

**POLICIES OF THE BOARD OF TRUSTEES  
JOB'S DAUGHTERS INTERNATIONAL**

**POL-BOT-1  
INSURANCE POLICIES AND PROCEDURES**

Insurance is a key operational component of all programs and activities of Job's Daughters International ® (JDI). Making sure JDI has the insurance coverage necessary to protect the Order in case of catastrophe is the responsibility of all JDI leaders at the Bethel, Jurisdictional, Grand and Supreme levels in the United States (U.S.), Canada and Australia. Reference this policy to understand what insurance coverage is carried by JDI, when supplemental coverage may be needed, and how to obtain additional coverage when required.

**COVERAGE AND PROCEDURES OVERVIEW  
UNITED STATES AND CANADA**

The JDI Board of Trustees (BOT) maintains General and Corporate insurance policies for all Bethels, JGCs, and GGCs located within the U.S. and Canada.

**GENERAL COVERAGE**

General coverage includes those policies that provide protection against a variety of possible accidents or incidents. Some policies provide primary coverage (General Liability, Sexual Misconduct) for JDI, while others provide secondary coverage above-and-beyond claims made to primary insurance holder policies (Group Travel/Business Automobile).

The following policies and minimum coverage(s) are maintained, reviewed and renewed annually by the BOT:

INSURANCE TYPE	DESCRIPTION
<b>General Liability</b>	General liability coverage for standard and low-risk events and activities, slip and fall(s) by members, outside visitors and/or adult volunteers
<b>Excess/Umbrella Liability</b>	Supplemental liability coverage over and above General Liability policy
<b>Group Travel/Business Automobile</b>	Liability coverage for automobile accidents involving hired and non-owned cars, secondary coverage for JDI after driver's personal policy is exhausted
	<b>NOTE:</b> All JDI chaperones are required to carry personal automobile liability coverage equal to or greater than the state minimum
<b>Sexual Misconduct</b>	Coverage in case(s) of sexual abuse
<b>Cyber Liability</b>	Coverage in case(s) of email, website or server hacking, etc.

**Minimum coverage:**

1. Comprehensive General/Public Liability for a single limit of at least two million dollars (\$2,000,000.00), Bodily Injury and Property Damage.
2. Medical Payments for limits of at least five thousand dollars (\$5,000.00) per person, ten thousand dollars (\$10,000.00) aggregate per accident.
3. Sexual Misconduct Liability Insurance of at least one million dollars (\$1,000,000.00).

**CORPORATE COVERAGE**

Corporate coverage includes those policies that provide protection for JDI employees and property.

The following policies and minimum coverage(s) are maintained and renewed annually by the BOT:

INSURANCE TYPE	DESCRIPTION
<b>Commercial Property Liability</b>	General liability, property damage coverage for the Supreme Office and owned inventory
<b>Terrorism General and Property Coverage</b>	Coverage in case of acts of terrorism, associated damage to person(s) or property
<b>Worker's Compensation</b>	Coverage in case of bodily injury/accident to JDI employees caused or aggravated by working at the Supreme Office
<b>Crime</b>	Coverage in cases of employee theft, forgery, computer and/or financial fraud
<b>Directors and Officers (D&amp;O)</b>	Coverage for Directors and Officers of JDI in case of legal/liability claims

**Minimum coverage:**

1. Fidelity Bond and Depositors Forgery for a limit of at least ten thousand dollars (\$10,000.00).

**PROCEDURES**

**Notification of coverage:**














- Each Bethel, JGC and GGC within the U.S. and Canada must annually receive and retain a Memorandum of Insurance from the Supreme Office.

**Insurance fees:**

- Remittance of insurance fees by Bethels, JGCs and GGCs within the U.S. and Canada must follow the processes and method of payment outlined in SOP-SGC-11.
- The Supreme Office may invoice members of the BOT for remittance of insurance fees for Directors and Officers (D&O) coverage as outlined in the Bylaws and Standard Operating Procedures of JDI. (B-SGC, Art. II, Section 1; B-SGC, Art. VI, Section 2; SOP-SGC-15).

