

OTA Franchise Corporation Assessment (2017-01-05)

Version: Service Track / 50-249 Employees / Developed Market

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As a wholly-owned subsidiary of Newport Holdings, OTA Franchise Corporation is required to make its full B Impact Assessment transparent. The PDF contains a completed B Impact Assessment that has been reviewed by B Lab with OTA Franchise Corporation for its certification as a B Corporation. Answers to questions that would reveal sensitive information (e.g. that would advantage competitors or prejudice litigation) are covered as such:

Governance

Governance: Mission & Engagement

GV1.1 Select the description that best describes your business. [Not Weighted]

- Positive social/environmental impact is desirable but not a particular focus for our business.
- Social and environmental impact is frequently considered but it isn't a high priority.
- We consider social and environmental impact in some aspects of our business but infrequently.
- We consistently incorporate social and environmental impact into decision-making because we consider it important to the success and profitability of our business.
- We treat our social/environmental impact as a primary measure of success for our business and prioritize it even in cases where it may not drive profitability.

GV1.2 Does your company have a corporate mission statement, and does it include any of the following? [Less Weighted]

- No written statement
- A written corporate mission statement that does not include a social or environmental commitment
- A general commitment to social and/or environmental responsibility and stewardship
- A commitment to a specific positive social impact (e.g. poverty alleviation, sustainable economic development)
- A commitment to a specific positive environmental impact (e.g. reducing waste to landfill with upcycled products)
- A commitment to serve a target beneficiary group in need (e.g. low income customers, smallholder farmers)

GV1.3 Please type or paste your mission statement here. [Not Weighted]

To enrich lives worldwide with exceptional financial education

GV1.4a Which type of employee training does your company provide regarding its social and environmental mission? [Equally Weighted]

- No social or environmental mission
- No training on the company's social and environmental mission
- Only informal inclusion in orientation, training and/or instruction
- Specific, formal training integrated into new employee and new manager training
- Specific, formal training integrated into ongoing employee and manager training
- Workers articulate goals and achievements on social and environmental metrics as an individual or part of a workplace team
- All supervisors and managers receive training on how to communicate social and environmental goals to employees and implement accountability for results

- GV1.4b Does the Board of Directors or equivalent governing body review the company's social or environmental performance on at least an annual basis? [Equally Weighted]
- No
 - Yes - The Board receives a general update on the company's social and/or environmental performance
 - Yes - The Board reviews key performance indicators (KPIs) on the company's social and/or environmental performance
 - N/A - No Board of Directors or equivalent governing body
- GV1.6 What proportion of full-time managers have social or environmental mission-related responsibilities or expectations outlined in their job description? [Equally Weighted]
- 0%
 - 1-49%
 - 50-99%
 - 100%
- GV1.7 What portion of management had a formal written performance evaluation/review in the last year that included social and/or environmental goals? [Equally Weighted]
- 0
 - 1-49%
 - 50-99%
 - 100%
- GV1.8 Is the compensation of your CEO and those who directly report to the CEO tied to achieving specific social and environmental metrics or objectives? [Equally Weighted]
- No
 - Yes, CEO/President compensation
 - Yes, other senior management team member(s) compensation
- GV1.8a In the last year, how did the company solicit specific feedback from its external stakeholders (excluding employees and investors) regarding the company's social and environmental performance? [Less Weighted]
- No formal stakeholder engagement
 - Annual stakeholder meeting
 - Online stakeholder forum to provide/report social or environmental concerns or feedback
 - Meetings or other engagement mechanisms with local community members
 - Meetings or other engagement mechanisms with social or environmental advocacy groups
 - Community/environmental representation on an advisory board.
 - Third party or anonymous surveys about social/environmental performance
 - Other (please describe)
- GV1.10 Are there key performance indicators (KPIs) or metrics that your company tracks at least annually to determine if you are meeting your social or environmental objectives? [Equally Weighted]
- We don't track key social or environmental performance indicators
 - We measure KPIs/metrics or outputs that we have identified and defined in order to determine if we are achieving our social and environmental objectives
 - We measure social and environmental outcomes over time (examples: 3rd-party impact assessments, progress out of poverty indexing, beneficiary outcome surveys, etc.)
- Answer(s): We are working on this. Getting metrics and measurements in place going forward - goals for next year

Governance: Corporate Accountability

GV2.1a What is the company's highest level of corporate oversight? [Less Weighted]

- Owner/Manager only
- Non-Fiduciary Advisory Board
- Board of Directors or Equivalent

GV2.2a Which of the following apply to your company's Board of Directors or equivalent governing body? [Heavily Weighted]

- Meets at least twice annually
- Includes at least 1 independent member
- Includes at least 50% independent members
- Oversees executive compensation
- Has an Audit Committee with at least 1 independent member
- Has a Compensation Committee with at least 1 independent member
- Company is a cooperative and elects Board from membership
- None of the above
- N/A - No Board of Directors or equivalent

GV2.3a Which of the following stakeholder groups or relevant independent experts have voting seats on the Board of Directors or equivalent governing body? [Less Weighted]

- Executive employee representative
- Non-executive employee representative
- Community expertise (e.g. local university representative)
- Environmental expertise (e.g. environmental nonprofits)
- Customers
- None of the above
- N/A - no Board of Directors or other governing body

Governance: Ethics

GV3.1b Does the company maintain any of the following financial controls? [Equally Weighted]

- None
- IT systems have different password protection systems that are changed periodically with different access levels according to the position of the staff member accessing the data
- Fraud risk assessment is conducted at least annually and any internal control deficiencies identified are communicated to BoD and senior management.
- Lines of financial reporting, responsibilities and limits for the authorization, approval and verification of disbursements are all documented in writing
- Document financial control activities, which at the minimum cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management

GV3.3a Which of the following anti-corruption reporting and prevention systems are in place? [Equally Weighted]

- Written employee whistle-blowing policy provides legal protection to workers, with strict confidentiality easily accessible and circulated to all employees
- Helpline or anonymous mechanism to report grievances/concerns
- Individual or department oversight with direct access to Board of Directors
- Other (please describe)
- None of the above

GV3.4 Which of the following describes how your company instructs employees regarding your Code of Ethics about behavioral expectations, bribery and corruption? [Equally Weighted]

- No Code of Business Conduct (or equivalent policy) or training on the Code
- We instruct the Board of Directors on the Code at least annually
- We instruct all newly hired workers on the Code
- We instruct managers on the Code on an on-going basis
- We instruct all non-managerial workers on the Code on an ongoing basis
- We communicate changes to the Code whenever it is updated
- Other (please describe)

Other: We have a Compliance Program which all employees must take and pass upon hire and which is updated and must be taken and passed at least (annually).

GV3.7 Is there an annual conflict of interest questionnaire filled out by all board members and officers? [Less Weighted]

- Yes No N/A - No Board of Directors or equivalent

Governance: Transparency

GV4.1a Does the company produce financials that are verified annually by an independent source through an Audit or Review? [Equally Weighted]

- No
- Yes, through a review
- Yes, through an audit

GV4.2a Does the company have a formal process to share financial information with its full-time employees? [Equally Weighted]

- No
- Yes - the company shares financial information if employees ask for them
- Yes - the company discloses all financial information (except salary info) at least yearly
- Yes - the company discloses all financial information (except salary info) at least quarterly
- Yes - The company has complete transparency of financial information and formally empowers all employees and departments to actively participate in financial planning (i.e. Open Book Management)
- Yes- In addition to sharing financials the company also has an intentional education program around shared financials

Answer(s): CFO has confirmed that when this years audit is done we can share at a town hall meeting and also use it as an educational process to teach employees how to read financial statements.

GV4.3a Do all full-time employees have access to written information that identifies all material owners and investors of the company? [Equally Weighted]

Yes No

GV4.5b Does the company publicly share information on its social and/or environmental performance? If so, how? [Equally Weighted]

- No public reporting on social or environmental performance
- Specific quantifiable social and/or environmental indicators or outcomes are made public
- Company sets public targets and shares progress to those targets
- Information is shared/updated annually
- Information is presented in a formal report that allows comparison to previous time periods
- Information adheres to a comprehensive third party standard (ex. GRI or B Impact Assessment)
- A third party has validated the information shared
- Impact reporting is integrated with financial reporting

Answer(s): We will have when we have a B Lab Impact Assessment.

