MassMutual
Code of Conduct

The Winning Way
Message from Roger Crandall

Since our founding in 1851, MassMutual has helped people secure their future and protect the ones they love. Our policyowners and customers look to us to help provide them with financial security and peace of mind, a responsibility we hold with the utmost importance. We are proud of our commitment to ethics and integrity, which has enabled us to maintain the trust people place in us.

This commitment to ethics and integrity is reflected in our company values – our Winning Ways. Founded on the Winning Ways, our Code of Conduct establishes key principles of behavior that we must live by to ensure we do the right thing for our policyowners and customers, our company and each other. To help you understand these key principles, please read the Code of Conduct and company policies. If you are ever uncertain about how to handle a situation, or if you suspect you’ve witnessed behavior that violates our Code of Conduct, ask questions and report your concerns.

We are MassMutual. One company. One culture. One brand. We are all held to the same high standards for doing business the right way. Each of us is responsible for adhering to the Code of Conduct; together, we are responsible for upholding a reputation for ethics and integrity that has lasted more than 160 years.

Thank you for your ongoing commitment to ethics and integrity.

Sincerely,

Roger Crandall
Chairman, President and CEO

Winning Ways

**Focus on the Customer**
Know your customers well; add value with a sense of urgency.

**Act with Integrity**
Be trustworthy, adhere to high ethical standards, adhere to the letter and spirit of applicable laws, rules, regulations and company policies.

**Value People**
Lead people to success; appreciate diverse backgrounds, ideas and experiences.

**Work Collaboratively**
Partner with others to achieve results that leverage the right resources.

**Achieve Results**
Focus on winning; consistently exceed expectations, beat the competition.
Acting ethically and with integrity is how we do business. It is part of how we help people secure their future and protect the ones they love. Founded on the Winning Ways, our Code of Conduct establishes the expectations and standards for our behavior and helps guide us when we are faced with making difficult decisions. The Code of Conduct applies to employees of MassMutual and certain subsidiaries. MassMutual expects its other business partners, including agents, brokers and other distributors, vendors, suppliers and other third parties, to follow the standards outlined in the Code of Conduct when working with or on behalf of MassMutual.

**Responsibilities of Employees**

While the Code of Conduct cannot address every situation we may face, it provides information about how to raise issues or concerns. The Code of Conduct also describes various resources available to employees, like company policies, to help guide us when a decision is not clear or easy.

Compliance with the Code of Conduct and company policies is a condition of employment. Each year, we must acknowledge that we have read and understand the Code of Conduct and agree to comply with the Code of Conduct and company policies.

If you violate the Code of Conduct or other company policies, or if you do not take appropriate action against illegal, unethical or improper conduct, you may be subject to discipline, including termination of employment.

**Responsibilities of Managers**

As leaders, MassMutual expects managers to set a good example by acting ethically and with integrity and encouraging this behavior in others. Managers should help employees understand what’s expected of them by discussing the Code of Conduct and company policies with employees.

Managers should encourage employees to express their ideas, ask questions and raise issues or concerns. Managers also need to understand how to escalate issues or concerns, if necessary, that employees raise.
Acting Ethically and with Integrity

“Policyowners trust us to help protect them and the ones they love. They want to know they can count on MassMutual to do the right thing – every time.”

– Jim Doyle, Corporate Real Estate and Facilities

Our Ethical Decision-Making Framework

When we are unsure how to handle a situation or question whether it is the right thing to do, we should consider the following questions:

- Is my decision or action consistent with the standards in the Code of Conduct, company policies or legal requirements?
- Is my decision or action consistent with MassMutual’s values – our Winning Ways?
- Does something feel wrong about the situation?
- How will my decision or action impact others?
- Would I feel comfortable explaining my decision or action to others?
- Would I feel comfortable if my decision or action appeared in a newspaper or otherwise became public?
- Should I ask for advice before acting?
**Principle**
We will conduct business ethically, with integrity and in compliance with applicable laws and regulations.