**SPECIAL EVENTS  
UNITED STATES AND CANADA**

While JDI's General liability policy covers basic day-to-day functions and activities of Bethels, JGCs and GGCs located within the U.S. and Canada, events that have increased risk always require additional documentation, and may require supplemental or Special Event coverage to make sure JDI is protected. Use the chart below to know what action is needed when planning events. Failure to follow processes and ensure the protection of JDI may result in disciplinary action.

ACTIVITY TYPE	EXAMPLES	COVERED UNDER JDI POLICY	SUPPLEMENTAL RIDER REQUIRED	PERSONAL HEALTH FORM REQUIRED	RELEASE, WAIVER, AND CONSENT FORM REQUIRED	BOT GUIDELINES PROVIDED	COMMENTS
Standard JDI activities	Standard, very-low-to-no-risk social events • Meeting(s) • Dinners, picnics • Sleepovers	YES	NO	YES 	NO	NO	JDI's General Liability policy provides blanket coverage for core activities. All members and adult volunteers must submit a <b>Form 125a-Personal Health Form</b> with the Bethel annually.
Low-risk events/activities	Low-risk physical events • Basketball, volleyball, kickball, softball, soccer, flag football, tennis, ice/roller skating, golf, disc golf, bicycling, fishing • Walking, running (5k/10k), hiking • Supervised swimming in a pool • Water/Amusement parks, laser tag, parade participant	YES	NO	YES 	YES 	NO	Any event including physical activity inherently comes with increased risk. In cases where physical activity is above-and-beyond social events, all participants must have BOTH a <b>Form 125a-Personal Health Form</b> AND must have a <b>Form 125B-Release, Waiver, and Consent Form</b> on file with the Bethel <u>prior</u> to participation.
High-risk events/activities	High-risk physical events • Snow – skiing, boarding, tubing, sledding, etc. • High-impact/potential injury sports/activities – Hockey, rugby, dodgeball, trampoline parks, rock climbing, horseback riding, gokarts/racecars • Supervised swimming in lakes, oceans, rivers, etc., white water rafting	NO 	YES 	YES 	YES 	NO	As physical activity and contact increase, so does risk. In cases where personal/physical contact and risk of injury is heightened, a <b>supplemental rider policy</b> covering the event/activity is required in addition to all participants having BOTH a <b>Form 125a-Personal Health Form</b> AND must have a <b>Form 125B-Release, Waiver, and Consent Form</b> on file with the Bethel <u>prior</u> to participation.
YPP-impacted events/activities	Events involving weapons/projectiles: • Archery • Axe/Knife Throwing • BB guns • Firearms/Rifery • Paintball • Fireworks/Fireworks Sales	NO 	YES 	YES 	YES 	YES 	JDI's Youth Protection Policy is intended to ensure the safety of our members and the Order itself. Events that contradict this policy require significant oversight and unique considerations. In addition to a <b>supplemental rider policy</b> , a <b>Form 125a-Personal Health Form</b> and a <b>Form 125B-Release, Waiver, and Consent Form</b> on file with the Bethel <u>prior</u> to participation, event planners must become familiar with and implement <b>additional processes and risk-management controls</b> as defined by the Board of Trustees.
Never allowed events/activities	Events involving drugs, sexual content: • Skinny dipping/Streaking • Mooning • Drugs or alcohol • Hazing	NO 	N/A	N/A	N/A	N/A	JDI does not/will not endorse activities involving drugs, alcohol, sexual content or hazing. Activities and/or interpersonal contact of this nature will result in immediate disciplinary action.

## PROCEDURES

### Evidentiary Forms:

- Bethels, JGCs, and GGCs within the U.S. and Canada must annually solicit and retain a Personal Health Form (Form 125a) for all members and adult volunteers.
- Release, Waiver and Consent Forms (Form 125b) must be collected by all Bethels, JGCs, and GGCs within the U.S. and Canada for any event with elevated risk. A new form must be completed and collected from each youth and adult participant prior to participation in the event.
- Forms may be accessed on the Job's Daughters website: [www.jobsdaughtersinternational.org](http://www.jobsdaughtersinternational.org)
  - [Form 125a-Personal Health Form](#)
  - [Form 125b-Release, Waiver and Consent Form](#)

### Special event coverage:

- Sourcing Special Event policies and payment of associated fees are the responsibility of the Bethel, JGC, or GGC hosting the event.
- Sourcing help for Special Event policies may be available through the BOT and Supreme Office with sufficient prior notification. Bethels, JGCs, and GGCs may submit a [Request for Liability Insurance](#) a minimum of 2 weeks prior to a special event. Underwriting of a Special Event policy through the Supreme Office is not guaranteed.
- JDI must be named as an additionally insured for all supplemental insurance policies including Bethel, JGC, GGC jurisdictional policies and Special Events policies.

