

JPMorgan Chase & Co. Supplier Code of Conduct

1. Summary

JPMorgan Chase & Co. and its subsidiaries (collectively referred to as JPMorgan Chase or the firm) are committed to building and maintaining the best and most respected financial services company in the world. As our business partners, Suppliers likewise have a duty to demonstrate the highest standards of ethical business conduct, integrity, and adherence to the law, at all times. The firm is committed to ensuring Suppliers act with honesty and integrity when acting on our behalf. This commitment to ethical business practices preserves our firm's integrity and reputation and fosters a safe, healthy, productive, and collaborative work environment.

The Supplier Code of Conduct (Supplier Code) sets out expectations for Suppliers and outlines the principles that are consistent with the regulatory and legal framework that governs our industry. It is the responsibility of Suppliers to know the requirements of the Supplier Code and operate in accordance with its principles. Suppliers must be aware of the Supplier Code's provisions and stay informed of any changes. The most current version is available online and effective when posted.

The Supplier Code does not constitute an employment contract, and nothing contained herein is intended to convey any rights, actions, or remedies to Suppliers, or to create an employment relationship between Supplier or Supplier's employees and the firm.

2. Scope

A **Supplier** is any third party, firm or individual that provides a product or service to JPMorgan Chase. The following persons, entities, and organizations (collectively referred to as Suppliers) are covered by the Supplier Code and thereby subject to its provisions:

- Suppliers, vendors, consultants, agents, contractors, temporary workers, and third parties working on behalf of the firm; and
- The owners, officers, directors, employees, consultants, affiliates, contractors and subcontractors of these organizations and entities.

3. Updates from Previous Version

- The section on Workplace Environment was clarified with added language covering anti-discrimination, labor practices and working conditions.
- A separate section on the firm's approach to Diversity, Opportunity and Inclusion was added. This includes reference to Tier 2 reporting and the firm's Anti-Discrimination Principles.

4. JPMorgan Chase Business Principles

The firm believes that certain [Business Principles](#) are fundamental to success. These principles include a commitment to exceptional client service, operational excellence, integrity, fairness, responsibility, and a winning culture. They describe how the firm conducts business and the type of culture we expect our Suppliers to foster.

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5. Complying with the Legal and Regulatory Requirements

The Supplier Code must be read in conjunction with any applicable statutory, regulatory, or other legal obligation, including the contractual arrangements Suppliers have with the firm. Suppliers must comply with all applicable statutory, regulatory, or other legal obligations in the countries in which the Supplier operates.

Suppliers are expected to provide reasonable assistance to JPMorgan Chase so the firm can meet applicable legal and regulatory requirements in the countries in which we do business. This includes cooperating with regulatory inquiries and investigations related to outsourced services. Suppliers are also expected to cooperate with regulators in continuing to perform contracts, if required.

If compliance with any provision of the Supplier Code would result in a violation of statutory, regulatory, or other legal obligations, Suppliers must follow the legal obligation. Where the Supplier Code and contractual agreement with the Supplier conflict, the contractual agreement with the Supplier prevails.

For more information on the applicable firm policies and procedures referenced herein, Suppliers should contact their JPMorgan Chase **Relationship Manager**.

5.1. Maintaining Policies to Ensure Compliance

Suppliers must conduct their operations in accordance with this Supplier Code and must have policies and procedures designed to ensure compliance with it, including but not limited to appropriate non-discrimination and non-retaliation policies. Suppliers must also make reasonable efforts to train, monitor, and ensure that their own supply chain is compliant with the Supplier Code and all contractual obligations.

5.2. Handling Information Properly

JPMorgan Chase is part of a highly regulated industry and all of the parties with which we have relationships, including our customers and employees, expect us to safeguard their information. Suppliers must understand and comply with any applicable requirements and restrictions related to the processing of information including material, non-public information (MNPI). The processing of information means any operation or set of operations that is performed on information, whether automated or manual, including, but not limited to: collecting, recording, accessing, organizing, storing, adapting, altering, retrieving, consulting, using, disclosing, analyzing, transmitting, disseminating, aligning, combining, blocking, erasing, or destroying information. The following provisions regarding the processing of information survive the termination of the Supplier's provision of services to the firm, and the Supplier remains liable for any unauthorized processing of information belonging to the firm.