**Bottom Line**
- Unethical or illegal behavior is never justified.
- MassMutual competes vigorously, but fairly, and will gain business advantages only through appropriate behavior. We will not provide untrue, unsubstantiated or non-public information about a competitor to any policyowner, customer or other third party in order to gain a business advantage.
- Fraudulent behavior by anyone – policyowners, customers, employees, agents or third parties – will not be tolerated.
- There are a number of laws and regulations that govern how MassMutual does business, including antitrust, corruption and money laundering laws. Familiarize yourself with how these laws and regulations impact you and MassMutual.

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**Looking for Specifics?**

**Company Policies**
- Anti-Boycott Policy
- Anti-Bribery and Anti-Corruption Policy
- Anti-Money Laundering Policy
- Antitrust Policy

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**What could it look like?**

<table>
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<tr>
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<tr>
<td><strong>Antitrust</strong></td>
<td>Laws designed to stop companies from making deals that could hurt consumers by removing competition from the marketplace. This could result in higher prices and limited product choices for consumers.</td>
<td>While at an industry meeting, an employee from a competitor suggests that each company at the meeting charge the same price for its products.</td>
<td>Leave the discussion without participating. Topics like price fixing, market allocation, boycotting and exchanging competitively sensitive information are off-limits for discussion with competitors. Review the Antitrust Policy for more information.</td>
</tr>
<tr>
<td><strong>Bribery</strong></td>
<td>Giving someone something of value because you expect them to do something that benefits you in return.</td>
<td>You provide an all-expense paid trip to Disneyland to a foreign government official with whom MassMutual is interested in doing business.</td>
<td>Before providing anything of value to a foreign government official, check with a member of the Law Department to see if it’s permitted. Review the Anti-Bribery and Anti-Corruption Policy for more information.</td>
</tr>
<tr>
<td><strong>Money Laundering</strong></td>
<td>A process by which an individual, company or other entity tries to hide the existence, nature or source of illegally obtained funds in order to make the money appear legitimate.</td>
<td>A few weeks after purchasing a whole life insurance policy, the policyowner contacts MassMutual to take a loan against the policy.</td>
<td>This may be an attempt by the policyowner to use his life insurance policy to illegally launder money. Report it to your manager immediately. For more information, refer to the Anti-Money Laundering Policy.</td>
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“Part of what makes MassMutual a great place to work is our diversity of thought, experiences and backgrounds. Valuing and respecting others’ differences is key to making us an even stronger and more innovative company.”

— LyLy Salisbury, Retirement Services
**Principle**
We will be respectful to others and welcome and encourage diverse opinions, attitudes, attributes and feelings.

**Bottom Line**
- Treat everyone fairly and respectfully.
- Make job-related decisions based on qualifications or individual abilities, not someone’s status as a member of a certain class of people – for example, age, race, religion, sex, handicap, disability or veteran status.
- Maintain a positive workplace free from illegal harassment and other inappropriate behavior.
- Keep a safe work environment, free of violence or threatening behavior.
- Keep our work environment free of illegal drugs and alcohol.

**Looking for Specifics?**

**Company Policies**
- Discrimination and Harassment Policy
- Drug and Alcohol Policy
- Enterprise Continuity Program
- Statement of Respect
- Workplace Violence Policy

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<td>Harassment</td>
<td>Conduct or behavior that makes the recipient feel uncomfortable, offended or intimidated, or that creates a hostile work environment. Harassment based on sex, race, age, religion and other protected categories is a form of discrimination and is illegal.</td>
<td>An employee views inappropriate websites while at work.</td>
<td>If you feel comfortable addressing the situation directly, let the employee know that the conduct is inappropriate and makes you uncomfortable. If you don’t want to speak to the employee, report the incident to your manager or Human Resources Business Partner. For more information, refer to the Discrimination and Harassment Policy.</td>
</tr>
<tr>
<td>Drug and Alcohol Abuse</td>
<td>Being impaired by or under the influence of illegal drugs or alcohol during work time or while conducting company business.</td>
<td>An employee comes to work visibly intoxicated.</td>
<td>Being under the influence of illegal drugs or alcohol while at work could result in harm to the employee or others. Report the employee to your manager or Security immediately. For more information, refer to the Drug and Alcohol Policy.</td>
</tr>
<tr>
<td>Workplace Violence</td>
<td>Violence, threats of violence, harassment, intimidation or other disruptive behavior that threatens or frightens others in our workplace.</td>
<td>An employee treats you in a way that makes you afraid to come to work or unreasonably interferes with your work performance.</td>
<td>Remove yourself from the situation and contact Security, your Human Resources Business Partner or your manager immediately. For more information, refer to the Workplace Violence Policy.</td>
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“MassMutual’s policyowners and customers depend on and expect us to keep their information safe. It’s our responsibility to protect their information and MassMutual’s information every day. We are all accountable.”

