

| Policy Name                   | Description  | Governing Body          | Relevant Regulations  | Key Concerns   | Industry                          |
|-------------------------------|--|-------------------------|---|--|-----------------------------------|
| Anti-Money Laundering         | Includes language pertinent to the concealment of illegally obtained money so that it appears to have originated from legitimate sources.      | FINRA, Federal Gvt.     | The Bank Secrecy Act, The USA Patriot Act, FINRA Rule 3310  | <ul style="list-style-type: none"> <li>Regulatory compliance</li> <li>Detection of illegal activities used in the practice of hiding illegal finances.</li> </ul>                        | Financial Services                |
| Bribery                       | Includes language pertinent to giving or accepting a bribe.  | Federal Gvt, FINRA      | Foreign Corrupt Practices Act, Federal Bank Bribery Law, The General Federal Bribery Statute, FINRA Rule 4530       | <ul style="list-style-type: none"> <li>Regulatory Detection of illegal gifts, entertainment and compensation provided for financial gain or benefits.</li> </ul>                         | Financial Services, Public Sector |
| Broker Error                  | Includes language pertinent to errors associated with transacting business.  | Customer Internal Rules | Check and Balance relevant to Internal Policies and Procedures  | <ul style="list-style-type: none"> <li>Detection of unintentional errors relative to transactions, including but not limited to misapplied payments, deposits and trades.</li> </ul>     | All                               |
| Collusion                     | Includes language pertinent to secret or illegal conspiracy in an effort to deceive others.  | Federal Gvt.            | Sherman Anti-trust Act, Securities Exchange Act 1933, Securities Exchange Act 1934, Investment Advisers Act of 1940 | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of illegal activity between competitors for financial benefit or gain.</li> </ul>                        | Financial Services                |
| Diminished Capacity           | Includes language pertinent to a client's difficulty in remembering, performing simple tasks, speaking and orientation.                        | FINRA                   | FINRA Rule 2111   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of questionable transactions or activities involving clients with diminished mental capacity.</li> </ul> | Financial Services                |
| Gambling in the Workplace     | Includes language pertinent to potential gambling activities in the workplace.   | Customer Internal Rules | Check and Balance relevant to Internal Policies and Procedures  | <ul style="list-style-type: none"> <li>Detection of gambling activities within the workplace.</li> </ul>   | All                               |
| Gifts and Entertainment       | Includes language pertinent to inappropriate activities involving gifts to clients and prospects   | FINRA                   | FINRA Rule 2320   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of gifts, entertainment and compensation exceeding allowed limits or unauthorized actions.</li> </ul>    | Financial Services                |
| Hard Sell                     | Includes language pertinent to forceful or high pressure sales tactics.  | FINRA                   | FINRA Rule 2111   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of high pressure sale tactics relative to investments and insurance.</li> </ul>                          | Financial Services                |
| Human Resources               | Includes language pertinent to potential harassment and/ violence in the workplace.  | Customer Internal Rules | Check and Balance relevant to Internal Policies and Procedures  | <ul style="list-style-type: none"> <li>Detection of inappropriate behavior within the workplace.</li> </ul>  | All                               |
| Incoming Complaint            | Includes language pertinent to the dissatisfaction on a customer's behalf to a responsible party.  | FINRA                   | FINRA Rule 4530, FINRA 4513, FINRA 2111   | <ul style="list-style-type: none"> <li>Regulatory compliance</li> <li>Detection of customer complaints for handling and reporting</li> </ul>   | Financial Services                |
| Insider Information           | Includes language pertinent to illegally trading on the stock market for one's own advantage through having access to confidential information | FINRA, SEC              | SEC Rule 10b, SEC Regulation Fair Disclosure, FINRA Rule 3110, FINRA Rule 5270                                      | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of illegal trading activities transacted using non-public information.</li> </ul>                        | Financial Services                |
| Instant Message/ Social Media | Includes acronyms and abbreviations pertinent to inappropriate investment and insurance business practices.                                    | FINRA, SEC              | FINRA Rule 2111, SEC Rule 10b   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of questionable business practices including but limited to inappropriate guarantees.</li> </ul>         | Financial Services                |
| Internal Use Only             | Includes language pertinent to Information or Material which is not permitted to be utilized with the public or unauthorized personnel.        | Customer Internal Rules | Check and Balance relevant to Internal Policies and Procedures  | <ul style="list-style-type: none"> <li>Detection of outbound documents and communications containing internal use only language.</li> </ul>  | All                               |
| IPO                           | Includes language pertinent to potentially fraudulent actions involving an initial public offering.  | FINRA, SEC              | Securities Exchange Act 1933, FINRA Rule 5130   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of illegal promotion or trading activities associated with an Initial Public Offering.</li> </ul>        | Financial Services                |
| Legal Issues                  | Includes language pertinent to potential issues with the law.  | FINRA                   | FINRA Rule 4530, FINRA Rule 1122  | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of legal actions requiring disclosure and reporting.</li> </ul>  | Financial Services                |
| Outside Business Activity     | Includes language pertinent to outside business activities   | FINRA, SEC              | FINRA Rule 3270, Investment Advisers Act of 1940 Rule 206(4)  | <ul style="list-style-type: none"> <li>Detection of reported or unreported outside business activities.</li> </ul>   | Financial Services                |