5.2.1. Confidentiality

Suppliers have a duty to protect **confidential information** and to take precautions before sharing with anyone. Suppliers are expected to comply with all applicable statutory, regulatory, or other legal obligations governing the protection or the processing of firm proprietary, confidential and **personal information**. Suppliers may only process confidential firm information to perform work on behalf of JPMorgan Chase and may not disclose such information unless such disclosure is required by law. Suppliers must

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safeguard the confidential information of third parties, including anything that Suppliers learn or create while providing services to the firm and its customers and employees.

5.2.2. Privacy

Suppliers must be aware of and follow the applicable statutory, regulatory, or other legal obligations related to the processing of any individual's personal information pursuant to their relationship with JPMorgan Chase. Personal information must never be processed in a manner inconsistent with the terms of the Supplier's contractual arrangements with the firm, accessed by the Supplier or its employees without appropriate authorization, or disclosed to anyone outside of the firm or the Supplier, except as required by a legal or regulatory process and as permitted by the Supplier's contractual arrangements.

If there is any event that impacts, or may impact the confidentiality, integrity or availability of personal information, including unauthorized or suspicious intrusion into systems storing such personal information, Suppliers must immediately report such incident to their Relationship Manager in accordance with the terms of its agreement with JPMorgan Chase.

5.2.3. Material Non-Public Information

Material Non-Public Information (MNPI), also known as inside information, is information about an issuer of financial instruments (JPMorgan Chase or another) that is not known by the public but if it were, would likely: (1) affect the market price of the financial instruments to which the information relates; (2) influence a reasonable investor to trade those financial instruments; or (3) be used as part of an investment decision regarding those financial instruments.

Buying or selling securities while in possession of MNPI that is acquired by virtue of Supplier's relationship with the firm is strictly prohibited, as is the communication of that information to others, whether expressly or by making a recommendation for the purchase or sale of securities based upon that information.

MNPI must be safeguarded and should only be shared with those who have a business need for knowing the information. Need-to-know is where such information is necessary to carry out one's job responsibilities and the sharing is in connection with fulfilling those responsibilities to the firm.

5.3. Conflicts of Interest

Conflicts of interest affect objectivity when making decisions on behalf of the firm, and may be impermissible as a matter of law, regulation, or firm policy. The existence of potential and actual conflicts may also undermine credibility and impair good judgment.

A conflict of interest may exist when the interests of a Supplier oppose the interests of the firm or its clients. Personal or business relationships, outside interests and other external activities and personal investments, the exchange of gifts and business hospitality, and political engagement can all pose potential conflicts. To identify and manage such conflicts, Suppliers must disclose all actual, perceived, or potential conflicts of interest with JPMorgan Chase as a result of either:

- Personal or business relationships with firm customers, suppliers, business associates, and employees with whom they work and/or support; and

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- Outside interests related to the Supplier's role and responsibilities at JPMorgan Chase

All potential conflicts of interest must be reported to the Supplier's Relationship Manager at the firm or escalated to the Supplier personnel responsible for reporting such matters to the firm.

5.4. Doing Business Properly

JPMorgan Chase works to achieve a competitive advantage through the products and services we offer, not through unethical or illegal business practices or the appearance of such activities.

5.4.1. Bribery and Anti-Corruption

The firm does not tolerate bribery or corruption in any form. Suppliers and those acting on their behalf may not directly or indirectly offer, promise, authorize, recommend, give, solicit, or receive anything of value, if it is intended, or could reasonably appear as intended to influence improper action or to obtain or retain an improper advantage for the firm, the Supplier, or a third party.

- Anything of value may include **gifts** (including cash and cash equivalents), business hospitality (including accommodations, travel and related expenses, meals, and entertainment), training and conferences, contributions to a charitable or political organization on behalf of another, honoraria and speaker fees, visa letters, offers of employment or other work experience - whether paid or unpaid, secondments, sponsorships, raffle prizes, perks, or discounts.

Suppliers and those acting on behalf of Suppliers are prohibited from providing a facilitating or expediting payment, usually a small amount of currency or other item or instrument of value, to any government official for his or her personal benefit to cause the official to perform, or to expedite performance of a routine duty or function that the official is required to perform (e.g., a payment to get through customs or to obtain a permit quickly).

Suppliers are also responsible for knowing and complying with the anti-corruption and bribery laws in the jurisdictions in which the Supplier operates. Suppliers must promptly report any potential or actual violations that relate to the firm through either the JPMC Conduct Hotline or to their Relationship Manager.