– Dhru Swadia, Information Technology
**Principle**
We will protect confidential information related to MassMutual, its policyowners, customers and employees against unauthorized access, use or improper disclosure.

**Bottom Line**
- We are responsible for properly handling, using and safeguarding confidential information.
- If information is not publicly available, it’s probably confidential information. Protect it.
- Only share confidential information with individuals who have a business need to know it.
- Using material, non-public information (inside information) when buying or selling a company’s securities is insider trading, which is illegal.

**Looking for Specifics?**

**Company Policies**
- Confidential Information and Intellectual Property Policy
- Enterprise Information Risk Management Standards
- Information Barrier Policy
- Insider Trading Policy
- Privacy Policy
- Safeguarding Company Property and Equipment Policy
- Social Media Policy
- Telephones and Other Recording and Transmission Devices Policy
- Work Environment and Privacy Safeguarding Policy

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<td><strong>Confidential Information</strong></td>
<td>Non-public information that might be of use to competitors or harmful to MassMutual, its policyowners, customers or employees if improperly accessed, used or disclosed.</td>
<td>You post details about a new product you’re developing for MassMutual on your social media page.</td>
<td>Information about your work that hasn’t been made available to the public is confidential, which means it’s off limits to share with anyone — including via social media. For more information, refer to the Confidential Information and Intellectual Property Policy and the Social Media Policy.</td>
</tr>
<tr>
<td><strong>Insider Trading</strong></td>
<td>Unlawfully using material, non-public information (inside information) when making securities trades or unlawfully communicating inside information to others who use that information to trade securities.</td>
<td>You decide to buy securities in a company based on non-public information you learn through your work on MassMutual’s investment activities.</td>
<td>While working at MassMutual, you may have access to inside information about other companies. Trading securities based on inside information, or sharing that information with others who buy or sell securities, is illegal. Only use public information as the basis for your investment decisions. For more information, refer to the Insider Trading Policy.</td>
</tr>
<tr>
<td><strong>Privacy</strong></td>
<td>Protecting the personal information of MassMutual’s policyowners, customers or employees.</td>
<td>You can’t wait to tell your friend about a conversation you had with a famous MassMutual policyowner.</td>
<td>Do not share information about MassMutual’s policyowners, customers or employees with anyone who does not have a business need to know the information. For more information, refer to the Confidential Information and Intellectual Property Policy and the Privacy Policy.</td>
</tr>
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</table>
“We come to work to serve our policyowners and customers. Keep that in mind and be smart about how you use MassMutual’s technology resources.”

– Yolanda Cooper, US Insurance Group
**Principle**

We will use MassMutual property for business purposes and protect it from misuse, theft or damage.

**Bottom Line**

- Use MassMutual property, including facilities, equipment and technology resources, appropriately and for authorized business purposes.
- Personal use of MassMutual technology resources, such as email, telephone systems and computers, must be limited, incidental and appropriate.
- You should have no reasonable expectation of privacy related to information and communications received, sent through or stored on MassMutual technology resources.
- Protect and properly use intellectual property that belongs to MassMutual and third parties.
- Intellectual property that you develop, implement or create based on opportunities or work for MassMutual is the property of MassMutual.