## **COVERAGE AND PROCEDURES OVERVIEW AUSTRALIA**

Insurance for all Bethels, JGCs, and GGCs located within Australia must be locally-held and managed per local law.

### **PROCEDURES**

#### **Notification of coverage:**

- Each Bethel, JGC, and GGC within Australia and the Supreme Office must annually receive and retain a Memorandum of Insurance from the jurisdictional Secretary.

#### **Insurance fees:**

- Processes for the remittance of insurance fees by Bethels, JGCs, and GGCs within Australia must be determined and communicated locally.

## **COVERAGE AND PROCEDURES OVERVIEW PHILIPPINES**

Insurance for all Bethels, JGCs, and GGCs located within the Philippines must be locally-held and managed per local law.

## **COVERAGE AND PROCEDURES OVERVIEW BRAZIL**

Insurance for all Bethels, JGCs, and GGCs located within Brazil must be locally-held and managed per local law.

**POL-BOT-2**  
**MASTER MASON**

1. Unless otherwise specified, whenever the word MASON is used in these Constitutions and Bylaws, it shall be interpreted to refer to a man who is a Master Mason, Fellowcraft, or Entered Apprentice Masonic member in good standing, or who was in good standing at the time of his death, in a Regular Lodge operating under the jurisdiction of a Grand Lodge which is: (a) recognized by the Grand Lodge of the State, Province or Territory in which Job's Daughters has been established or is being promoted, or (b) recognized by any Grand Lodge that recognizes the Grand Lodge of the State, Province or Territory in which Job's Daughters has been established or is being promoted.

Whenever the phrase MASTER MASON is used in these Constitution and Bylaws, it shall be interpreted to refer to a man who has been raised to the sublime degree of Master Mason.

2. MASONIC is an adjective used to describe an organization, principle, or object related or pertaining to Freemasonry, a fraternity of Masons.
3. GOOD STANDING (in Masonry) is a technical term indicating that the Mason owes no money to the lodge; that he is not under charges; that he has not been censured, suspended, or expelled; and, in the case of an unaffiliated Mason, that he is still a member of the Fraternity although he belongs to no Masonic Lodge.
4. An UNAFFILIATED Mason is one who has been granted a demit from a lodge(s) and has yet to affiliate with another lodge within the time limit specified by the Grand Lodge law governing the Blue Lodge from which he demitted.
5. A NON-AFFILIATE is a Mason who, having been a member in good standing of a lodge(s), has been granted a demit from such lodge(s) and who fails to obtain membership in another lodge within the time specified by the Grand Lodge law governing the Blue Lodge from which he demitted.

NOTE: The above definitions are generalized; exact definitions should be verified with the appropriate Grand Lodge.

Copy of the LIST OF LODGES (Masonic) may be obtained with fee from Pantagraph Printing & Stationery Co., PO Box 1406, Bloomington, Illinois 61702, and may be used as a source of information.

**POL-BOT-3  
OFFICIAL JEWELRY**

1. Members of the SGC, GGC, JGC, BGC, or Bethels of JDI shall buy official Job's Daughters Jewelry available online through the official jeweler. The purchase of unofficial jewelry and other items bearing an imitation of our official Trademark is not allowed or authorized. (See POL-BOT-4)
2. Jewelry sold in any other manner is unauthorized jewelry and shall not be purchased.

**REGALIA ACCOMMODATIONS**

Job's Daughters International recognizes the importance of religious and cultural expression and will accommodate members who, due to sincerely held religious and/or cultural beliefs, require modifications to or the inclusion of religious and/or cultural clothing, head coverings, jewelry, or other articles of faith and/or culture with any Job's Daughters regalia.