5.4.2. Gifts

The provision of **gifts** can be misinterpreted, suggest the appearance of an improper exchange or cause one to compromise their integrity. Therefore, suppliers are not permitted to provide or offer any gift that may create an actual or potential conflict of interest, impair one's judgment, is intended or could be interpreted as intended to improperly influence decision-making. Gifts given for the benefit of JPMC employees or their family members, or to JPMC clients or business partners are discouraged and only permissible under the following circumstances:

- Meals, refreshments, and entertainment offered during the course of a meeting as long as the purpose is business-related, attendance relates to the employee's work,

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the Supplier is in attendance, the cost is reasonable and customary, and it is an infrequent occasion;

- Advertising and promotional materials of de minimis value; or
- Discounts and rebates offered to the general public or negotiated with the firm.

5.4.3. Political Activities and Lobbying

Suppliers must not make **political contributions** or provide **gifts** to any candidate for public office, elected officials, political parties, or committees on behalf of or as a representative of the firm. Suppliers must not represent their political views as those of the firm or use firm resources in connection with their political activity. Suppliers must not **lobby** on behalf of the firm unless specifically engaged in writing to do so.

5.4.4. Antitrust and Competition Laws

Antitrust and competition regulations prohibit anticompetitive or collusive agreements among competitors, including price-fixing, bid rigging, allocation agreements, and group boycotts. These regulations also prohibit predatory and exclusionary conduct by firms that have market power or a dominant position that is intended to lessen competition.

Suppliers are required to be aware of and comply with these antitrust and competition regulations when conducting business with or on behalf of the firm. Suppliers must also refuse to participate in any potentially anticompetitive behavior or inappropriate discussions with competitors such as those relating to pricing, bids, or bidding strategies and must report any such activity related to the firm to their Relationship Manager or through the JPMC Conduct Hotline.

5.4.5. Taxes

JPMorgan Chase is committed to complying with both the letter and the spirit of applicable tax laws wherever we operate and ensuring accuracy in the tax-related records we produce and the tax information we are required to report. Suppliers must not facilitate any activities by clients or other parties associated with the firm that are intended to breach applicable tax laws, which may include engaging in activities that would assist in evading the payment of taxes that are due and payable or concealing information from tax authorities.

Suppliers should adopt reasonable prevention procedures and be alert to all unusual or suspicious activities that may have as their purpose or apparent purpose hiding income or assets from tax authorities or evading the application of tax reporting requirements. Suppliers must promptly report any violations or suspected violations that relate to the firm through either the JPMC Conduct Hotline or to their Relationship Manager.

5.5. Workplace Environment

JPMorgan Chase believes in a positive, safe, and healthy workplace environment which fosters respect and inclusiveness among workforce members.

Suppliers must comply with all applicable firm policies and all applicable laws and regulations, including those that may apply as a result of the firm's contracts with government entities, relating to discrimination in hiring, employment practices, harassment, retaliation, wage and hours including those governing employee compensation,

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reimbursements, taxes, and working hours, labor, minimum age requirements, safety and health.

Suppliers should have practices in place designed to respect the rights of all workforce members, including without limitation, protected groups. Suppliers must only employ workers who meet applicable minimum legal age requirements in the jurisdiction and must provide a work environment:

- free of harassment, discrimination or retaliation;
- free of threats, intimidation and physical harm; and
- that supports accident prevention and minimizes exposure to health risks.

JPMorgan Chase expects Suppliers to provide fair compensation for all employees and workers, including without limitation those workers who are permanent, temporary, dispatched, migrant, contract and apprentices. Such compensation must meet the legal minimum standards as required by local law. All employees and workers shall be provided with a clear, timely, and understandable wage statement that includes sufficient information to verify accurate compensation for work performed. Compensation and benefits should aim to provide an adequate standard of living for all of Supplier's employees and within their supply chain.

The firm is committed to a culture of accessibility and helping JPMorgan Chase employees and customers have the appropriate access to all goods, services and materials including those provided by our Suppliers. Suppliers must comply with all laws, including the U.S. Americans with Disabilities Act, to accommodate all disabilities including but not limited to vision, hearing, mobility, cognitive, speech and mental health conditions within their workforce and supply chain.

