

COUNTRY BANKERS LIFE
INSURANCE CORPORATION

CODE OF CONDUCT

J. CONFLICT OF INTEREST

- Employees must avoid any circumstances that would reasonably be interpreted by others as a **CONFLICT** whether or not the specific situation is covered in these standards.
- Employees are not allowed to perform services for a third party who is engaged in contract or maintenance work with the company unless a written authorization is obtained from the management.
- Employees are not allowed to engage in other duties outside of the company when the following circumstances exists:
 - work is competitive to the business
 - work will interfere with the efficient performance of the company duties
 - work may be construed to the official acts of the company
 - work may involve the use of information obtained as a result of employment to the detriment of the company or its patrons and clients
 - work that may bring discredit or cause unfavorable criticism and controversy to the company

K. FINANCIAL INTEREST

- Every employee is free to engage directly or indirectly to lawful financial transactions outside the company. However:
 - he must not transact them during company times
 - he must not have direct or indirect financial interest that conflicts substantially with the company
 - he must not engage as a result of, or primarily rely upon information obtained through his employment