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<td><strong>Acceptable Use of Technology Resources</strong></td>
<td>Using technology resources — MassMutual-owned hardware, software, applications, networks, systems and devices — for limited, incidental and appropriate personal purposes.</td>
<td>Spending the majority of your workday checking Facebook or shopping online instead of completing your work assignments.</td>
<td>MassMutual understands that sometimes you need to get personal activities done while at work. Too much personal use, however, is an abuse of MassMutual time or resources. Spending most of your workday on Facebook or shopping online is not limited, incidental or appropriate use of technology resources. Limit personal use to activities that take a short amount of time to accomplish and that don’t interfere with your job responsibilities. For more information, refer to the Technology Acceptable Use Policy.</td>
</tr>
<tr>
<td><strong>Intellectual Property</strong></td>
<td>Company trademarks, service marks, patents, copyrighted material and trade secrets.</td>
<td>Using images created by a third party that you found online in an internal presentation.</td>
<td>Never use a third party’s intellectual property without their permission. Review the copyright restrictions posted on the third party’s website or check with the Law Department before using someone’s work product. For more information, refer to the Confidential Information and Intellectual Property Policy.</td>
</tr>
<tr>
<td><strong>MassMutual Property</strong></td>
<td>MassMutual provides facilities, equipment and technology resources for business purposes.</td>
<td>You take company supplies, including pens, folders and notepads, for your child to use at school.</td>
<td>MassMutual provides facilities, equipment and technology resources for business purposes. Using MassMutual property for non-business purposes may be considered theft. For more information, refer to the Safeguarding Company Property and Equipment Policy.</td>
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**Looking for Specifics?**

- **Company Policies**
  - Confidential Information and Intellectual Property Policy
  - Enterprise Information Risk Management Standards
  - Records and Content Management Policy
  - Safeguarding Company Property and Equipment Policy
  - Technology Acceptable Use Policy
  - Telephones and Other Recording and Transmission Devices Policy
  - Work Environment and Privacy Safeguarding Policy
“It’s important that we create and retain accurate corporate records that align with company policies and regulatory standards. Meeting legal and regulatory requirements is our responsibility as a financial services company.”

– Mary Beth Rzegocki, Corporate Finance
Principle
We will create and maintain documents and records, including financial information, that are timely, accurate and comprehensive.

Bottom Line
- Records must be authentic, reliable, complete, unaltered and readily accessible.
- Records can be paper documents, electronic documents, email or voicemail.
- Records may only be destroyed after they meet their retention period, with appropriate approval and as long as they aren’t subject to a destruction hold.
- Report business information accurately, honestly and on time, and follow applicable internal controls.

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<td><strong>Company Records</strong></td>
<td>The final version of documents, regardless of medium or format, that document the operations and transactions of MassMutual.</td>
<td>You’ve been working on a report, and you have a number of drafts, as well as the final version. You’d like to get rid of anything you don’t need to keep, but you aren’t sure if the drafts are records.</td>
<td>A record is the final version of a document, regardless of medium or format, that documents MassMutual’s operations and transactions. Drafts are considered to be content, not records. You must retain content for the period noted in the Content Retention Standards. For more information, refer to the Records and Content Management Policy.</td>
</tr>
<tr>
<td><strong>Destruction Holds</strong></td>
<td>Issued whenever there is pending or reasonably anticipated litigation, a government or regulatory examination or investigation, or a tax audit.</td>
<td>You realize you have a record that’s beyond its retention period. Before you destroy it, you receive a destruction hold memo.</td>
<td>You must not destroy the record, even though it’s past the applicable retention period. It’s now subject to the destruction hold and cannot be destroyed until the destruction hold is lifted. For more information, refer to the Records and Content Management Policy.</td>
</tr>
<tr>
<td><strong>Document Management</strong></td>
<td>Managing and retaining all corporate records and non-record content in compliance with legal and regulatory requirements and business need.</td>
<td>You find a file of papers that was left in your desk by another employee. You don’t know what the file contains, but you assume it must not be needed, so you throw the file away.</td>
<td>No unknown documents should be destroyed until it’s determined whether they are records or pertain to a legal hold. If you aren’t sure, contact your Unit Records Coordinator to help you determine whether the documents should be retained. For more information, refer to the Records and Content Management Policy.</td>
</tr>
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</table>
“Part of what makes me proud to work here is how active my fellow employees are in the communities in which we live. However, before anyone takes on a new opportunity in addition to their role at MassMutual, it’s important to ensure that it doesn’t conflict with the work we do here at MassMutual.”

