



Academy of Life Underwriting

CODE OF CONDUCT

The Academy of Life Underwriting (ALU), including *On The Risk* (OTR), is an organization that provides educational and developmental opportunities to life insurance underwriters worldwide. The organization depends on a talented and resourceful group of volunteers, supported by a small number of paid consultants, to effectively plan, manage, and carry out its educational activities. The organization expects those volunteers and consultants to carry out their individual responsibilities in the ALU Workplace with integrity, honesty, respect, and professionalism. To that end, the ALU Board of Directors has created this Code of Conduct to describe the ALU Workplace, to set out standards for volunteer and consultant behavior within that workplace, and to describe actions to be taken for violations of those standards of behavior.

ALU WORKPLACE

Academy of Life Underwriting volunteers and consultants carry out their ALU business activities in a workplace that is defined by ALU business relationships rather than by physical location. Each ALU volunteer and consultant is related directly to the organization, and through the organization to each other volunteer or consultant within the organization. That set of relationships makes up the ALU Workplace. The ALU Workplace is most clearly apparent...

- In the administrative offices where ALU's day-to-day business activities are carried out
- In the business meetings, social activities, and personal time that occur during any of the in-person ALU meetings
- In the time and place where one or more ALU volunteers or consultants is representing the organization in a public or private venue.

Less apparent, but still a part of the ALU Workplace, are circumstances such as...

- A telephone call, email exchange or face-to-face conversation between two or more ALU volunteers or consultants where ALU activities are discussed
- The time spent by a volunteer or consultant working alone on ALU activities

While not all-inclusive, these are examples of where and when the ALU Workplace exists.

WORKPLACE BEHAVIOR

The Academy of Life Underwriting is committed to providing an inclusive and supportive work environment, free of all forms of improper discrimination, including any type of harassment. The organization's greatest strength lies in the talent and abilities of its volunteers and consultants. The talents and abilities needed for ALU's success are not limited to any particular group of people. By long-standing commitment, ALU is committed to offering equal volunteer opportunities, and equal advancement opportunities, to all interested and qualified individuals.

Since working in partnership is vital to ALU's continued success, mutual respect must be the basis for all relations among ALU volunteers and consultants. Engaging in behavior that ridicules, belittles,

intimidates, threatens or demeans another person can negatively impact that person, but those behaviors will certainly have a negative impact on productivity in the ALU Workplace, and on the organization's reputation. You are expected to treat others with the same respect and dignity that any reasonable person would expect to receive.

We each have a responsibility to make sure that the ALU workplace is free from harassment and disrespectful behavior. Harassment can come in many forms, and may include...

- A comment that is unwelcome, offensive or degrading, regardless of whether it was intended as a playful remark or a joke.
- Use of offensive or profane language
- Explicit or degrading remarks about appearance.
- Requests for dates or sexual favors
- Display of sexually suggestive pictures or pornography
- Sexually oriented email or text messages
- Unwelcome physical acts

Harassment of any kind is determined by how others perceive your actions, regardless of your original intentions. All forms of harassment violate the ALU Code of Conduct. Actions, words, or disrespectful behaviors that harass or intimidate others will not be tolerated.

CONFIDENTIALITY

As an organization, the Academy of Life Underwriting holds and uses confidential information in several forms. Examples of the personal and proprietary information kept by ALU and used by volunteers and consultants in the conduct of ALU's business may include...

- Content of past and upcoming exams, including exam questions proposed or selected for exam use, the contents of current and past "Red Books", and materials used in the development and evaluation of exam questions
- Name, address, email address, and other contact information for subscribers, current and former students, exam proctors, and website account holders
- Financial information, specifically including checking account and credit card account details for individuals and companies making purchases from ALU
- Account details and access passwords for ALU's bank, credit card, and commercial accounts
- Student exam results, including details of individual exam performance and scoring
- Content of ALU Board or Executive Team discussions that are noted as confidential

Possession and use of such information carries the expectation of confidence and trust. Any misuse or release of confidential information by an ALU volunteer or consultant will not be tolerated.

PERSONAL RESPONSIBILITY

If you suspect or become aware of a possible violation of law, regulation, ALU Policy or the ALU Code of Conduct, it is your responsibility to report the situation to the appropriate point of contact – listed below – immediately. It is also important to raise a question whenever you believe that actions performed on behalf of ALU may be illegal, unethical or otherwise violate our code or policies.

Likewise, if you feel that you have been subjected to any form of harassment, discrimination, retaliation or other misconduct, or you are aware of any such incident, you should report the situation to the appropriate point of contact – listed below – immediately.

Retaliation for reporting any improper situation or incident in good faith will not be tolerated by the Academy of Life Underwriting. If you report an activity that you believe to be a violation of law, regulation, ALU Policy or the ALU Code of Conduct, ALU will treat the information as confidential and strive to protect your privacy to the maximum extent allowed by the facts of the situation.

ALU RESPONSE TO IMPROPER CONDUCT

All reports of alleged violations of law, regulation, ALU Policy or the ALU Code of Conduct will be promptly and fully investigated and remedied as appropriate. Anyone found to have violated ALU Policy or the ALU Code of Conduct will be subject to disciplinary action up to and including dismissal from the ALU volunteer or consultant position. Some Code violations could also be violations of law; in those circumstances, ALU will comply with all reporting requirements set out in the applicable laws.

REPORTING IMPROPER CONDUCT

To report observed or suspected illegal or unethical behavior, please contact one of the following Points of Contact:

- PRIMARY CONTACT: Chair, ALU Board of Directors
- SECONDARY CONTACT: ALU President, or
- SECONDARY CONTACT: Any Voting Member of the ALU Board of Directors
 - Full contact information for all of these individuals may be found in the ALU Blue Book or on the ALU Website at www.alu-web.com .

As an ALU volunteer or consultant, you are expected to read, understand and comply with this Code of Conduct. The Code must be supplemented by common sense and an awareness of the laws, regulations and policies that apply to your role in the Academy of Life Underwriting. If you are uncertain about what to do in a particular circumstance, speak with one of the Points of Contact listed above. ALU may ask its volunteers and consultants to affirm their commitment and compliance with the ALU Code of Conduct.

The responsibility for maintaining ALU's integrity and reputation rests on its volunteers and consultants. Together, through the ALU Code of Conduct, we can maintain a strong and effective organization.