GV4.6 Is your product or service covered by a written consumer warranty or client protection policy? [Less Weighted]

Yes No

GV4.7 Is there a publicly-known mechanism through which customers can provide product feedback, ask questions, or file complaints? [Less Weighted]

- No
- Yes, there is a mechanism for feedback to be sent only privately to company
- Yes, there is a mechanism where feedback is made transparent to the public

Governance: Governance Metrics

GV5.1 On what date did your last fiscal year end? [Not Weighted]

12/31/2016

GV5.2 Reporting currency [Not Weighted]

US Dollar - USD

GV5.3 Total Earned Revenue

From the last fiscal year

From the fiscal year before last

GV5.4 EBIT (Earnings Before Interest & Taxes)

From the last fiscal year

From the fiscal year before last

GV5.5 Net Income

From the last fiscal year

From the fiscal year before last

Workers

Workers: Worker Metrics

WR1.1 Are the majority of your employees paid on a fixed salary or a daily/hourly wage? [Not Weighted]

Fixed Salary Daily/Hourly Wage

WR1.2 Number of Total Full-Time Workers

Current Total Full-Time Workers

Total Full-Time Workers 12 months ago

WR1.3 Number of Total Part-Time Workers

Current Total Part-Time Workers

Total Part-Time Workers 12 months ago

WR1.4 Number of Total Temporary Workers

Current Total Temporary Workers 0.00

Total Temporary Workers 12 months ago 0.00

Workers: Compensation & Wages

WR2.1 Total Wages (including bonuses) [Not Weighted]

WR2.2 What is the company's lowest wage calculated on an hourly basis? [Not Weighted]

WR2.5 What % above living wage did your lowest-paid worker (excluding interns) receive during the last fiscal year? [Equally Weighted]

WR2.7a What multiple is the highest compensated individual paid (inclusive of bonus) as compared to the lowest paid full-time worker? [Equally Weighted]

WR2.9a Based on a company referenced compensation study in the last two years, how does your company's compensation structure (excluding executive management) compare with the market? [Equally Weighted]

- Don't Know: Have not referenced a compensation survey
- 1st quartile (0-24th percentile)
- 2nd quartile (25-49th percentile)
- 3rd quartile (50-74th percentile)
- 4th quartile (75-100th percentile)

WR2.10 Which of the following are true about the company's bonus plan: [Less Weighted]

WR2.12 What % of full-time and part-time employees, excluding founders and executives, received a bonus in the last fiscal year? [Equally Weighted]

Workers: Compensation & Wages (Salaried)

WR2.5.8a Subtracting for inflation increase, what was the average % increase in wage/salary paid to non-executive workers in the last fiscal year? [Equally Weighted]

WR2.5.11a In the last fiscal year, the company's bonus plan for non-executives represented what % of the company's salary base? [Equally Weighted]

Workers: Benefits

- WR3.1a Does the company's healthcare plan available to all full-time workers include any of the following practices? [Heavily Weighted]
- Coinsurance of 80%+ covered by healthcare plan
 - Company pays 80%+ of individual premium
 - Company pays 80%+ of family coverage premium
 - Out-of-pocket maximum for individual coverage of \$2000 or less (net of company HSA or equivalent contribution)
 - Annual deductible for individual coverage of \$1000 or less (net of company HSA or equivalent contribution)
 - Co-payment of \$20 or less per primary care visit paid for by worker
 - Prescription drug coverage where workers pay \$10 or less for generic drugs, \$30 or less for brand name drugs and \$50 or less for non-formulary drugs
 - Explicit policy of transgender inclusive healthcare coverage
 - None of the above

- WR3.2a What % of full-time workers are enrolled in a health care plan offered by your company? [Equally Weighted]
- <70% 70-79% 80-89% 90-99% 100%

- WR3.3 At what juncture do your part time employees qualify for health care benefits? [Equally Weighted]
- No additional health insurance benefits provided by the company to part time workers
 - 30+ hours per week
 - 25-30 hours per week
 - 20-24 hours per week
 - 15-19 hours per week
 - <15 hours per week
 - N/A - Company has no part-time employees

- WR3.5 What % of part-time workers who work more than 20 hours a week are enrolled in the private healthcare plan offered by your company? [Equally Weighted]
- No additional health insurance benefits provided by the company to part time workers
 - 0%
 - 1-39%
 - 40-59%
 - 60-79%
 - 80%+
 - N/A - No part-time workers working more than 20 hours per week

WR3.6a Does your company have an Employee Retirement Plan available for workers? If so, which of the following apply? [Equally Weighted]

- Retirement plan is not available for all tenured workers
- Retirement plan is available with no company match
- Partially matched of 4% or less
- Partially matched greater than 4%
- Full match of 4% or less
- Full match greater than 4%
- Plan includes Socially-Responsible Investing option

Answer(s): Changed answer as our plan is actually partially matched on 6%

WR3.12 What additional benefits are offered to full-time tenured workers? [Heavily Weighted]

- No additional benefits
- Dental insurance
- Short-term disability
- Long-term disability
- Structured account mechanism for qualified medical expenses (e.g. HSA, HRA, FSA)
- Domestic partner, civil union, and/or same-sex marriage spousal benefits
- Life insurance
- Other benefits (please describe)

Other: 401K plus % matching, subsidized gym membership, vacation, free car washes at HQ increases with longevity, monthly car washes, free lunch every day, most employees are issued cell phones and company pays for corporate and personal use.

Workers: Worker Benefits (Salaried)

WR3.5.7a What is the annual minimum number of paid days off (including holidays) for full-time employees? [Equally Weighted]

- 0-15 work days
- 16-22 work days
- 23-29 work days
- 30-35 work days
- 36+ work days

WR3.5.8a What is the minimum number of weeks salaried workers receive paid primary caregiver leave, either through the company or the government? [Equally Weighted]

- 0-5 weeks
- 6-11 weeks
- 12-17 weeks
- 18-23 weeks
- 24+ weeks

WR3.5.9 What is the minimum paid secondary caregiver leave offered to tenured workers either through the company or the government? [Less Weighted]

- None
- Up to 2 weeks
- 2 to 5 weeks
- Greater than 5 weeks

WR3.5.10 What is the minimum amount of severance offered in practice and in writing to all full-time tenured workers? [Less Weighted]

- <2 weeks
- 2-4 weeks
- 5-6 weeks
- 7+ weeks

Workers: Training & Education

WR4.1 Which of the following is true of intern hiring practices? [Equally Weighted]

- There is a formalized policy/program outlining the objectives of internships or internship programs for participants
- Company partners with education institutions to provide internship opportunities
- Interns are paid a living wage
- Interns receive formal performance reviews
- Interns have a formal opportunity to provide feedback on experience
- Interns have been hired on as full time permanent employees in the past two years
- Intern tenures are restricted to not exceed 1 year if interns are not currently enrolled in school
- None of the above apply to my intern programs
- N/A - Company does not employ interns

WR4.1a What % of positions above entry level have been filled with internal candidates in the last 12 months? [Equally Weighted]

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+

WR4.1b What % of employees have been internally promoted within the last 12 months? [Equally Weighted]

- 0%
- 1-5%
- 6-15%
- >15%

WR4.5 How many paid days of professional development do the majority of full time workers receive (in a single year)? [Equally Weighted]

- No formal policy
- 0 days
- 1-4 days
- 5-9 days
- 10+ days

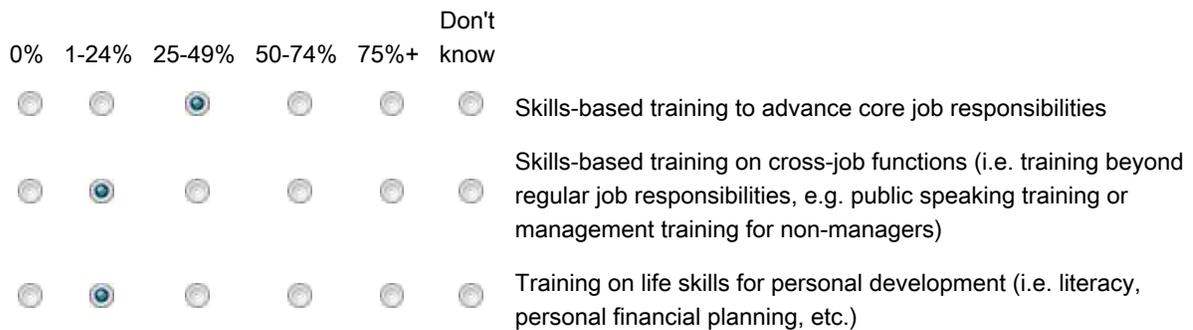
WR4.6 Do new and existing managers get regular training and coaching on the following? [Equally Weighted]

- Providing ongoing praise and corrective feedback
- Conflict negotiation and resolution
- Group dynamics and optimal team functioning
- Performance evaluation systems
- Other (please describe)
- None of the above

Other: The company makes available to employees a vast library of Skill-soft education relating to managerial skills including giving feedback, conflict negotiation and resolution and group dynamics and team functioning.

