



# BUSINESS ETHICS

Building Trust, Driving Accountability, and Guiding  
Responsible Growth

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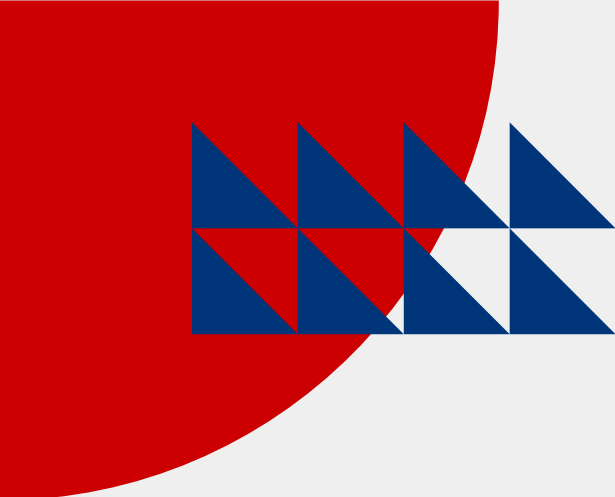
**Ongoing Responsibility**

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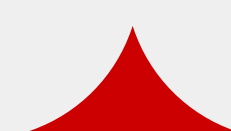
# WHAT ARE BUSINESS ETHICS?

JTF Corp's Ethics Policy is a formal statement of the principles, standards, and expectations that govern ethical conduct across the organization. It provides guidance to employees, officers, contractors, and stakeholders to ensure all business activities are conducted with integrity, transparency, and in compliance with applicable laws, regulations, and contractual obligations.



This policy reflects JTF Corp's commitment to ethical decision-making, legal compliance, and responsible corporate citizenship

It addresses areas including conflicts of interest, gifts and entertainment, compliance obligations, reporting concerns, and protection against retaliation.



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# CONFLICTS OF INTEREST

## BUILDS TRUST AND REPUTATION

Ethical businesses create strong relationships with customers, employees, and partners.

## BEST INTERESTS

JTF Corp expects all personnel to act in the best interests of the company and to avoid situations where personal interests could conflict with professional responsibilities.

## EMPLOYEES MUST

Disclose any actual, potential, or perceived conflicts of interest. This includes, but is not limited to.

## RISK MANAGEMENT

JTF Corp evaluates conflicts consistently and fairly and works with employees to mitigate or eliminate conflicts when they arise.

# GIFTS, ENTERTAINM ENT, AND BUSINESS COURTESIES



## **Integrity**

Gifts and entertainment must never influence business decisions or create an improper advantage.



## **Principles**

No gift or courtesy may compromise impartial decision-making



## **Laws**

All activity must comply with federal, state, and local laws, including government ethics rules



## **Respect**

Gifts or entertainment must be modest, infrequent, and appropriate



## **Guidelines**

Additional guidance may be provided in separate Gifts and Entertainment procedures, which employees are expected to follow.

# REPORTING ETHICAL CONCERNS

## CULTURE OF ACCOUNTABILITY

Concerns may be reported through any of the following channels: A direct manager or supervisor. Human Resources. Legal or Compliance representatives. A designated ethics or reporting channel, if applicable

