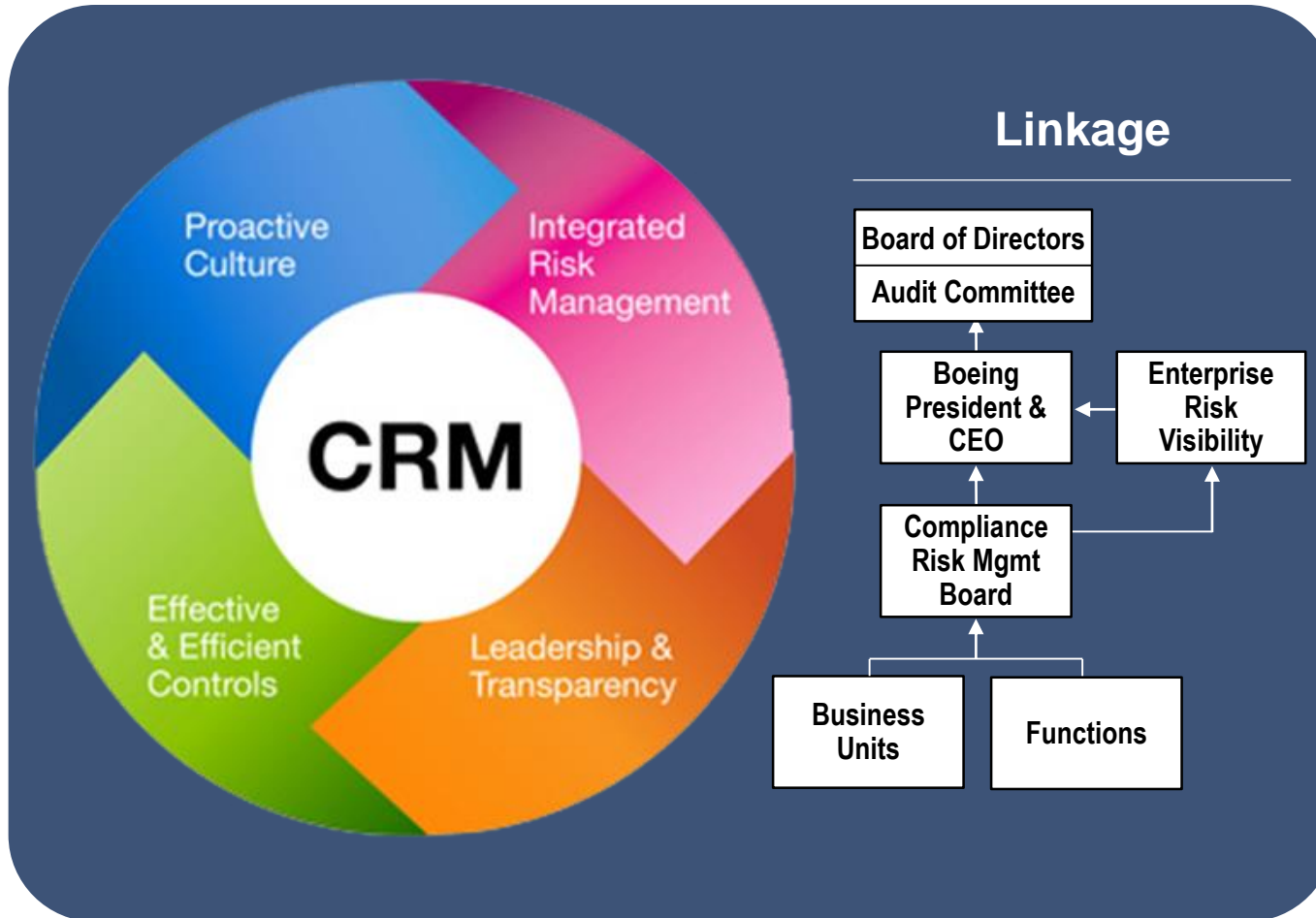


Compliance Risk Management Board (CRMB) Charter: Evaluate the Company's most significant compliance risks, validate the effectiveness of mitigation strategies, prioritize the most important compliance risks, and elevate assessment results to CEO and Board of Directors Audit Committee.



- **CRMB co-led by Chief Compliance Officer and Controller**
- **CRMB includes senior leaders representing all businesses and functions**
- **Identifying emerging risk areas and prioritizing existing risk areas**
- **Driving simplification and accountability**

Proactive and accountable compliance culture