Workers: Training & Education (Salaried)

WR4.2a Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?



WR4.5.3a What % of full-time workers have participated in external professional development opportunities or lifelong learning opportunities in the past fiscal year? [Equally Weighted]

- 0% 1-24% 25-49% 50-74% 75%+

WR4.5.4 What % of full-time workers received advancement or reimbursement for continuing education opportunities in the last fiscal year? [Equally Weighted]

- 0 1-5% 6-15% >15%

WR4.5.8a For what % of terminated full-time employees are formal outplacement services provided? [Less Weighted]

- 0% 1-24% 25-49% 50-74% 75%+

Workers: Worker Ownership

WR5.1 What % of all full-time employees have been granted stock, stock options or stock equivalents (including participation in an ESOP or other qualified ownership plans) in the company? [Equally Weighted]

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A

WR5.2 What % of the company is owned or formally reserved as part of a written plan for full-time workers and management (including founders/executives)? [Equally Weighted]

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A
- Don't Know

WR5.4 What % of the company is owned by full-time workers who are non-executive employees and non-founders? [Heavily Weighted]

- 0%
- 1-4%
- 5-24%
- 25-49%
- 50%+
- N/A
- Don't Know

Workers: Management & Worker Communication

WR6.1 Is there a formal consistent process for providing performance feedback to all tenured employees which includes any of the following? [Heavily Weighted]

- Is conducted on at least an annual basis
- Includes peer and subordinate input
- Provides written guidance for career development
- Includes social and environmental goals
- Clearly identifies achievable goals
- Follows a 360-degree feedback process
- None of the above

WR6.2 Does your company have a written employee handbook that workers have access to and includes any of the following information? [Less Weighted]

- No written employee handbook
- A non-discrimination statement
- An anti-harassment policy
- Statement on work hours
- Pay and performance issues
- Policies on benefits, training and leave
- Grievance resolution
- Disciplinary procedures and possible sanctions
- Statement regarding workers' right to bargain collectively and freedom of association
- Prohibition of child labor and forced/compulsory labor

WR6.3a What percent of your employees are 'Satisfied' or 'Engaged'? [Heavily Weighted]

- N/A
- <65%
- 65-80%
- 81-90%
- >90%

Answer(s): Outside independent survey - One of Orange Counties top employers for third year in a row.

WR6.5 Which of the following employee metrics are regularly collected, monitored and made transparent to all employees? [Less Weighted]

- Retention and turnover metrics
- Diversity metrics
- None

WR6.6 Which of the following is included in your company's termination policy? [Equally Weighted]

- No written notice required prior to termination
- Required written notice of worker performance only
- Required written notice of worker performance and a stated probationary period
- N/A - No written termination policy

Workers: Management & Worker Communication (Salaried)

WR6.5.4a What is the average tenure of your current workforce? [Equally Weighted]

- <12 months
- 1-3 years
- 3-5 years
- >5 years

Workers: Job Flexibility/Corporate Culture

WR7.5 Do company policies support any of the following health and wellness initiatives above insurer-provided programs?
[Equally Weighted]

- Company does not offer any formal health and wellness initiatives
- Company sponsors and encourages workers to participate in health and wellness activities during the workweek (i.e. walking or steps programs)
- Company offers incentives for workers to complete health risk assessments or participate in health and wellness activities (e.g., a fund for exercise equipment, subsidized gym membership, etc.)
- Over 25% of workers have completed a health risk assessment in the last 12 months
- Employees have access to behavioral health counseling services, web resources or Employee Assistance Programs
- Spouses, partners, or children of employees provided access to behavioral health counseling services, web resources or Employee Assistance Programs
- Company has policies and programs in place to prevent ergonomic-related injuries in the workspace
- Management receives reports on aggregate participation in worker wellness programs
- Other (please describe)

Workers: Job Flexibility/Corporate Culture (Salaried)

WR7.5.2a Does the company offer any of the following job flexibility options, whenever feasible, in writing and in practice for the majority of workers? [Equally Weighted]

- Part-time work schedules at the request of workers
- Flex-time work schedules (allowing freedom to vary start and stop times)
- Telecommuting (working from home one or more days per week)
- Job-sharing
- None of the above

WR7.5.3 Which of the following flexible workplace practices occurred in the past 12 months? [Equally Weighted]

- Managers or executives worked part-time or in a job-share
- Managers or executives are in a telecommuting position
- We hired new people into permanent positions that are telecommuting
- We hired new people into permanent positions that are part-time or job-share
- We have transitioned staff into part-time, job-share, or telecommuting positions
- Other (please describe)
- None of the above

WR7.5.4c Which of the following supplementary benefits are offered to employees? [Heavily Weighted]

- Onsite childcare
- Offsite subsidized child care
- Counseling services
- Free or subsidized meal
- Policy to support breastfeeding mothers
- Other (please describe)
- None

Other: free monthly carwashes

WR7.5.6a Which of the following are true of career development and promotion policies and practices? [Less Weighted]

- Employees who seek to take a short-term leave/sabbatical will have his/her job guaranteed upon return
- Efforts will be made to find a place for employees who seek to take a long-term leave/sabbatical upon return
- Employees are able to make lateral moves or change career direction or pace when possible
- None of the above

Answer(s): This is a practice but not a policy. For example one of the employees is a mountain climber and is very soon taking a month off to hike Denali. His job will be when he gets back and we will be excited for him. It cannot be a written policy - it is discretionary.

Community

Community: Job Creation

CM2.1 Number of full-time and part-time jobs that have been added to your company's payroll. Enter 0 if none or if your company has no workers.

Last 12 months:

8.00

Prior 12 months:

CM2.2b By what % has your worker base grown over the last 12 months? [Heavily Weighted]

0% (Has not grown on a net basis) 1-14% 15-24% 25%+

CM2.3 Number of full-time and part-time workers that departed/left the company during the last 12 months. [Not Weighted]

CM2.4a What was the attrition rate at the company for full-time and tenured part-time workers for the last 12 months? [Heavily Weighted]

CM2.5 What % of workers (including full-time and part-time and temporary workers) are verified/self-identified to be a part of the following groups?

0% 1-9% 10-19% 20-29% 30%+ Don't Know

Individuals residing in a low income area

Other chronically underemployed populations (e.g. individuals who are formerly incarcerated or homeless)

CM2.6 What % of your workers are employed in company facilities located in low-income communities? [Equally Weighted]

<10% 10-19% 20-29% 30%+ Don't Know

Answer(s): Using NMTC tracking software <https://www.cohnreznick.com/NMTC-Mapping-Tool>

Irvine CA 92614 - NO

Woodland Hills CA 92136 - NO

Westwood CA 90024 -NO

Sacramento CA 95661 - NO

San Diego CA 92121 - NO

Boston MA 01760 - NO

New York 11217 - NO

Long Island NY 00747 - NO

Austin TX 78759 - NO

St Albans UK - NO

ranked one of the best [places to live in the UK

<http://www.telegraph.co.uk/finance/economics/11041812/Mapped-the-best-places-to-live-in-England-and-Wales.html>

Vancouver and Toronto have the most income inequalities - but don't know where the employees actually live.

Community: Diversity & Inclusion

CM3.1 Number of total full-time and part-time female employees. [Not Weighted]

80.00

CM3.2 What % of the company is owned by the following groups?

0%	1-9%	10-24%	25-49%	50%+	Don't know	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Women and/or individuals from underrepresented populations, including low-income communities
<input checked="" type="radio"/>	<input type="radio"/>	Nonprofit organization(s)				
<input checked="" type="radio"/>	<input type="radio"/>	Individuals that qualify as non-accredited investors				

CM3.3 Optional unweighted metrics: Approximately what % of your company's ownership is held by individuals from the following groups?

Women

Low income communities

Other underrepresented populations (e.g. minorities, LGBT community, individuals with disabilities, etc.)