1. **Permitted Religious and/or Cultural Attire:**  
Religious and/or cultural garments or articles of faith and/or cultures—such as but not limited to head coverings, modesty garments, religious and/or cultural symbols—may be worn with official Job's Daughters regalia.
2. **Regalia Modifications for Religious Reasons:**  
When wearing any Job's Daughters regalia conflicts with a member's religious or cultural practice or where religious or cultural attire cannot reasonably be worn with any Job's Daughters regalia, the member may respectfully modify the regalia to allow for their religious and/or cultural expression, provided that such modifications maintain the dignity and spirit of the Order.
3. **Communication and Support:**  
Members are encouraged to inform the Executive Bethel Guardian Council of any necessary accommodation in advance, when possible, to allow for understanding and supportive implementation. Members are not required to provide detailed justification beyond stating the accommodation is based on sincerely held religious and/or cultural beliefs.
4. **Equal Participation:**  
No member shall be denied participation in any Job's Daughters activities, ceremonies, honors, or leadership opportunities due to the wearing of religious and/or cultural attire or the need for regalia modifications based on religious and/or cultural observance.

## POL-BOT-4

## OFFICIAL TRADEMARKS, THEIR USAGE AND ONLINE SALES

This policy outlines the overall requirements, guidance and procedures relating to the use of Registered and Other Trademarks throughout the organization of Job's Daughters International including guidance and requirements relating to online sales. There are currently three (3) Registered Trademarks, and seven (7) Other Trademarks approved for usage.

Section 1: Registered Trademarks

(a)



The Three Point emblem: This Trademark consists of a double triangle enclosing a replica of three girls wearing robes, capes, and crowns holding a cornucopia, dove, and urn within the inner triangle, and the words "IYOB FILIAE®" at the base between the inner and outer triangle. This is a registered trademark of Job's Daughters International. Its use is mainly found on jewelry and official documents.



Variations of the Three Point emblem include the Registered Trademark superimposed on a background that has SEVEN POINTS which attach the Trademark to a circular band inscribed Supreme Guardian Council JDI. The use of this mark is restricted to stationery and other printed matter distributed by the SGC or as directed by the Trademark Liaison of the Board of Trustees or the Executive Manager.



The second variation of the Three Point emblem includes the Registered Trademark superimposed on a background that has FIVE POINTS which attach the Trademark to a circular band inscribed Grand Guardian Council. The use of this mark is restricted to stationery and other printed matter distributed by the GGC or sanctioned by the Grand Guardian.



The third variation of the Three Point emblem includes the Registered Trademark superimposed on a background that has THREE POINTS which attach the Trademark to a circular band inscribed Jurisdictional Guardian Council. The use of this mark is restricted to stationery and other printed matter distributed by the JGC or sanctioned by the Jurisdictional Guardian.

(b)



# Filhas de Jó®

The name “Job’s Daughters International®” is a Registered Trademark of Job’s Daughters International. This includes the Portuguese translation “Filhas de Jo’®”.

(c)



Variations of the name “Job’s Daughters International®” (English or Portuguese) include the IYOB REFRESH adopted in 2025. When the word “International” is combined with this mark (i.e. “Job’s Daughters International®” or “Filhas de Jo®”) it becomes a Registered Trademark. When the mark is used with the three Daughters and the words “Job’s Daughters” it is still regarded as an Other Trademark.

### **Instructions for Usage of Registered Trademarks (a) (b) and (c) above:**

Committees of the SGC, GGCs, JGCs and Bethels may use the Registered Trademarks listed in (a), (b) and (c) above without requesting permission on stationary, programs, invitations, napkins, Bylaws, forms, promotion banners, event flyers, business cards, web and social media pages.

Using the Registered Trademarks on any item, other than those listed in the above paragraph, will require permission from the Trademark Liaison of the Board of Trustees using Form 280. The information supplied on Form 280 must include details of all items where it is intended to use the Registered Trademark under the application and the approval (if given) will only be for the usage so detailed.

Supreme Session Arrangement Committees (SACs) may use Registered Trademarks of Job’s Daughters International without requesting permission.

