

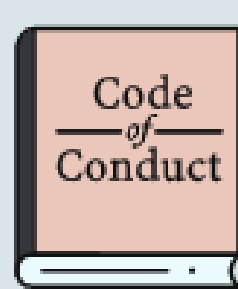


# Hello, from Compliance!

We are excited to welcome you as you start your journey at JPMorgan Chase. Being a part of a Financial Services firm means you will notice some differences in what we expect from you. We're highly regulated and that means our firm and its employees need to comply with various policies and laws in order to protect us both and our clients.

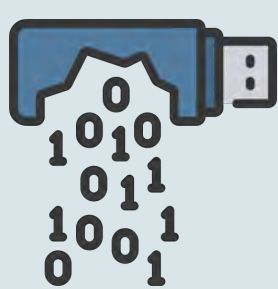
We know there's a lot to remember but **don't worry, we're here to help.**

Through our **Code of Conduct** and **Business Principles** you will learn about our culture of respect, how we treat each other, and **how we do business.** For now, lets look below at the Compliance Principles you need to be aware of.



## Code of Conduct

Integrity, fairness and accountability are the cornerstone of everything we do. The firm relies on each one of us to do the right thing. Speak up anytime you see, hear or suspect something isn't quite right.



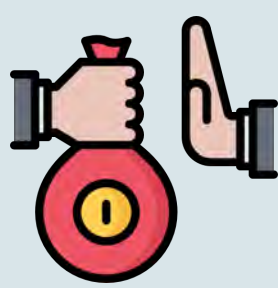
## Data Loss

Losing control of our data risks our reputation, our clients and our business. If you need to send data outside of the firm, review the approved mechanisms first in order to use the right channel and safeguards.



## Electronic Communications

If you interact with external clients or parties, you may be subject to additional protocols when communicating for business purposes so that the firm can meet regulatory retention requirements.



## Anti Corruption

By acting with integrity the Firm earns the trust of its clients, shareholders, communities, and regulators. We do this by taking a zero tolerance approach to all forms of bribery and corruption, such as through gifts or entertainment.



## Personal Account Dealing





Depending on your role, your personal financial trading may be subject to oversight. It should not come before the interests of the firm. You'll need to disclose accounts and seek approval before trading.



## Licensing and Registrations

Some employees, such as traders or investment advisors, require certain licenses, registrations or certifications BEFORE conducting business activities on behalf of the firm.

## As you settle in, don't forget...

-  **Joining from another Financial Services firm?** You will notice our expectations and requirements are different, so ensure you fully review all assigned training.
-  **New to the Financial Services industry?** Many of our compliance principles may seem strange to you. They underpin how we do business so it's critical you take time to understand them.
-  **Over the coming weeks and months you will receive a number of requests to complete Compliance Training, Certifications and Attestations. Respond immediately** as they are time critical.
-  **Questions?** Reach out to your manager or Compliance.