6. Raising Conduct Concerns

Suppliers must promptly notify the firm, if permitted by law, regarding the receipt of any subpoenas, regulatory requests, media inquiries, or other third-party requests concerning JPMorgan Chase.

The firm requires prompt, accurate, and transparent reporting of any conduct concern or actual or suspected violation of any law or regulation related to firm business, the Supplier Code, or any firm policy, including those addressing fraud, dishonesty, and unfair or unethical conduct related to financial services, whether it is by Supplier's team, a firm employee, or another third-party supplier. Concerns can be raised by contacting the Relationship Manager or using the Code Reporting Hotline (1-855-JPMCODE (1-855-5762633)). Suppliers can also file a report online at www.tnwgrc.com/jpmc. Where permitted by law, Suppliers may report anonymously.

Failure to report a concern or violation may result in the termination of the Supplier relationship and applicable agreements.

The firm strictly prohibits intimidation or retaliation against anyone who makes a good faith report about a potential or actual violation of the Supplier Code, supporting policies, or any law or regulation.

Nothing in this Section or the Supplier Code is intended to require reporting in violation of applicable local law or regulation.

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7. JPMorgan Chase Rights

JPMorgan Chase reserves the following rights to properly monitor and address Supplier activity to ensure that the firm is meeting its legal and regulatory requirements and obligations.

7.1. Firm Monitoring and Right to Audit

The firm reserves the right to monitor, record, review, access and disclose all data and communications created, sent, received, stored, or downloaded using firm resources as it deems appropriate, subject to applicable laws and regulations.

The firm also retains the right to audit Supplier compliance with the Supplier Code and other firm policies at any time. This includes technical, legal, regulatory, financial and operational audit of Supplier policies and procedures, including subcontractors if necessary, and in some cases may require an on-site inspection of Supplier's books, records, systems, controls, processes and procedures related to the JPMorgan Chase engagement for adherence to the Supplier Code.

7.2. Termination and Indemnification

The firm may take all necessary actions to enforce the Supplier Code, including the termination of Supplier relationship and applicable agreements. Violations of the Supplier Code may also constitute violations of law, which may expose the firm to criminal or civil penalties. The firm may require reimbursement for any costs associated with a violation of the Supplier Code.

8. Supplier Obligations to JPMorgan Chase

Suppliers must follow the obligations and requirements set forth below. By doing so, Suppliers will help the firm meet its legal and regulatory requirements, protect firm assets, and ensure that all communications are accurate and appropriate.

8.1. Communications about or on behalf of JPMorgan Chase

Suppliers must not communicate publicly about firm business unless specifically authorized to do so. Suppliers may not make public announcements on the provision of goods or services to the firm, share information regarding firm assignments, or circulate pictures or descriptions of firm facilities or external work events. Suppliers may not share information regarding firm customers or employees unless it is in connection with the services being provided as set forth in Supplier's agreement.

Suppliers must not post, share or like anything that could be viewed as a violation of the Supplier Code, including items that are malicious, disparaging, bullying, or that could jeopardize the safety of another individual including but not limited to firm employees, clients, or other Suppliers.

Suppliers should not disclose confidential information or conduct surveys of or post or seek recommendations or referrals by firm employees, customers or service providers unless approved. Exercise caution when discussing any of the firm's brands, products, services, or programs on social media. Suppliers are not encouraged or required to promote JPMorgan Chase.

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8.2. Protecting IP and other Firm Assets

Suppliers must properly safeguard and protect **firm assets** from theft, waste, cyber-related attack, or other type of loss. Technology assets, office equipment and supplies, email systems, information assets such as intellectual property, and firm brand and customer relationships are the property of the firm and should be used for firm-related business purposes only. Unless otherwise agreed to by the firm, any invention, discovery, development, concept, idea, process, or work related to the firm's business belongs to the firm and is considered work made for hire or **company invention**.

Suppliers must have programs in place that meet or exceed the firm's [Minimum Control Requirements](#) designed to protect firm information. Never forward firm information to an external email address for any non-business purpose or to Supplier or Supplier employees' personal email accounts for any reason.

8.3. Accurate Records

Suppliers are responsible for maintaining accurate and complete books and records and complying with all required controls and procedures for records created as a result of business activities conducted on behalf of the firm. Suppliers must be aware of and comply with the legal and regulatory retention requirements that relate to the services being provided to the firm.

