



Human Rights & Modern Slavery Statement

Humanity and integrity are core values of New York Life. We are committed to providing a safe work environment that promotes diversity, equity, inclusion, fair treatment, and the protection of human rights. We expect all customers, employees, agents, contractors, consultants, businesses, and supply chain partners (“third parties”) to be treated with respect and dignity, and that our interactions with others will be free from abuse, discrimination, and corruption.

New York Life does not tolerate forced¹ or child labor, human trafficking², or slavery in any form. We expect that our third parties similarly respect human rights and reject abuses of human rights.

Specifically, New York Life is committed to the following principles and rights in alignment with, but not limited to, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work:

- the freedom of association and the effective recognition of the right to collective bargaining;
- the elimination of all forms of forced or compulsory labor;
- the effective abolition of child labor; and
- the elimination of discrimination in respect of employment and occupation.

Our Commitment

New York Life takes the following actions to ensure that we are upholding our commitment to human rights:

- We require all full-time and part-time employees and contractors to read and affirm upon hire, and annually thereafter, our Standards of Business Conduct, ‘**Working With Integrity**’;
- We require all full-time and part-time employees and appropriate or relevant contractors and consultants to participate in Code of Conduct and Business Ethics training;
- We provide several methods, including anonymously, to report unethical or unlawful situations. This includes the New York Life Ethics Hotline. Employees, agents, and third parties can raise issues of concern or report potential violations of our Working With Integrity, Standards of Business Conduct or other company policies without fear of retaliation;
- We ensure that our business and operations fully comply with all applicable labor, safety, health, anti-discrimination, and other workplace laws; and
- We will not knowingly conduct business with third parties who violate any of the aforementioned human rights, nor who are not committed to ethical, socially responsible, humane, and legally compliant business practices, and monitor human rights practices within our supply chain.

¹ The International Labour Organization defines forced labor as “all work or service which is exacted from any person under the threat of a penalty and for which the person has not offered himself or herself voluntarily.” <https://www.ilo.org/global/topics/forced-labour/definition/lang--en/index.htm>

² The United Nations defines human trafficking as “the recruitment, transportation, transfer, harbouring or receipt of people through force, fraud or deception, with the aim of exploiting them for profit.” <https://www.unodc.org/unodc/en/human-Trafficking/Human-Trafficking.html#:~:text=Human%20Trafficking%20is%20the%20recruitment,every%20region%20of%20the%20world.>