees hit their 1-year cliff and immediately become eligible for 25% of their bonus. Then, employees vest monthly starting at month 13 and continuing each additional month (around 2% per month), until they have been employed for 48 months at which point they are considered fully vested and are eligible to receive 100% of any profit sharing bonus. The bonus will be calculated based on the total percent vested on the date of the profit sharing declaration (i.e. total bonus amount x percent vested = bonus paid to the employee).



For example, if employment begins on July 1 20X1, and profit sharing is declared on December 31 20X1, the employee is not eligible for a profit sharing bonus because they have not hit their 1-year cliff. The following year, if profit sharing is declared on December 31 20X2, the employee would be eligible for 37.5% of their bonus. This is calculated based on 18 months of employment through December 31 20X2 (25% for the first year and 12.5% for an additional 6 months).

Existing tenure counts towards the vesting period; i.e., if an employee has already been at Disruptive for 4 years or more they are fully vested in the profit sharing program.

HOW THE PROFIT SHARING PLAN WORKS

HOW THE PROFIT SHARING BONUSES ARE TAXED:

The profit sharing payments will be treated as a bonus. This means they will go through payroll and are subject to standard payroll taxes.

HOW THIS PROGRAM IS UNIQUE:

- Many companies have stock option programs with a very very small percentage of people ever actually financially benefiting from them.
- It is very rare for companies to give access to the value of a potential future sale and also immediate access to profitability now and moving forward.
- It is uncommon to participate in the profitability without actually exercising or buying options which can require a lot of personal capital upfront.
- Disruptive is in a position to create a profit sharing plan because the company has not had to use debt or outside investors to get to this stage. This is largely due to the hard work of its employees.
- Disruptive is working hard to ensure it has competitive compensation packages independent of this program. This program is meant to feel like a true bonus in addition to a very competitive salary.

THE DISRUPTIVE PROFIT SHARING PLAN IS A DISCRETIONARY BENEFIT AND NOT A CONTRACTUAL RIGHT

Although this declaration of the proposed Disruptive Profit Sharing Plan reflects the current intent of Disruptive management based on current circumstances, many unforeseen factors could affect Disruptive's administration and implementation of the plan in the future. Any terminology used in the description of the Disruptive Profit Sharing Plan that is similar to any other type of plan or company benefit that may create contractual rights, regulatory oversight, or differing tax treatments and regulations, is purely coincidental and has no bearing on the administration of, the rules governing, and the employee rights associated with, the Disruptive Profit Sharing Plan. Rather, the plan is primarily a transparent means of demonstrating Disruptive's current intent to share its profits with its employees in anticipation of their personal investment in the success of the company, and to explain when and how Disruptive intends to do so. In no event will Disruptive's declaration or implementation of this profit sharing plan create or constitute a legally binding contract or other actionable right of any Disruptive employee or contractor, and any profit-sharing distributions made one year shall not create a contractual right or other right or expectation to receive such profit-sharing distributions in future years. The declaration of any bonus and the amount of any bonus that Disruptive may award pursuant to this plan shall always remain at the sole discretion of Disruptive Advertising.