## TRANSPARENCY

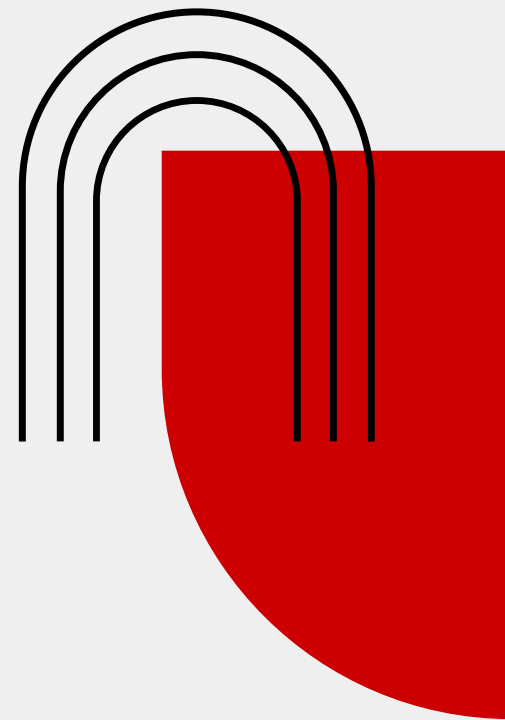
We are committed to conducting business openly and honestly by providing clear, accurate, and timely information, ensuring accountability at every level of the organization.

## POLICY VIOLATIONS

Reports may be made confidentially and, where permitted by law, anonymously. JTF Corp investigates all credible reports thoroughly and fairly

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# ANTI- RETALIATION COMMITMENT



JTF Corp strictly prohibits retaliation against any individual who raises ethical concerns, reports suspected misconduct, or participates in an investigation in good faith.



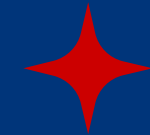
## **Code of Ethics**

No employee, officer of JTF Corp may intimidate, harass, discriminate against, or retaliate against an individual for engaging in protected reporting.



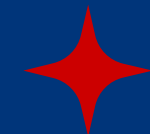
## **Leadership Commitment**

Any act of retaliation will result in disciplinary action, up to and including termination.



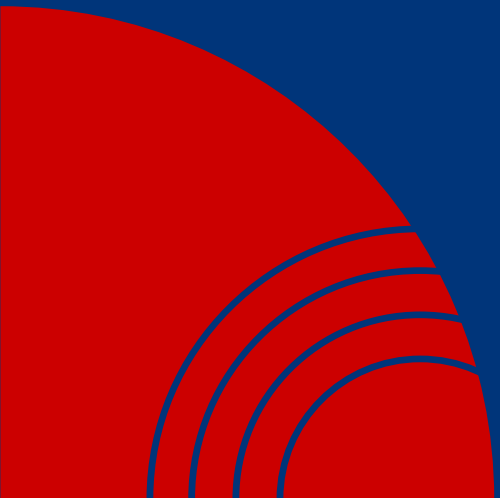
## **Commitment**

This commitment is fundamental to maintaining trust, integrity, and ethical accountability throughout the organization.



## **Whistleblower Protection**

Encouraging employees to report unethical behavior without fear of retaliation.



# ONGOING RESPONSIBILITY OF ETHICS

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## **BUILDING TRUST**

Ethics Policy is intended to guide employees through complex or uncertain situations and reinforce JTF Corp's core values.

## **COMPETITIVE ADVANTAGE**

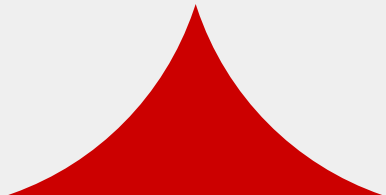
JTF's strong ethical reputation attracts customers and employees, providing a significant edge.

## **SUSTAINABILITY**

The policy is reviewed periodically and updated as needed to reflect changes in laws, regulations, industry standards, or company operations.

## **INNOVATION**

JTF encourages a positive culture that supports innovation and fosters growth.



**What is a code of ethics?**

A code of ethics outlines an organization's core values and standards of conduct, guiding behavior and decision making to ensure integrity and compliance.

**Why does JTF Corp have an ethics policy?**

The policy establishes clear expectations, promotes ethical behavior, reduces risk, and demonstrates JTF Corp's commitment to lawful and responsible business practices.

**Why are conflicts of interest important to address?**

Unmanaged conflicts can undermine trust, impair judgment, and damage the company's reputation or contractual standing.

**How should ethics violations be reported?**

Employees should use established reporting channels and provide relevant information to support a fair investigation.





**THANK  
YOU!**

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