CM3.5 What % of the members of your Board of Directors (or equivalent) are women or individuals from other underrepresented populations? [Equally Weighted]

- 0%
- 1-9%
- 10-24%
- 25-49%
- 50%+
- Don't know
- N/A - No board of directors or equivalent

CM3.6 Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Women

Low income communities

Minority/previously excluded populations

Other underrepresented populations (e.g. minorities, LGBT community, individuals with disabilities, etc.)

CM3.7 What % of management are women and/or individuals from underrepresented populations, including low-income communities? [Equally Weighted]

- 0%
- 1-9%
- 10-24%
- 25-49%
- 50%+
- Don't know

CM3.8 Optional unweighted metrics: Approximately what % of management is from the following groups?

Women

40%

Low income communities

Other underrepresented populations (eg - minorities, LGBT community, individuals with disabilities, etc.)

CM3.9 Does the % of ethnic minorities employed at your company equal or exceed the % of ethnic minorities in your metro area? [Equally Weighted]

- No
- Yes
- N/A- Ethnic data is not available or illegal to be tracked in your area

CM3.10 Is average compensation for men and women equal in comparable managerial and non-managerial roles?

- | | | | | |
|----------------------------------|-----------------------|-----------------------|-----------------------------------|----------------|
| Yes | No | Don't know | N/A - Only one gender represented | |
| <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Managerial |
| <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Non-managerial |

CM3.11 What % of your Significant Suppliers are majority owned by women or individuals from underrepresented populations? [Equally Weighted]

0% 1-9% 10-19% 20-29% 30%+ Don't Know

CM3.12 Does the company have a written policy giving preference to suppliers owned by women or individuals from underrepresented populations? [Less Weighted]

Yes No N/A: Such policies are illegal in my country of operations

CM3.18 Does the company provide specific content in worker training on inclusion and diversity issues related to any of the following specific underrepresented groups? [Equally Weighted]

- Gender inclusiveness
- Minorities
- LGBT community
- Individuals with disabilities
- Other underrepresented groups (please describe)
- None of the Above

Other: verbal/conversational training provided, but not formally documented Answer(s): Every year we have specific training on anti harrasment issues and more. Our President requires that we behave to each other "above the bar"

Community: Civic Engagement & Giving

CM4.1a Does your company have a formal corporate citizenship program (with allocated resources) in place that includes the following: [Equally Weighted]

- Statement on the intended social or environmental impact of company's charitable contributions
- Cash and in-kind donations (excluding political causes)
- Volunteer and pro bono service
- Formal donations commitment (e.g. 1% for the planet)
- Matching individual workers' charitable donations
- Allowing workers and/or customers to select charities to receive company's donations
- Other (please describe)
- None of the above

Answer(s): OTA has developed three new programs which are being put into action this year:

1. 10% discounts for all veterans who want to take our courses.
2. In concert with our strategic alliance with Trade Station, we have agreed to provide Free Core Strategy courses with one Core Strategy lifetime XLT access to any in service military personnel who are also receiving free brokerage services from Trade Station. Each one of these personnel will receive a value worth \$14,000 from OTA. We anticipate that this will be a substantial sum by the end of the year.
3. We have designated the sum of \$1,000,000 and we are seeking out a method to deliver 40 x \$25,0000 scholarships to deserving persons who would benefit from our education during 2017. In concert with DIGO, our advertising agency in New York, we are sourcing a way to manage this so that the scholarships will be used by persons with an interest and a need that could not be satisfied without this source of funding.

At Christmas we have a Give Back program and each OTA Center (company owned and franchised) elects their own program for giving back to the community. In December 2016 Company owned locations did this:

London - gave 43 gifts to the Keech Hospice (children with terminal illnesses) and 100 can/box food items to a local food bank.

Toronto collected over 100 food items and 40 gifts (including 15 backpacks) which were donated to a local food bank and fed 75 people on Christmas Day , The Center also elected to give the charity the funds it won from the "Most Trusted Brand Contest" (\$___)

Irvine, CA also did Toys for Tots; We were able to collect 60 toys and games to benefit the homeless families of PATH (People Assisting the Homeless).

Vancouver

New York

Long Island

CM4.2b Are full-time employees granted in writing any of the following options for volunteer service? [Equally Weighted]

- Non-paid time off
- Paid time off
- 20 hours or more a year of paid time off
- Workers offered incentives for volunteerism (office parties, competitions with prizes, etc.)
- Do not offer paid or unpaid time off

Answer(s): Christmas competition - prize for Center with best Give Back Program. Which Toronto won and donated to the charity.

CM4.3 What % of employees took paid time off for volunteer service last year? [Equally Weighted]

- 0% 1-24% 25-49% 50-74% >75% Don't know

CM4.4a Does your company monitor and record volunteer hours of company workers? [Less Weighted]

- We do not currently monitor and record our hours contributed
- Our company monitors and records hours contributed (no increase targets)
- Our company monitors hours contributed and has specific increase targets
- Our company monitors hours contributed and has met specific increase targets during the reporting period

CM4.5 Number of hours volunteered by full-time and part-time employees of the organization during the last fiscal year. [Not Weighted]

3,649.00

CM4.6a What was the % of per capita worker volunteer, community service, or pro bono time donated in the reporting period? [Heavily Weighted]

- 0%
- .1-.9% of time
- 1-2.4% of time
- 2.5-5% of time
- >5% of time
- Don't know / not monitored

CM4.7 Total amount (in currency terms) donated to registered charities in the last fiscal year. [Not Weighted]

CM4.8a What was the equivalent % of revenue donated to charity during the last fiscal year? [Most Heavily Weighted]

- No donations last FY
- 0.1-0.4% of revenues
- 0.5-1% of revenues
- 1.1-2.4% of revenues
- 2.5-5% of revenues
- 5%+ of revenues
- Don't know

CM4.9 Which organizations does your company support? [Not Weighted]

Toys for Tots, Donate extra food to homeless shelters, donate corporate shirts etc to homeless shelters see attached list from employees:

Community outreach for the homeless in long beach

Boy Scouts Nashville Rescue Mission Trevecca Community Church of the Nazarene

Compassionate California Marys Shelter - Tustin Monday Night Mission - Skid Row Four Worlds International -

Multinational STAR School - Navajo school AZ Standing Rock fund - South Dakota Helping Hearts - Local OC One

Global Family Foundation - Multinatioal S.A.R.A.H.- California

Saddleback Church ministries

Medfield Food Pantry

Big Brother Big Sister of Pickering Ajax.

Cornerstone Community Church, New Dawn Communities (High School orphanage in Kenya) Pregnancy Resource Center Family Assistance Ministries Healing Hope Cat Sanctuary

Green Bird - Anaheim Chapter. Brings community together to clean up trash in our city streets. My husband and I rarely attend the organized Green Bird events due to scheduling conflicts, but were inspired and bought our own trash grabbers to clean up the neighborhood!

Shorelife Church Grace Lutheran School Forever Footprints Horizons Pregnancy Clinic Ronald McDonald House

Southern California Youth For Christ

At risk youth in the city of Westminster.

Midnight mission

Knights of Columbus Catholic Charities Pope Paul Institute

Orange County Rescue Mission LDS Church Various seasonal projects from preparing meals, wrapping gifts, visiting elderly, helping the needy, youth education, etc.

Work at food drives during the holidays primarily.

Landmark Worldwide (formerly Landmark Education), 350.org, Greenpeace and other environmental protection organizations.

Involved in music team at my church.

F.A.S.T. which stands for Fathers and Sons Together. The programs purpose is to bring Fathers and their sons together as they navigate through life during the 5th grade thru 12th grade (Senior) of the son. This program requires 5 hours a month from me.

Local food banks. Boys and Girls club, Laguna Beach Parade

Planned Parenthood, Pet Orphans of Southern California, Lamp Community Los Angeles

Helping with the handicapped UCP Down's Syndrome Organization

ACT UP!,United Way,Harvest Food Bank of Orange County,Dakshana Foundation,Orange County Rescue

Mission, Chabad of Los Angeles, Skid Row Housing Trust
Animal shelters Orangewood Children's Foundation
Child Care Resource & Referral Wylie Competitive Youth Football

Calvary Chapel - Mexico orphanage outreach
Private

March of Dimes, Wood Family Foundation, Lakeview Food Pantry, Catherine Cook School, Wings (domestic violence organization in Chicago), Metropolitan Family Services
Various recovery programs
My church, St. Matthew Catholic Church City of Fairview (clean sweep) Children's school, Fairview High School

Teach Sunday School at my church; Stop Hunger Now meal packing event 2x per year; Vanguard University guest teaching 2x per year; also serve on various committees at my church.