– Gail Garvey, Human Resources
Principle
We will avoid conflicts of interest between ourselves and MassMutual.

Bottom Line
- A conflict of interest occurs when your personal interests, activities or relationships interfere with – or even appear to interfere with – your ability to objectively and fairly make decisions or perform your responsibilities on behalf of MassMutual.
- Avoid conflicts of interest, and to the extent possible, even the appearance of conflicts of interest.
- If you cannot avoid a conflict of interest, you must disclose it to MassMutual so it can be properly managed.
- Examples of situations that may involve conflicts of interest:
  - Taking personal advantage of a business or investment opportunity that you learn about through MassMutual
  - Acquiring a significant interest or investment in a MassMutual competitor or supplier
  - Giving or accepting business gifts or entertainment
  - Having a personal relationship with third parties that do or are trying to do business with MassMutual
  - Family and personal relationships between employees

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<td>Business Gifts</td>
<td>Any item of value provided to or accepted from a supplier at little or no charge.</td>
<td>Accepting an expensive watch from a potential supplier during the contract negotiation process.</td>
<td>Gifts that are greater than $100 in value are generally not allowed. You should also avoid accepting the gift if you think the supplier will expect favorable treatment in return. For more information, refer to the Business Gifts and Entertainment Policy.</td>
</tr>
<tr>
<td>Outside Business Activities</td>
<td>Business activities that may interfere with MassMutual business or your ability to perform your work for MassMutual.</td>
<td>Taking a second job at one of MassMutual’s suppliers.</td>
<td>If the outside business has a relationship with MassMutual, it may expect you to provide it with favorable treatment. Before you take the job, check with your manager. Your manager will work with Corporate Compliance to address any conflict. For more information, refer to the Conflicts of Interest Policy.</td>
</tr>
<tr>
<td>Participation on a Board of Directors</td>
<td>Serving on a board of directors, board of trustees, advisory or other board in a personal capacity and not as a representative of MassMutual.</td>
<td>A charitable entity asks you to serve on its board of directors.</td>
<td>In general, serving on the board of directors of a charitable entity in a personal capacity (not as a representative of MassMutual) is not a conflict of interest, so you don’t need to disclose the directorship or obtain approval. For more information, refer to the Participation on Board of Directors Policy.</td>
</tr>
</tbody>
</table>
“There are many factors to consider when interacting with the government and regulators on behalf of the company. Government Relations and the Law Department are here to help.”

— Kevin Rasch, Law Department
**Principle**
We will be honest and forthright in our dealings with the government and will comply with applicable laws and regulations when participating in the political process or when interacting with the government.

**Bottom Line**
- MassMutual encourages employees to participate in the political process as private citizens.
- Your political activities could impact MassMutual’s ability to do business with state or local governments. Pre-clear any political activities or contributions you make to a political official, a candidate for a state or local political office or a current state or local official running for federal office.
- You must obtain approval before using MassMutual resources for political activities, lobbying on behalf of MassMutual or interacting with or hiring a current or former government employee.
- Make sure you understand applicable laws and regulations before interacting with the government.
- Contact the Law Department if you receive an inquiry from a regulator, government agency or law enforcement, or a complaint, subpoena, notice of audit or other legal document related to MassMutual, or if you are contacted about litigation against MassMutual or its employees.

### Looking for Specifics?

**Company Policies**
- Anti-Bribery and Anti-Corruption Policy
- Business Gifts and Entertainment Policy
- Communications with the Media and Other External Parties Policy
- Political Contributions and Solicitation Policy
- Solicitation and Distribution Policy

