



CODE OF BUSINESS CONDUCT AND ETHICS

PURPOSE

The purpose of this Code of Business Conduct and Ethics (the “Code”) is to convey the basic principles of business conduct expected of all Directors, Trustees, and Committee members (collectively, "Covered Persons") of the New Jersey State Funeral Directors Association and its related entities (the “Organization”).

The Code is general in nature and not intended to be all-inclusive. The fact that a certain action or activity is not mentioned as improper does not imply that it is permissible.

SUMMARY

A high standard of ethical business conduct is the responsibility of each Covered Person. The good name of any organization depends upon the way it conducts its business and the way the public perceives that conduct. Our success rests with each individual knowing, understanding, and practicing our Code on a daily basis. Our business and personal interactions and decisions are guided by the following shared values:

- **Observance of Ethical Standards:** We exercise good judgment, so that our actions are perceived as ethical, adhering to both the spirit and the letter of the law. We conduct business with honesty and integrity, fostering an attitude of mutual trust.
- **Confidentiality:** We are responsible for safeguarding all confidential information under our control ensuring non-disclosure of confidential information. Confidential information may include employee or personnel records, medical records, marketing strategies, pricing or pricing strategies, vendor supply data, new business leads, business plans, business processes, and client relationships.
- **Loyalty:** We act in the best interests of the Organization, its customers and its members, avoiding actual or apparent conflicts of interest in personal and business relationships.
- **Legal Compliance:** We do not pursue any business opportunity which requires violation of the law.
- **Mutual Respect:** We treat everyone with dignity and respect maintaining a workplace free from any kind of harassment or intimidation and from any discrimination because of race, creed, sex, national origin, marital status, age or related criteria.
- **Quality of Products and Services:** The quality of our products and services always meets or surpasses expectations.

RESPONSIBILITIES

Covered Persons have a responsibility to assure excellence in governance through a disciplined approach based on the highest standard of ethical conduct in all aspects of their guidance, decision-making, and leadership of the Organization.

- They will attend and participate actively in member, board and appropriate committee meetings, and will not promise before a meeting how they will vote on any issue.

- They must be accountable as a body to the members for competent, conscientious and effective accomplishment of the responsibilities delegated to them by the members.
- They must listen carefully to board colleagues, respect opinions of fellow board members, and respect and support majority decisions of the board.

Covered Persons will focus consistently on the Organization's longer term impacts, results and purposes, and future opportunities to serve the needs of members, not on operational methods of achieving those results.

FAIR DEALING

The Organization will compete in the marketplace on the basis of the merits of its products and services. We do not seek competitive advantages through illegal or unethical business practices, and will comply with antitrust laws. Each Covered Person should endeavor to deal fairly with the Organization's members, clients, service providers, suppliers, competitors and employees. Publicly disseminated materials will never be deceptive, false, or misleading.

RECORDS AND REPORTING

The records, data, and information owned, used and managed by the Organization must be accurate and complete. No unrecorded or undisclosed assets are to be established for any purpose. Financial statements must always fairly present, in all material respects, the financial condition and results of the Association.

USE OF ASSETS

The Organization's assets, including information, stored data, materials, supplies, time, intellectual property, facilities, software, and other assets owned by the Organization, may only be used for legitimate business purposes.

HEALTH AND SAFETY

The Organization's working conditions are intended to protect the health and safety of the Employees, Directors, Trustees, Committee members and visitors. Covered Persons are forbidden to sell, distribute, possess, or use illegal drugs or controlled substances while on the Organization's time or premises. Firearms, ammunition, explosives, and incendiary devices are forbidden on the Organization's property, except as permitted for those authorized to carry arms as a law enforcement agent.

CONFLICT OF INTEREST POLICY (Attachment A)

Covered Persons have a duty of loyalty to the Organization and must act at all times in its best interests. No conflict should exist between personal affairs and duties or the roles of Covered Persons. Should a conflict arise, the Covered Person shall declare such conflict, in accordance with the Organization's Conflict of Interest Policy detailed in Attachment A.

WHISTLEBLOWER POLICY (Attachment B)

All Covered Persons are responsible for the enforcement of, and compliance with, this Code of Business Conduct and Ethics. A Covered Person who compromises or violates the high ethical standards contained in this Code of Business Conduct and Ethics will be subject to removal from office and/or dismissal and, if applicable, to criminal or civil proceedings under applicable laws.

The Whistleblower Policy of the Organization, included as Attachment B, is intended to provide protections for Directors, Trustees, Committee members or Employees if they raise concerns regarding suspected violations as referenced in the Policy.

Covered Persons should strive to identify and raise potential issues before they lead to problems, and should ask about the purpose of this Code of Business Conduct and Ethics whenever in doubt.

Covered Persons shall report suspected violations directly to the Executive Director, President or Chair of the appropriate Board of Directors or General Counsel, as stated in the Whistleblower Policy included in Attachment B.