Second Harvest Food Bank <https://www.feedoc.org/>

Wounded Warrior Project College Scholarship Programs

Any Animal shelter.

OC Food Bank

CM4.10 Which of the following volunteer and charitable giving practices did your company employ in the last fiscal year? [Equally Weighted]

- Company contributed the majority of its cash, service and in-kind donations to local markets it sourced from or operates in
- Company has public facing partnership with a service/charitable organizations
- Company provided facilities for community events or trainings
- Other innovative engagement practices (please describe)
- None of the above

Other: See above - Qm4.1a Strategic public facing with Trade Station for service personnel and \$1M scholarships

CM4.11 Has your company worked with policymakers and/or stakeholders (including competitors) to develop or advocate for increased adoption of social and environmental standards or voluntary practices in your industry in the past two years? [Equally Weighted]

- Yes, company has offered support in name and/or signed petitions
- Yes, company has provided active staff time or financial support
- Yes, company has directly introduced, testified, made recommendations or provided expertise to advance standards
- Yes, company has worked with other industry players on a cooperative initiative
- Yes, and efforts resulted in a specific institutional, industry or regulatory reform
- Other (please describe)
- None of the above

Answer(s): <http://www.tradingacademy.com/tradestation-salutes.aspx>
co-operative veterans program with Trade Station

Community: Local Involvement

CM5.1a We realize that for companies with more than one office, the definition of local involvement is a more complicated one to answer. Please tell us a bit about the structure of your company geographically. [Not Weighted]

Company owned Locations in CA - San Diego, Irvine, Westwood, Woodland Hills, Sacramento.

In New York - Long Island and Brooklyn.

Others, Boston MA, Cincinnati OH, Austin TX,

Internationally London, Toronto and Vancouver. (Total Company owned - 13)

Franchised: one location per State: PA, CT, NJ, FL (4), VA, MD, WA, CA - San Jose, WI, MI, MN, KS, CO, AZ, TX - Dallas, Houston (2), NC (2), GA, IL,

International Franchisees : Dubai, Mumbai, Indonesia, Singapore. (Total Franchised 27)

CM5.2 Does the company have the following written local purchasing or hiring policies in place? [Equally Weighted]

- No written local purchasing or hiring policy in place
- Written preference at each facility to purchase from local suppliers
- Ready-to-use lists of preferred local suppliers/vendors for specific facilities
- Written preference for hiring and recruiting local managers
- Incentives for staff to live within 20 miles of local company facility
- Other (please describe)

CM5.3a What % of your company's expenses (excluding labor) was spent with independent suppliers local to the company's headquarters or relevant production facilities? [Equally Weighted]

- <20% 20-39% 40-59% 60%+ Don't know

Answer(s): Nicola - check as this number is growing daily since introducing the local purchasing and B Corp purchasing policy.

CM5.4a Is the majority (over 50%) of the company's ownership located locally to at least two-thirds of the company's workforce? [Equally Weighted]

- Yes No Don't know

CM5.8 Is the majority of your company's banking services provided by an institution with any of the following characteristics? [Equally Weighted]

- A certified CDFI or national equivalent social investment organization
- A Certified B Corporation
- A member of the Global Alliance for Banking on Values
- A cooperative bank or credit union
- A local bank committed to serving the community
- An independently owned bank
- None of the above

Community: Suppliers, Distributors & Product

CM6.1 Please select the types of companies that represent your Significant Suppliers: [Not Weighted]

- Product Manufacturers
- Professional Service Firms (Consulting, Legal, Accounting)
- Independent Contractors
- Marketing/Advertising
- Office Supplies
- Benefits Providers
- Technology
- Raw materials
- Farms
- Other

CM6.2 Does your company screen and/or evaluate Significant Suppliers for social and environmental impact? [Not Weighted]

Yes No

CM6.4 What is the social and environmental screen that is used for a majority of your company's Significant Suppliers: [Equally Weighted]

No formal screening process in place

Screened for negative practices or regulatory non-compliance (e.g. no child labor)

Screened for positive practices beyond what is required by regulations (environmentally-friendly manufacturing process; excellent labor practices, etc.)

Answer(s): Supplier questionnaire is negative screening and in practice the purchasing personnel look for and source from other B Corps where they can.

CM6.5a When monitoring and evaluating the on-going social and environmental performance of the majority of Significant Suppliers, which of the following apply? [Equally Weighted]

No formal supplier monitoring and evaluation process

Significant Suppliers are evaluated based on company's own criteria

Significant Suppliers are evaluated based on social and environmental standards best-in-class third-party certification for your industry (ISO, SA8000, etc.)

Company visits a majority of Significant Suppliers on-site

CM6.16 Which of the following describe your relationships with all your company's independent contractors? [Equally Weighted]

Formal routine process for independent contractors to receive post-project/contract performance feedback

Formal routine process for independent contractors to communicate post-project or post-contract feedback to the company

Independent contractors are verified to either work on a time-bound basis, or else split their time with work for other clients. Contractors not meeting either criteria have been offered employment.

Independent contractors are paid a living wage (when calculated as hourly wage when living wage data is available)

We have independent contractors, but have not engaged in any of these practices

N/A - We haven't used independent contractors in the last year

CM6.22a What % your services have been reviewed and certified by an accreditation body? Select N/A if industry or service relevant accreditation does not exist. [Equally Weighted]

0%

1-9%

10-24%

25-74%

75-99%

100%

Don't know

N/A

Answer(s): We are specifically certified as an exempt organization under the CA BPPE - we provide avocational educational services

Environment

Environment: Environment Introduction

EN1.27 What kind of facilities does your business primarily operate in? [Not Weighted]

- Company owned office space
 - Leased office space
 - Co-working Space
 - Virtual/ Home Offices
-

Environment: Land, Office, Plant

EN2.2a What % of company facilities (by area, both owned by company or leased) are certified to meet the requirements of an accredited green building program? [Equally Weighted]

- <20%
- 20-49%
- 50-79%
- 80%+
- N/A - Company has virtual office

EN2.3a What % of the square footage of all company facilities is located in previously constructed buildings? [Equally Weighted]

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A

EN2.4 Does the company have a company-wide recovery and recycling program that includes the following? [Equally Weighted]

- Paper
- Cardboard
- Plastic
- Glass & metal
- Composting
- None of the above

EN2.6a Does your company have an environmental management system that includes any of the following? [Heavily Weighted]

- Policy statement documenting the organization's commitment to the environment
- Assessment undertaken of the environmental impact of the organization's business activities
- Stated objectives and targets for environmental aspects of the organization's operations
- Programming designed, with allocated resources, to achieve these targets
- Periodic compliance and auditing to evaluate programs conducted
- None of the above

EN2.12 Which of the following environmentally preferred products have been purchased for the majority of your corporate facilities? [Equally Weighted]

- Non-toxic janitorial products
- Unbleached / chlorine free paper products
- Soy-based inks or other low VOC inks
- Recycled/environmentally preferred office supplies (paper, pens, notebooks, etc.)
- Other (please describe)
- None of the above

EN2.14a Which of the following are true of how your company encourages good environmental stewardship in how employees manage their virtual offices? [Heavily Weighted]

- N/A
- There is a written policy encouraging environmentally preferred products and practices in employee virtual offices (recycling, etc.)
- Company shares resources with employees regarding environmental stewardship in home offices (i.e. energy efficiency, recycling, etc.)
- Policy in place for the safe disposal of e-waste and other hazardous materials purchased for employee home offices.
- Employees are provided with a list of environmentally preferred vendors for office supplies
- None of the above

EN2.15 Does the company have a written and circulated environmentally preferable purchasing (EPP) policy that includes any of the following? [Equally Weighted]

- Building and construction
- Carpets
- Cleaning
- Electronics
- Fleets
- Food or food services
- Landscaping
- Meetings and conferences
- Office supplies
- Paper
- Product input materials
- Other (please describe)
- N/A - No environmentally preferable purchasing policy

Other: Batteries, cups plates and cutlery all green, coffee, condiments, beverages, janitorial and restroom supplies, ink and toner cartridges, facilities supplies Answer(s): There is a slide show and

EN2.18 Does your company have any programs or policies in place to reduce the environmental footprint caused by travel/commuting? [Equally Weighted]