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<td>Communications with Regulators</td>
<td>Only certain employees are authorized to communicate with regulators, government agencies or law enforcement on behalf of MassMutual.</td>
<td>You receive a letter from a state insurance department requesting company records.</td>
<td>Forward the letter to the Law Department. For more information, refer to the Communications with the Media and Other External Parties Policy.</td>
</tr>
<tr>
<td>Giving Gifts to Government Officials and Employees</td>
<td>Some laws limit the government official/employee’s ability to accept gifts (including meals/beverages).</td>
<td>You are trying to develop business leads at a conference. During a break you offer to buy the person next to you a cup of coffee.</td>
<td>If the person is a government official or works for a government agency, don’t buy anything unless you check with your business or corporate unit compliance officer or Corporate Compliance first. For more information, refer to the Anti-Bribery and Anti-Corruption Policy and the Business Gifts and Entertainment Policy.</td>
</tr>
<tr>
<td>Solicitation</td>
<td>Using MassMutual money, time, equipment, supplies or facilities for political activities.</td>
<td>Your friend is running for local office and wants you to ask other MassMutual employees for campaign contributions.</td>
<td>Using MassMutual’s equipment for political activities like soliciting campaign contributions is generally not allowed. Before forwarding any requests or making any contributions, contact Corporate Compliance. For more information, refer to the Political Contributions and Solicitation Policy.</td>
</tr>
</tbody>
</table>
“As a company, we need to ground each decision we make and each action we take on what we believe is the right thing to do. If you think someone is acting in an unethical or illegal manner, speak up. It’s everyone’s responsibility to protect our policyowners, customers and MassMutual’s reputation for ethics and integrity.”

– Brad Lucido, Chief Compliance Officer
We all have an obligation to “speak up” and report issues or concerns that are, or seem to be, unethical or illegal. Reporting channels include:

- your manager
- your HR Business Partner
- MassMutual’s Chief Compliance Officer
- your business or corporate unit compliance officer
- Law Department counsel
- The MassMutual Compliance and Ethics Reporting Hotline

The Hotline provides a reporting channel in cases where you may not be comfortable discussing the issue or concern with an individual or where you prefer to raise the issue or concern anonymously. The Hotline is administered by an independent third party vendor. You can reach the Hotline twenty-four hours a day, seven days a week by calling 1-800-422-1381 or via the web at www.massmutual.com/ethicspoint.

MassMutual handles reports of unethical or illegal behavior promptly. While MassMutual makes every effort to keep reports confidential, information may need to be shared with individuals who are involved in investigating the report so they can investigate and follow-up appropriately. If you become involved in a company investigation, you must cooperate fully and provide complete and honest answers to all questions.

MassMutual values reports of compliance or ethics issues or concerns and will support you for raising those issues or concerns in good faith. Anyone who engages in retaliatory conduct against a person who has in good faith raised a compliance or ethics issue or concern will face disciplinary action, up to and including termination of employment.

**Seeking Guidance**

We may face a situation where the right decision is not clear or easy. To help us make the right decision, we should consider the questions in our Ethical Decision-Making Framework. We should also contact our managers or any of the resources listed above for guidance.
Key Company Policies

Company policies provide more detailed information about a variety of topics. For additional information about a topic, click on the company policy title.

Alcoholic Beverages at Company Sponsored Events
Anti-Boycott
Anti-Bribery and Anti-Corruption
Anti-Money Laundering
Anti-Nepotism
Antitrust
Attendance and Tardiness
Dress
Business Gifts and Entertainment
Business Travel and Entertainment
Communications with the Media and Other External Parties
Confidential Information and Intellectual Property
Conflicts of Interest
Criminal, Disciplinary and Regulatory Disclosure
Discrimination and Harassment
Drug and Alcohol
Employee References and Employment Verification
Enterprise Continuity Program
Enterprise Information Risk Management Standards
Hours of Work
Identification Badge and Visitors
Information Barrier
Insider Trading
Occasional Illness
Overtime Pay
Parking Lot General Information
Participation on Board of Directors
Political Contributions and Solicitation
Privacy
Progressive Discipline
Records and Content Management
Restricted Application Files
Safeguarding Company Property and Equipment
Smoke and Tobacco Free Workplace
Social Media
Solicitation and Distribution
Speaking Up
Statement of Respect
Technology Acceptable Use
Telephones and other Recording and Transmission Devices
Termination
Time Reporting
Work Environment and Privacy Safeguarding
Workplace Violence