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|---|--|-------------------------|---|---|--|
| Privacy                                       | Includes language pertinent to the potential breach of private customer or business information.   | SEC, Federal Gvt        | HIPAA, (SEC) Rule 30 of Regulation S-P  | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of private and confidential information being sent outside the Company.</li> </ul>                        | Financial Services, Health-care, Public Sector |
| Profanity                                     | Includes inappropriate language.   | Customer Internal Rules | Check and Balance relevant to Internal Policies and Procedures  | <ul style="list-style-type: none"> <li>Detection of inappropriate language being sent outside the Company.</li> </ul>   | All  |
| Puffery                                       | Includes language pertinent to exaggerated investment advice.  | FINRA                   | FINRA Rule 2210   | Detection of questionable business practices including inappropriate guarantees.  | Financial Services                             |
| Regulatory                                    | Includes language pertinent to government and regulatory related communications.   | FINRA                   | FINRA Rule 4530   | <ul style="list-style-type: none"> <li>Regulatory compliance</li> <li>Detection of communications from regulatory bodies containing issues requiring disclosure and reporting.</li> </ul> | Financial Services                             |
| Reply to Complaint                            | Includes language pertinent to a responsible party's response to a customer's complaint.   | FINRA                   | FINRA Rule 4530, FINRA 2111   | <ul style="list-style-type: none"> <li>Regulatory compliance</li> <li>Detection of customer complaints for handling and reporting</li> </ul>  | Financial Services                             |
| Risk Applications                             | Includes language pertinent to the use of prohibited encrypted messaging applications  | FINRA, SEC              | FINRA Rule 2210, FINRA Rule 4511, Investment Advisers Act of 1940 Rule 204-2, SEA Rules 17a-3 and 17a-4 | Detection of prohibited encrypted messaging applications  | Financial Services                             |
| Sales Practices                               | Includes language pertinent to inappropriate investment and insurance business practices.  | FINRA, SEC              | FINRA Rule 2111, SEC Rule 10b   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of questionable business practices including but limited to forgery, churning and replacement.</li> </ul> | Financial Services                             |
| Seminars                                      | Includes language pertinent to potential fraudulent conduct within investment or insurance seminars.   | FINRA                   | FINRA Rule 2210   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of questionable digital communications pertaining to client seminars.</li> </ul>                          | Financial Services                             |
| SMARSH Exclusion Prefix                       | Excludes messages using URL address prefixes that are indicative of SPAM.  | Customer Internal Rules | SPAM Rules  | <ul style="list-style-type: none"> <li>Reducing white noise</li> <li>Reducing false positives</li> </ul>  | All  |
| SMARSH Exclusion (Unsubscribe/ Bulk Language) | Excludes Messages using language indicative to inbound SPAM.   | Customer Internal Rules | SPAM Rules  | <ul style="list-style-type: none"> <li>Reducing white noise</li> <li>Reducing false positives</li> </ul>  | All  |
| SMS/Texting                                   | Includes acronyms and abbreviations pertinent to text messaging inappropriate language   | FINRA, SEC              | FINRA rule 2111, SEC Rule 10b   | Detection of questionable business practices including but limited to inappropriate guarantees.   | Financial Services                             |
| Stock Manipulation                            | Includes language pertinent to a deliberate attempt to interfere with the fair operation of the stock market in an effort to create a misleading appearances with respect to the price of, or market for a security, commodity or currency.      | FINRA, SEC              | Securities Exchange Act of 1934, FINRA Rule 5270, FINRA Rule 2372, FINRA Rule 5270                      | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of questionable activity affecting the volatility of a security.</li> </ul>                               | Financial Services                             |
| U-4 /ADV Issues                               | Includes language pertinent to the violation of securities, insurance, commodities, financial or investment-related laws, rules, regulations or standards of conduct of any domestic or foreign regulatory body or self-regulatory organization. | FINRA, SEC              | FINRA Rule 4530, FINRA Rule 1122, Securities Exchange Act of 1940                                       | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of events requiring disclosure and reporting on the Form U-4 or Form ADV</li> </ul>                       | Financial Services                             |
| Unauthorized Activity                         | Includes language pertinent to actions that were not requested or sanctioned.  | FINRA, SEC              | FINRA Rule 2010, SEC Rule 10b-5   | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of transactions or activities not sanctioned by a client.</li> </ul>                                      | Financial Services                             |
| Unauthorized Channels                         | Includes language indicating conversations are taken offline   | FINRA, SEC              | FINRA Rule 2210, FINRA Rule 4511, Investment Advisers Act of 1940 Rule 204-2, SEA Rules 17a-3 and 17a-4 | Detection of conversations taken offline  | Financial Services                             |
| Unethical Practices                           | Includes language pertinent to questionable rules of conduct.  | FINRA, SEC              | Securities Exchange Act 1933, Securities Exchange Act 1934, Investment Advisers Act of 1940, FINRA 2111 | <ul style="list-style-type: none"> <li>Regulatory Compliance</li> <li>Detection of illegal or deceptive business practices for financial benefit or gain.</li> </ul>                      | Financial Services                             |