- Employees are subsidized/incentivized for use of public transportation, carpooling, or biking to work
- Facilities are designed to facilitate use of public transportation, biking, or cleaner burning vehicles (e.g. electric chargers)
- Employees are encouraged to use virtual meeting technology to reduce in person meetings
- Company has a written policy limiting corporate travel
- None of the above

EN2.20 Does the company monitor indoor environmental quality to ensure a healthy and comfortable work space, avoiding "Sick Building Syndrome"? [Less Weighted]

Yes No NA

EN2.22a If you lease your facilities, have you worked with your landlord to implement/maintain any of the following? [Equally Weighted]

- Energy efficiency improvements
- Water efficiency improvements
- Waste reduction programs (including recycling)
- None of the above
- N/A - Company does not lease majority of facilities

Environment: Inputs

EN3.1a Does your company monitor, record and/or report its energy usage? [Equally Weighted]

- We do not currently monitor and record usage
- We monitor and record usage (no reduction targets)
- We monitor and record usage, and have specific reduction targets
- We monitor usage and have met specific reduction targets during the last fiscal year

EN3.1b Does your company monitor, record and/or report its water usage? [Equally Weighted]

- We do not currently monitor and record our usage
- We monitor and record usage (no reduction targets)
- We monitor and record usage, and have specific reduction targets
- We monitor usage and have met specific reduction targets during the last fiscal year

Answer(s): Water usage reduced by 23% since 2014

Water usage reduced by 15% between 2015 and 2016

Gallons 2014 - 2,149,004

Gallons 2015 - 1,929,840

Gallons 2016 - 1,656,820

EN3.2 Total energy used (Gigajoules) during the last 12 months: [Not Weighted]

3,217.00 Answer(s): Usage Information for 2016 was 893,691 KWH. conversion to Gigajoules = 1 : 277,788 = 3,217.28503

EN3.3 Total energy used from renewable resources (Gigajoules) during the last 12 months: [Not Weighted]

EN3.4 Total water use (liters) during the last 12 months [Not Weighted]

6,271,743.00 Answer(s): conversion - 1 US gallon to litres

1: 3.78541

2016 water use - potable commercial and industrial = 1,656,820 gallons x 3.78541 = 6,271,743

EN3.5 Have conservation and efficiency improvements led to energy savings for your facilities? If so, by how much? [Heavily Weighted]

- 0%
- 1-4%
- 5-9%
- 10-14%
- 15-20%
- >20%
- Don't know

EN3.6a What % of energy use is produced from low-impact renewable sources? [Heavily Weighted]

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- Don't know

EN3.7a Has the company increased its % use of low impact renewable energy annually at its corporate facilities? [Equally Weighted]

- Yes
- No
- Already Maximized (100% low impact renewable)

Answer(s): we're working on it - Have a review going on regrading use of Solar panels on our roof as our parent company owns the building here, also have proposals from Environmental consultants. Its a target for next year.

EN3.8a For which of the following systems have you used energy conservation/ efficiency measures for your corporate facilities in the past year? [Equally Weighted]

- Equipment: Energy Star Appliances / Automatic Sleep Modes / After-Hour Timers / etc.
- Lighting: Natural Light / CF Bulbs / Occupancy Sensors / Daylight Dimmers / Task Lighting / etc.
- HVAC: Programmable Thermostat / Timers / Occupancy Sensors / Shade Sun-Exposed Walls / Double-Paned Windows / etc.
- Other (please specify)
- None of the above
- N/A - We utilize virtual office

Answer(s): Eyal, please can you help me answer these questions for our Fitch building -this is for the B Corp impact assessment – maybe highlight in yellow what we do? Thanks

For which of the following systems have you used energy conservation/ efficiency measures for your corporate facilities in the past year?

Occupancy Sensors / Daylight Dimmers /Programmable Thermostat / Timers / Shade Sun-Exposed Walls

EN3.10a Which of the following water conservation methods have been implemented at the majority of your corporate offices: [Equally Weighted]

- Low-flow faucets/taps, toilets/urinals, showerheads
- Grey-water usage for irrigation
- Low-volume irrigation
- Harvest rainwater
- Other (please describe)
- None
- N/A: My company has a virtual office

Environment: Outputs

EN4.1 Please select the option that best describe how you monitor and record the following emissions:

Company does not currently monitor and record emissions	Company monitors and records emissions (no reduction targets)	Company monitors emissions and has specific reduction targets	Company monitors emissions and has met specific reduction targets during the reporting period	Eliminated emissions of this by-product entirely	N/A
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
					Scopes 1 and 2 greenhouse gas (GHG) emissions

EN4.5 Waste Disposed (metric tonnes) during the last 12 months [Not Weighted]

- Not tracked / unknown

EN4.6 Waste Disposed: Recycled/Reused (metric tonnes) during the last 12 months [Not Weighted]

EN4.7 Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:

Scope 1:

Scope 2:

Scope 3:

EN4.11b What % of Scopes 1 and 2 GHG emissions has been saved due to efficiency improvements implemented by your company? [Equally Weighted]

0% 1-4% 5-9% 10-14% 15-20% >20% Don't Know

EN4.12 If your company purchased certified carbon credits in the reporting period, what % of GHG emissions were off-set? [Less Weighted]

0%
 1-24%
 25-49%
 50-74%
 75-99%
 100%
 Don't know
 N/A - No carbon offsets purchased

EN4.17 Is hazardous waste always disposed of responsibly, in a way that the company can verify? [Equally Weighted]

Yes
 No
 N/A - We have eliminated hazardous waste

Impact Business Models

Impact Business Models: Mission Locked

IBM1.2 Separate from a mission statement, has your company done any of the following to legally ensure that its social or environmental mission will be maintained over time, regardless of company ownership? [Equally Weighted]

- Signed a contract or board resolution to amend or adopt a legal form that requires consideration of employees, community, and the environment (i.e. Signed B Corp Term sheet but have not yet adopted stakeholder consideration)
- Amended corporate governing documents to require the consideration of employees, community and the environment (e.g. Amended Articles of Incorporation)
- Has a specific legal entity/governance structure that preserves mission (i.e. cooperative)
- Legal entity/governance structure preserves mission and requires stakeholder consideration (i.e. Benefit Corp or cooperative that has amended governing documents to include stakeholder consideration)
- Other - Please describe
- None of the above

Answer(s): We have amended and filed the Articles of Association with the Sec of State of Nevada and the President signed a resolution approving this and affirming the B Corp, the annual B Lab Impact Assessment and the purposes. We have also set up a Non Fiduciary Advisory Board to assist with this.

Impact Business Models: Worker Business Models Introduction

IBM2.2 Is your company structured to benefit its employees in the following way? [Not Weighted]

- Ownership structures that provide significant equity (>40%) and empowerment to all employees (i.e. employee-owned companies/cooperative)
- No

Impact Business Models: Customer Models Introduction

IBM15.1a Does your product/service address a social or economic problem for or through your customers? [Not Weighted]

- Yes No
-

Impact Business Models: Customer Products & Services Introduction

IBM16.2 How would you describe the positive outcome for customers created by your product/service? [Not Weighted]

Financial skills not taught in school for all aspects of life. Investing skills and tools to help work towards financial independence.

IBM16.3a Which of the following most closely matches the outcome and/or problem solved for your customers as defined above?
[Not Weighted]

- Access to products/services that fulfill basic human needs for individuals without prior access (e.g. providers of electricity or clean drinking water to rural poor communities, affordable housing projects, waste and sanitation systems or disposal)
- Improved or Maintained Health/Wellness (e.g. medical equipment, medical services and medicines, preventative health services or products, healthy living products, exercise and sporting products, prescription eyeglasses)
- Improved Education or Skills Development (e.g. schools, textbooks, tutoring services, career leadership training, education tools, games and software)
- Increased economic opportunity for underserved groups (e.g. financial or insurance services or benefits consulting for the underserved, new mechanisms to connect products to market)
- Increased operational success or capital for purpose driven or underserved enterprises (e.g. impact investing or fundraising platforms, non-profit accounting services)
- Increased social and/or environmental impact for businesses or other organizations (e.g. sustainability consulting)
- Increased Access to Arts, Media, or Culture (e.g. independent media, artisanal crafts, photography, information services)
- None of the above

IBM116.4 Total Number of Customers

Individuals:	83,292.00
Organizations:	0.00

Impact Business Models: Business Model and Engagement

IBM1.1 Please indicate the target user(s) of your primary product or service. [Not Weighted]

- Learners
- Instructors/professional personnel
- Administrative personnel
- Parents/guardians of students attending
- Other (please describe)

IBM1.2 Please indicate the education level targeted by your primary product or service. [Not Weighted]

- Pre-K education level/institution
- Primary education level/institution
- Secondary education level/institution
- Postsecondary education level/institution
- Alternative education settings

IBM1.3 Please provide a brief description of your product or service, including who the users are, how it is delivered, and how it is paid for and priced. [Not Weighted]

We provide a wide range of financial education services including learning to trade the markets: stocks, futures, forex, options and real estate, and our Financial Matters classes which cover topics from how to balance a check book, whether to lease or buy, how to buy insurance and estate planning education. We do not sell any financial instruments at all. We do not recommend third party products. We are solely education. Our classes are delivered in classrooms with live instructors, online with live instructors and online through recorded sessions which the students can access at their convenience.