8.4. Knowing your Workforce Members

Suppliers are required to screen their workforce members (employees and contingent workers) who provide services to the firm in accordance with firm requirements before and during the engagement with JPMorgan Chase.

The Supplier must have reporting requirements for the Supplier's personnel performing work for the JPMorgan Chase engagement if they are involved in a criminal proceeding or other legal matter. With the exception of minor traffic violations/citations, all of the Supplier's personnel performing work on the engagement must promptly notify the Supplier regarding any current arrest and/or pending criminal charges and provide supporting documentation related to the matter. The Supplier must promptly notify JPMorgan Chase if any of the Supplier's personnel performing work on the engagement report an arrest or has pending charges.

9. Environmental and Social Sustainability, Human Rights

JPMorgan Chase recognizes that our business decisions have the potential to impact surrounding communities and the environment. Balancing environmental and human rights issues with our business are fundamental.

9.1. Environmental and Social Sustainability

The environmental and social commitment at JPMorgan Chase is integral to good business practices. The firm encourages and relies upon Suppliers to join us in that commitment by developing internal programs designed to foster a culture of sustainability across their own operations and supply chain. That includes setting environmental and social targets, preventing, mitigating, or ending adverse impacts, and reporting on progress.

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Suppliers must comply with all applicable firm policies, environmental laws, and regulations in the countries in which the Supplier operates and in countries where they provide products or services. Suppliers should conduct operations in a manner that protects the environment by making reasonable efforts to meet industry best practices and standards with respect to the reduction of energy use, greenhouse gas emissions, waste, and water use. Suppliers must also ensure that potential impacts to community health, safety, and security – such as accidents, impacts on natural resources, exposure to pollution or other community issues – that may arise from business operations are appropriately, prevented, mitigated, and managed.

As JPMorgan Chase refines its understanding of how sustainability impacts business, the firm is relying upon Suppliers to promote environmental and social stewardship and highlight opportunities to improve our understanding and management.

9.2. Human Rights

JPMorgan Chase is dedicated to upholding and protecting human rights around the world. It is the firm's responsibility to promote respect for human rights through actions, and the firm expects the same of Suppliers. The firm is guided in this effort by the principles set forth in the United Nations Universal Declaration of Human Rights.

The firm expects Suppliers to take all necessary steps to ensure that it does not employ anyone under the minimum legal age for employment. In addition, the firm expects Suppliers to adhere to human rights laws by working to prevent forced labor and human trafficking in their operations and supply chains, and by instituting practices that are consistent with the framework provided by the Guiding Principles on Business and Human Rights, as well as rights and prohibitions included in other international human rights agreements.

10. Diversity, Opportunity and Inclusion

10.1. Tier 2 Reporting

JPMorgan Chase seeks to provide an equal opportunity for all prospective suppliers, notwithstanding any classification (e.g. Veteran Business Enterprises or Service Disabled Veteran Business Enterprises) to bid on JPMorgan Chase contracts and to participate in the performance of contracts for goods and services with JPMorgan Chase, and encourages its prime suppliers to do the same. JPMorgan Chase desires to understand the dollars spent by our Suppliers with certified small and historically underrepresented business, directly or indirectly, related to agreements with JPMorgan Chase to inform our total small and historically underrepresented business spend information.

To that end, JPMorgan Chase invites Suppliers to report actions taken in furtherance of this goal, using the JPMorgan Chase online reporting tool located at <https://about.jpmorganchase.com/about/suppliers/supplier-diversity/tier-2-supplier-program> on a quarterly basis, as requested. The firm actively encourages Suppliers to embrace diversity in their own business practices by documenting a diversity and inclusion approach that includes ways to identify, measure and improve inclusion as well as embedding accessibility standards that go beyond minimum compliance.

JPMorgan Chase is dedicated to the development and support of diverse communities from historically underrepresented groups including minorities, women, military veterans, people with disabilities, and members of the LGBTQ+ community.

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10.2. Anti-Discrimination Principles

JPMorgan Chase is committed to maintaining a productive, inclusive, professional, collegial, safe and secure environment where all individuals are supported, feel like they belong, are treated with respect and have an equal opportunity to succeed and make an impact through their work. We invite our Suppliers to join us in upholding these values and promote equal opportunity and access within their own organizations. We encourage our Suppliers to cast a wide net to understand the goods and services available in the market and to provide an equal opportunity for members of all communities to become part of their supply chain. As part of this commitment, JPMorgan Chase has established a set of voluntary Anti-Discrimination Principles for our Suppliers to consider that helps best serve our consumer base and the communities that we serve.

