



TRAVEL & BUSINESS-RELATED EXPENSE REIMBURSEMENT POLICY FOR CONSULTANTS

STATEMENT OF GENERAL POLICY

This document describes the Pacific Life business expense, travel and reimbursement requirements applicable to Consultants who travel for Pacific Life business. Consultants include contractors or other non-employees who are providing services under an agreement with Pacific Life. Consultants must obtain approval for travel from the Pacific Life project stakeholder *prior* to making travel arrangements.

PURPOSE

It is the intention of Pacific Life to reimburse Consultants for the ordinary, reasonable, and necessary costs of travel and business-related expenses incurred on behalf of company business. Only actual expenses shall be reimbursed; no administrative or processing fees will be reimbursed. Conscientious adherence to the suggestions and principles contained in this policy will avoid misunderstandings as to what expenses are acceptable for reimbursement.

QUICK REFERENCE GUIDE

Expense	Amount Allowed	Required Documentation
Airfare Costs	Lowest Logical Fare	E-Invoice showing proof of payment.
Hotel Room Rates	US Locations: \$350/ per day (Newport Beach, CA) \$200/ per day (Lynchburg, VA) \$160/day (Omaha, NE) International Locations: \$250/day (Australia) \$600/day (Bermuda) \$360/day (Canada) \$450/day (London UK)	Hotel Folio with proof of payment
Meals per diem (including tips)	\$75/ per day	Receipts. No restaurant stubs or credit card statements will be accepted.
Rental Car	Mid size. Not to exceed \$50/ per day	Car Rental receipts showing proof of payment.

EXPENSE REPORTS

Documentation must contain sufficient detail to adequately describe the purpose of travel, entertainment or any other authorized business expense and should be submitted within 30 days of incurred expense(s) or as otherwise stated in separate executed agreement.

Pacific Life assumes no obligation to reimburse Consultants for expenses that are not in compliance with this policy.

REQUIRED RECEIPTS

Consultants are required to provide **all** receipts and proof of payment on expenses \$25.00 and over.

IMPORTANT NOTE:

- Keep all receipts for your records as Pacific Life reserves the right to request a receipt at any given time.

- Payment made by personal gift cards, certificates, coupons, credits, and vouchers are NOT reimbursable. Only out of pocket expenses will be reimbursed.

AIR TRAVEL REQUIREMENTS

- A. Consultants are instructed to use the Lowest Logical Fare (LLF) and should plan business travel at least seven days before departure, using restricted fares whenever possible or practical
- B. Any changes to a booked ticket resulting in additional charges/fees must be explained in detail in the Consultant's invoice. Reimbursements of such charges/fees are discretionary and subject to approval by the Pacific Life stakeholder.
- C. All air travel is booked at Economy class.
- D. Checked bags: Pacific Life will reimburse for first checked bag under 50/lbs.
- E. NON- REIMBURSEABLE AIR TRAVEL EXPENSES
 - All upgrades, including additional seat selection costs.
 - Economy plus, business class and first-class travel.
 - Membership fees associated with frequent flyer/frequent guest programs.

HOTEL/ LODGING REQUIREMENTS

- A. Hotel room rates must not exceed the amounts allowed as stated above (before tax).
- B. When making reservations please check hotel "Rules" as many hotels require a non-refundable deposit and always review the hotel's cancellation and early checkout policies.
- C. If your plans change, cancel your reservation immediately. Charges for unused reservations may not be reimbursed.
- D. Internet - expenditures for internet for the purpose to conduct company business while on an overnight stay is reimbursable.

MEALS AND ENTERTAINMENT REQUIREMENTS

- A. Reimbursement for meals is limited to a maximum of \$75.00 per day per person, including beverages and tips.
- B. Tips for meals should not total more than 20% of the bill in order.
- C. Entertainment expenses must be approved in advance by Pacific Life stakeholder. Reimbursement may be denied if the expense is deemed excessive or lavish.

GROUND TRANSPORTATION REQUIREMENTS

- A. Consultants may rent up to a mid-sized vehicle. Rental of a full-size vehicle or minivan is permitted when traveling with three or more Consultants.
- B. Uber/Lyft/Taxi
 - Fares to and from hotels, to and from business calls, and in cases where two or more Consultants are traveling together, and the Uber fare is not in excess of a shuttle fare, are reimbursable.
- C. If Consultant uses a personal vehicle for Pacific Life business, the Consultant's personal auto policy is the primary policy in the event of a claim. Consultant must follow local laws and regulations including those related to minimum insurance requirements, state vehicle inspections and registrations and vehicle safety with respect to operation and maintenance.
- D. Mileage Allowance
 - When use of personal automobile is approved, the Consultant will record Personal Car Mileage.
 - Effective January 1, 2024, Car Mileage is reimbursed at the IRS published rate of \$0.655 per mile in addition to any tolls and parking fees incurred.
- E. Tolls and Parking fees are reimbursable.

NON- REIMBURSEABLE AUTOMOBILE EXPENSES

- Prepaid Fuel (PFO or FPO) or any fuel fees will not be reimbursed.
- Supplemental Rental Car Insurance – Consultant is responsible for rental car insurance coverage while driving on Pacific Life business.
- Rental car upgrades that are not within policy requirements.
- Satellite Radio.
- Traffic or parking citations received by Consultant on authorized company business.

NON-REIMBURSABLE MISCELLANEOUS EXPENSES

- Personally obtained travel accident insurance
- Personal services (tours, shoeshine, massages, barber/styling salon)
- Personal entertainment including books, magazines, theater and movies, sporting events, in-flight or in-room movies
- Personal purchases such as briefcases or suitcases
- Costs related to travel of significant other or dependents
- Mini-bar or alcoholic beverages for individual personal consumption
- Cellular phone service, home internet service
- Passport and visa fees are not reimbursable unless the Consultant is required to travel abroad for the purposes of performing services per the agreement