Prices range enormously depending how many courses are bought and what packaging is available. All on location main classroom courses have life time retakes. Financing is available for qualifying students through a third party vendor arrangement. A popular Core Strategy course with the corresponding XLT - (online sessions before the markets open)

retails at \$14,000 - the full entire package all classes, all XLTs and with access to the Mastermind Community would cost \$62,000.

IBM1.4 If tracked, what percentage of learners impacted belong to an underrepresented or in need population? [Equally Weighted]

Not tracked / unknown

Answer(s): This is in the process of changing as we have a new program to provide free education to military personnel and vets.

IBM1.5 If applicable, what group would qualify as the primary underrepresented or in need population served? [Not Weighted]

What percentage of your users identify in the following race/ethnicity groups?

White

Asian

Black

Hispanic

Native American or Alaska Native

Other

Impact Business Models: Quality and Continuous Improvement

- IBM2.1 How are the specific needs of users incorporated into the development of your product/service? [Equally Weighted]
- Company employs members of targeted user groups to incorporate needs of users during development
 - Subject matter experts or professionals with experience in the field relevant to the purpose of the product or service are consulted
 - Company conducts surveys and/or focus groups of potential customers and/or users
 - Company pilot tested product or service prior to release
 - Research on needs of users or communities is reviewed and integrated into development
 - The needs of the local community where the product or service is offered is assessed
 - State or national needs (e.g., need for STEM graduates) are assessed
 - Specific needs of target special interest populations to inform design of the product are assessed
 - Other (please describe)
 - None of the above
- IBM2.2 How does your company assess the quality, effectiveness and/or impact of your product or service delivery? [Heavily Weighted]
- Measuring outcomes against industry benchmarks or state or national metrics (e.g., college-going rate)
 - Measuring outcomes in comparison to customers with similar characteristics (e.g., socio-economic)
 - Hiring an independent, third party entity to assess product or service
 - Soliciting and evaluating customer feedback or satisfaction
 - Measuring outcomes against company-established benchmarks and/or goals
 - Other (please describe)
 - We do not have a plan in place to assess our product or service
- IBM2.4 Has your company set specific targets for product performance/outcomes? [Equally Weighted]
- Yes, company has set specific goals for satisfaction or similar targets
 - Yes, company has set specific goals for outcomes
 - Yes, company sets targets collaboratively with partners or clients
 - Other (please describe)
 - None of the above
- IBM2.5 How do you use the information gathered during the processes described previously to improve your product or service? [Not Weighted]
- IBM2.6 If user satisfaction or a net promoter score is assessed, what are the satisfaction rates or overall score? [Equally Weighted]
- 0 ; 0 or below
 - 1-24%; 1-15
 - 25-49%; 16-24
 - 50-74%; 25-49
 - 75-100%; 50+
 - N/A (not tracked)

IBM2.7 What support services does your company offer (directly or through partnerships) to ensure impactful implementation of your product/service? [Heavily Weighted]

- Project management for customers throughout implementation and deployment, including assistance to create comprehensive launch strategy
- Set-up and customization support
- Face-to-face user training or professional development
- Free ongoing, individualized customer support and training
- Manage hosting of service
- Ongoing individual customer support and training provided for an additional charge
- Other (please describe)
- No additional implementation or deployment services offered
- N/A

Answer(s): Each Student has online access through a MyOTA portal where they receive encouragement and updates.

Impact Business Models: Educational Outcomes

IBM3.1 What are the intended outcomes of your company's product or service, and how does your company measure successful outcomes? [Not Weighted]

To empower individuals to define the most important motivating aspects of their lives and then to provide financial education designed to assist them in reaching the level of financial freedom they desire to live their lives for their stated purposes. This is immeasurable and yet we have many testimonials and in depth case studies that show that lives have been transformed by application of the education received.

IBM3.2 Which of the following options best describes the outcomes of your product or service? [Not Weighted]

- Product or service leads to direct improvement of learner performance, for example: improvement in student performance in traditional educational settings, learning or skill building outside of the classroom, alternative certification, or portability of learning
- Product or service supports users in ways that could indirectly improve learner performance, such as improved efficiency, cost of education, financial aid, instructional or curricular aids, student engagement, improved data or data use (Skip the next question.)

Answer(s): We cannot collect the data to know how students perform as we are educators and not in financial services.

Some students choose to provide data and trading records which we may use subject to receipt of a testimonial release and a verification audit.

IBM3.3 Please indicate the percentage of learners demonstrating direct, material positive change as described in your previous response. [Heavily Weighted]

- Not tracked / unknown

Please indicate the percentage of material positive outcomes and, if known, the percentage of indirect outcomes on learner performance.

Initial (non-learner performance) outcome of product or service, e.g. improved instruction, lower cost, etc.

Impact on learner performance as a result of product or service

IBM3.6 Does your company track or measure successful outcomes of your product/service in any of the following ways? [Less Weighted]

- In depth case studies
- Self-conducted outcomes studies across all users
- Independently verified outcomes studies across all users
- Other (please describe)
- None of the above

Other: Voluntary testimonials and thank you letters, emails and videos. Answer(s): Students offer up testimonials. Every year students send in videos that indicate how the education has helped them. We have some amazing stories and testimonials. Some are seen in our infomercials and some are seen at our international conferences and some are not shared publicly as students did not want to sign testimonial releases they just genuinely wanted to say thank you.

IBM3.7 If applicable, describe how your outcomes have been independently reviewed and/or validated. [Not Weighted]

If a student makes an earnings claim - ie a trade or a % or dollar increase in income or sends any kind of financial representation then we ask for back up and the claim is audited internally by the CFO.

IBM3.8 Are the success rates of your special interest population outperforming the rates of that population as a whole? [Not Weighted]

- Yes, verified by a third party
- Yes, not verified by a third party
- No
- Not applicable, company does not have those data.

IBM3.9 Do you track and measure longer-term outcomes for users after they complete your company's product or service to ensure continued success? [Less Weighted]

- Yes, company tracks longer term outcomes on its own
- Yes, we have longer term outcomes independently verified
- Yes, longer term outcomes demonstrate that beneficiaries are more likely to continue to successful outcomes compared to non-users.
- Company is too new to have this data/to be able to track data
- Students are not tracked after use of product or service

Answer(s): Students actually have life time access to MyOTA so that they can review their educational paths and get online for viewing live sessions and recordings of classes. Some educational is also specifically designed to be delivered online with questions and quizzes as they go. We also have a vast library of recorded live sessions (XLTs). Students are not tracked exactly as to their performance as we cannot have financial information. We do track their educational use-age and attendance/participation. Most mainstream classes have live time retakes, either online or back in class. Students who are struggling with concepts and practice, are encouraged to come back and start again. We also have a system called Trade Tracker where students may voluntarily track their practice trades and set their own targets to see if they are consistent enough to risk trading live.

