



## Code of Conduct

### Purpose

To ensure all directors, officers, and employees, collectively referred to as Ambassadors, of Pioneer behave appropriately and practice standards of professional and personal conduct that are consistent with the company's values.

Pioneer may amend or vary this Code of Conduct from time to time, as it sees fit.

### Scope

This policy applies to all Ambassadors regardless of employment agreement, rank, or location.

### Policy Statement

The Code of Conduct outlines the required standard of acceptable conduct and behavior that is expected of all Ambassadors in the performance of their duties and responsibilities.

The Code of Conduct and the behaviors outlined within it are fundamental to building healthy and positive relationships with its customers and stakeholders.

### Core Values

#### 1. Humanity

We are in the business of helping people secure their lives and what matters most to them. We provide services that enable our stakeholders to prepare for and face some of life's most challenging moments. We do so with warmth, compassion, and a sincere concern for the quality of life of every stakeholder.

#### 2. Excellence

We value excellence that goes beyond mere compliance. We believe in doing the right things the right way. Because we care about what is important to our stakeholders and caring is part of who we are, we will go out of our way to provide superior products and services that communicate our concern and desire to delight them. We believe that mediocrity is a form of dishonesty; it is not being true to who we are.

#### 3. Integrity

We recognize that each employee of Pioneer defines our organization by the way they carry themselves. Integrity is all about knowing who we are and taking pride in what we stand for. It is about how we turn values into actions, how our actions reflect who we are, and how we see ourselves through the things we do. We strongly believe in this dual standard: to be strict with others but strictest with one's self, especially when no one is looking.

## **Ethical Standards**

All Ambassadors are bound to follow our Code of Conduct while performing their duties and agree to abide by the following:

1. Compliance with all applicable policies and laws

An individual understanding of relevant company policies, laws, rules, and regulations is required. Ambassadors with doubts about whether potential action complies with applicable law or Company policy should not take any action without getting relevant advice. Each Ambassador is responsible for preventing and reporting violations or potential violations. We expect Ambassadors to be ethical and responsible stewards of our company's finances, products, partnerships, and public image.

2. Respect for others

All Ambassadors are fully committed to treating one another with respect. We believe that an effective workplace can only exist when employees feel valued and included.

We are fully committed to creating a workplace where human dignity is valued and manifest this through words and action.

3. Stewardship of Company Assets and Resources

All Ambassadors are expected to treat company assets and resources with respect and care. We utilize and safeguard our company resources judiciously, including our customer data.

4. Performance of Duties

All Ambassadors are expected to practice the highest standards of behavior in the performance of their duties with integrity and respect toward customers, stakeholders, and the community.

5. Conflict of interest

We encourage honesty and transparency in all business transactions.

Personal and financial interests are kept entirely separate from activities that may oppose the company's interests.

6. Collaboration and Communication

All Ambassadors are open for communication with stakeholders and colleagues.