These Anti-Discrimination Principles are stated in a general manner and are not intended to replace Supplier's standard policies and procedures that are developed in accordance with applicable Law. Participation in these principles is entirely voluntary and will not impact the decision-making processes related to any contractual agreement with JPMorgan Chase. The firm's aim is for JPMorgan Chase and our Suppliers to work collaboratively to advance values of equal opportunity and access. JPMorgan Chase invites its Suppliers to provide evidence of an existing anti-discrimination policy upon request. These Anti-Discrimination Principles do not limit a Suppliers obligations under any contractual agreement with JPMorgan Chase or applicable Law.

ANTI-DISCRIMINATION PRINCIPLES

- Supplier is encouraged to have a documented anti-discrimination program that includes (but is not limited to) appropriate hiring practices, anti-discrimination, reporting/escalation, and anti-retaliation.
- Supplier is invited to voluntarily subject all new-hire and existing Supplier personnel to receive training on Supplier's anti-discrimination program with appropriate tracking of training completion.
- Supplier is invited to establish appropriate procedures for receiving complaints of discrimination, investigating those complaints, and escalation of complaints as needed.
- Supplier is encouraged to have a third party program in place to monitor their own third parties' commitment to supporting equal opportunity and equal access.

11. Defined Terms

Company Invention	Any Invention, discovery, development, concept, idea, process, or work, whether or not it can be considered a trade secret, patented, trademarked or copyrighted, that is directly or indirectly related to JPMorgan Chase business which Supplier develops during the period that Supplier works for JPMorgan Chase. This includes any invention unrelated to JPMorgan Chase business that is developed on firm time or with the use of firm equipment, supplies, or facilities.
Confidential Information	Information the firm has or acquires that is kept private and not made available to the public. It includes personal information about firm employees, customers and non-public information about clients and partners and their business. Any information that is not readily available from a public source or is shared between parties in confidence should be treated as confidential.
Conflicts of Interest	Supplier's personal and/or outside business interests may create potential or actual conflicts with the firm. This includes personal relationships or business opportunities with firm clients and potential clients, employees, and other suppliers.

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	<p>Personal relationships include family members such as a partner or spouse, children, siblings, parents or grandparents.</p> <p>Business opportunities include affiliation with (as director, officer, board member, etc.) or ownership in another business.</p>
Firm Assets	Anything owned, created, obtained, or compiled by or on behalf of the firm, including physical property, technology (hardware, software, and information systems), financial assets (such as cash, bank accounts, and credit standing), and information assets (such as customer lists, financial information, intellectual property, and other data).
Gift	A gift is anything of value for which a person does not pay retail, usual or customary cost. It is broadly defined and includes but is not limited to cash or cash equivalents, business hospitality (including travel and related expenses, meals, entertainment), training and conferences, honoraria and speakers fees, visa letters, an offer of employment or other work experience whether paid or unpaid, products, services, tickets, use of a residence, raffle prize, preferential rates, perks and discounts, charitable or political contributions made on behalf of another, or the use of firm resources. It may include providing anything of value indirectly through a family member, close associate, or business partner.
Relationship Manager	Firm contact/s or employee/s responsible for managing Supplier relationship.
Lobby	Communicate with government officials in an attempt to influence official action.
Material Non-Public Information (MNPI)	Material non-public information, also known as inside information, is information about an issuer of financial instruments (our firm or another) that is not known by the public but if it were, would likely: (1) affect the market price of the financial instruments to which the information relates; (2) influence a reasonable investor to trade those financial instruments; or (3) be used as part of an investment decision regarding those financial instruments.
Personal Information	Information that identifies, is identifiable to, or can be used to identify an individual alone or in combination with other information in the firm's possession.
Political Contribution	Direct or indirect contributions to candidates, campaigns, political parties or committees. This includes in-kind contributions such as the use of firm resources.
Supplier	Any third party, firm or individual that provides a product or service to the firm, including suppliers, vendors, consultants, agents, contractors, temporary workers, third parties working on behalf of the firm as well as the owners, officers, directors, employees, consultants, affiliates, contractors and subcontractors of these organizations and entities.