Impact Business Models: Educational Transparency

- IBM4.1 Which of the following are true with regard to the company's marketing claims? [Equally Weighted]
- Product or service does not assess user expectations and performance with respect to marketing claims
 - Ongoing satisfaction is assessed at multiple times during engagement with product or service
 - An external entity independently verifies marketing claims
 - Information about marketing claims satisfaction and/or verification is public and easy to find on company website
 - Product or service has a written and distributed plan to address any discrepancies found between user expectations and performance and marketing claims
- IBM4.2 Does your company make the performance or outcomes of your product or service available in any of the following ways? [Heavily Weighted]
- Company provides testimonials or references from current users
 - Case studies or outcomes are available upon request
 - Case studies or outcomes measures are provided to prospective clients
 - Case studies or performance/outcomes are made publicly available
 - Company identifies all sources of outcome results, indicating whether third party verified or not
 - Other (please describe)
 - None of the above

Impact Business Models: Privacy and Consumer Protection

- IBM5.1 Do you collect personally identifiable information of learners or other user (e.g. academic information, testing results, instructor actions)? [Not Weighted]
- Yes No
- Answer(s): We collect personally identifiable information such as contact info etc. subject to our privacy policy.
- IBM5.2 How do you protect personal information? [Equally Weighted]
- Conducting and updating periodically an inventory of all data that require privacy protection and security
 - Regular monitoring and third-party audits of data security, including record maintenance and destruction
 - Onsite records or technology have physical security control (e.g. locked file rooms)
 - Utilize appropriate methods to insure data are confidential, e.g., data suppression/encryption
 - Other (please describe)
 - None of the above
 - Not applicable, companies does not collect personal information
- IBM5.3 Does the company have plans or policies in place to protect data in case of breach or company sale? [Equally Weighted]
- There is a plan in place to address handling of personal data in the event company ceases to exist or is sold/bought by another entity
 - Company has written response processes set up in case of data breach, including external communications
 - We have practiced our procedures in case of a data breach
 - Other (please describe)
 - None of the above
 - Not applicable, company does not collect personal information

IBM5.4 Does your company have a written policy regarding any of the following (consistent with the tenets of the Student Privacy Pledge)? [Equally Weighted]

- N/A
- To not sell information to outside entities
- To not use data to target advertising
- To use data for authorized education purposes only
- To not change or modify privacy policies without notice and opportunity to opt out
- To maintain and enforce limits on data retention
- To support parental access to, and correction of errors in, their children's information
- To provide comprehensive security standards
- To be transparent about the collection and use of data
- Other (please describe)
- None of the above
- Not applicable, product or service is not geared to children under 13 or is a non-profit entity

IBM5.5 How are your company's privacy clauses and data usage policies disclosed? [Heavily Weighted]

- Clear and concise user agreement on use of data and disclosures provided to customers separately when signing up for product or service
- Provided to customers as part of overall set of disclosures
- Customers and users (or parents/guardians) are required to acknowledge privacy and data policies
- Customers and users are notified in writing of changes to data usage policies
- Other (please describe)
- No disclosures provided
- Not applicable, company does not collect or utilized customer-level data

IBM5.6 If you have a physical location and/or in person interaction with users, how do you ensure the physical safety of users? [Equally Weighted]

- Employees are subject to background checks as part of hiring process
- Products meet industry-specific safety standards
- Employees undergo regular safety training and/or further background checks
- Safety statistics are made available to all users
- All users are made aware of risks
- Other (please describe)
- None of the above
- Not applicable - company does not have physical interaction with users

Impact Business Models: Serving in Need Populations (Quality and Continuous Improvement)

IBM6.1 Calculated Question: (% of users from special interest population) * (User Needs Based Design) [Equally Weighted]

IBM6.2 Calculated Question: (% of users from special interest population) * (Quality Assessment) [Equally Weighted]

Impact Business Models: Serving in Need Populations (Outcomes)

- IBM7.4 Calculated Question: (% of users from special interest population) * (Direct Outcomes for Learners) [Equally Weighted]
- IBM7.5 Calculated Question: (% of users from special interest population) * (Initial Outcome Creation) [Less Weighted]
- IBM7.6 Calculated Question: (% of users from special interest population) * (Outcomes for Learner Performance) [Less Weighted]
- IBM7.7 Calculated Question: (% of users from special interest population) * (Special Interest Populations Outcomes) [Heavily Weighted]
-

Impact Business Models: Community Business Models Introduction

- IBM4.1a Is your company structured to benefit community stakeholders in any of the following ways? [Not Weighted]
- A producer-owned cooperative structure in which suppliers share control and benefits of company operations (e.g. farmer cooperative, artisanal cooperative)
 - Purchasing fair/direct trade to improve livelihoods for underserved groups in your supply chain
 - A micro-distribution or micro-franchising model that provides economic opportunities to underserved groups
 - A formal standing commitment to donate a significant portion of sales/profits/ownership to charitable causes (>2% sales, >20% profits/ownership)
 - Providing high quality jobs and/or professional development for individuals with chronic barriers to employment (workforce development programs)
 - A community-focused business model that supports and builds the economic vitality of local communities
 - None of the above
- Answer(s): Educational scholarships and charitable donations
-

Impact Business Models: Environmental Models Introduction

- IBM59.1 Are your company's products or process structured to restore or preserve the environment in any of the following ways? [Not Weighted]
- Through a manufacturing, wholesale or agriculture process which is designed to significantly reduce environmental impact compared to typical practices for the industry
 - Through a product or service that preserves, conserves, or restores the environment or resources
 - None of the above
- Answer(s): This is N/A in our business.

Disclosure Questionnaire

Disclosure Questionnaire: Disclosure Industries

DQ1.1 Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.

Yes No

- Any product or activity deemed illegal under host country laws or regulations or international conventions and agreements
- Gambling
- Pharmaceuticals subject to international phase-outs or bans
- Payday lending
- Pornography
- Wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)

DQ1.2 If you selected "Yes" previously, please provide a detailed explanation of the company's involvement here. [Not Weighted]

Disclosure Questionnaire: Disclosure Practices

DQ2.1 Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Yes No

- Company is not formally registered in accordance with domestic regulations
- Company has reduced or minimized taxes through the use of corporate shells or structural means
- Company facilities are located adjacent to or in sensitive ecosystems
- Company employs workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138) and/or company does not keep personnel records that include evidence of the date of birth of each
- Overtime work for hourly workers is compulsory
- Company uses workers who are prisoners
- Company prohibits workers from freely associating and bargaining collectively for the terms of one's employment
- Company exploitatively operates in conflict zones
- Company employs individuals on zero-hour contracts

DQ2.2 If you selected "True" previously, please provide a detailed explanation of the company's engagement in these practices here. [Not Weighted]

Disclosure Questionnaire: Disclosure Outcomes

DQ3.1 Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "True." If false, select "False."

- | True | False | Yes | No |
|----------------------------------|----------------------------------|----------------------------------|-----------------------|
| <input type="radio"/> | <input checked="" type="radio"/> | | |
| | | <input checked="" type="radio"/> | <input type="radio"/> |
| <input type="radio"/> | <input checked="" type="radio"/> | | |
| | | <input checked="" type="radio"/> | <input type="radio"/> |
| <input type="radio"/> | <input checked="" type="radio"/> | | |
| | | <input checked="" type="radio"/> | <input type="radio"/> |
| <input checked="" type="radio"/> | <input type="radio"/> | | |
| <input type="radio"/> | <input checked="" type="radio"/> | | |
| <input type="radio"/> | <input checked="" type="radio"/> | | |
| <input type="radio"/> | <input checked="" type="radio"/> | | |

DQ3.2 If you selected "True" previously, please provide a detailed explanation of the company's experience related to the previous statement here. [Not Weighted]

Disclosure Questionnaire: Disclosure Penalties

DQ4.1 Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

- | Yes | No |
|-----------------------|----------------------------------|
| <input type="radio"/> | <input checked="" type="radio"/> |

DQ4.2 If you selected "Yes" previously, please provide a detailed explanation of the complaint/fine/sanction here. [Not Weighted]

Disclosure Questionnaire: Supplier Disclosure

DQ5.1 Please indicate if any of the following statements are true regarding your company's significant suppliers.

True	False	Don't Know	
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Significant Suppliers employ workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138)
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Significant suppliers use any workers who are prisoners
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Significant Suppliers have had an operational or on-the-job fatality
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	Significant Suppliers' sites have experienced accidental discharges to air, land or water of hazardous substances
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Construction or operation of Significant Suppliers' facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near their facility
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Construction or operation of Significant Suppliers involved large scale land acquisition
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Construction or operation of Significant Suppliers involved large scale land conversion and/or degradation
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Construction or operation of Significant Suppliers involved the construction or refurbishment of dams
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Significant Suppliers have had material fines or sanctions in the last five years regarding the issues indicated in DQ4.1
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	Significant Suppliers exploitatively operate in conflict zones

Disclosure Questionnaire: Other Disclosures

DQ6.1 Are there any other sensitive aspects of the business that are necessary to disclose? [Not Weighted]