When requesting permission to use the Registered Trademarks on jewelry items or items already produced by Doc Morgan Inc. (DMI), you must give DMI first right of refusal by requesting a bid from them.

If the GGC, JGCs and Bethels wish to use the Registered Trademarks on items that will be sold for profit, they will pay a trademark usage fee to the SGC, unless these items are ordered through Doc Morgan Inc. (DMI). Approval of the Form 280 is contingent on the receipt of the trademark usage fee. If the items are being used to promote Job’s Daughters and not sold for profit, you will still need to use Form 280 to request permission, however the trademark usage fee will be waived.

When you use DMI for your items, you will not need to seek permission from the Trademark Liaison of the Board of Trustees.

Once the trademark usage fee has been paid, and Form 280 approval given, the GGC, JGC or Bethel may contract with a vendor to produce the items. Please note that the vendor is limited to that usage only. Trademark usage is granted for one year from the date of approval. Reapplication may be made from year to year.



Usage of the three (3) Registered Trademarks must contain the ® symbol.

Requests from individuals, organizations outside JDI or vendors to use JDI Registered Trademarks for their fundraising and/or profit purposes will not be approved/authorized. Requests from individuals, organizations outside JDI or vendors to use JDI Registered Trademarks for fundraising or promotional (non-profit) events directly supporting Job's Daughters International will be accepted and reviewed for approval. Such requests must be in writing using a signed Form 280 with specific wording confirming that their use will be totally promotional (non-profit) and/or that all sales revenues will go directly to Job's Daughters International.

Items using Registered Trademarks will not be listed, displayed, ordered, advertised, marketed, and/or sold online (website, social media, auction sales, etc.) except by SGC, DMI or SACs unless authorized/approved in advance by the Board of Trustees. See Section 3 that outlines the minimum requirements for online sales authorization/approval.

## **Section 2: Other Trademarks**

- (a) The names “Job’s Daughters”, “IYOB FILIAE”, “Daughters of Job”, “International Order of Job’s Daughters”, “IOJD”, “JDI” and “JD International” are all Other Trademarks of Job’s Daughters International.

In addition to the names listed in (a) above, variations of these Other Trademarks include:



### **Instructions for Usage of the Other Trademarks:**

Committees of the SGC, GGCs, JGCs and Bethels may use the seven Other Trademarks, listed in (a) above, without requesting permission.

GGCs, JGCs or Bethels may contract with a vendor to produce items with these seven Other Trademarks, however that vendor is limited to that usage only.

Requests from individuals, organizations outside JDI or vendors to use JDI Other Trademarks for their fundraising and/or profit purposes will not be approved/authorized. Requests from individuals, organizations outside JDI or vendors to use JDI Other Trademarks for fundraising or promotional (non-profit) events directly supporting Job's Daughters International will be accepted and reviewed for approval. Such requests must be in writing using a signed Form 280 with specific wording confirming that their use will be totally promotional (non-profit) and/or that all sales revenues will go directly to Job's Daughters International.

Online sales of items using Other Trademarks require advance written approval of the Board of Trustees. See Section 3 below for minimum requirements.

Supreme Session Arrangement Committees (SACs) may use the Other Trademarks of Job's Daughters International without requesting permission.

## **Section 3. Online Sales**

Items using Registered or Other Trademarks will not be listed, displayed, ordered, advertised, marketed,

and/or sold online (website, social media, auction sales, etc.) except by SGC, DMI or SACs unless authorized by the Board of Trustees.

Board of Trustees authorization to advertise, market, and/or sell approved items online must be requested via letter or email to the Trademark Liaison of the Board of Trustees or the Executive Manager. Online marketing, advertising, ordering, and/or selling approval is contingent on the following minimum criteria.

- Site must be a secure site with controlled access and membership limited to a specific jurisdiction or geographic area.
- Site access must be granted to the Trademark Liaison of the Board of Trustees and the Executive Manager for periodic reviews.
- All funds pertaining to these sales must be collected by the specific JDI recognized entity (GGC, JGC, Bethel, etc.) and not an individual.

**POL-BOT-5  
CODE OF CONDUCT**



The purpose of this code of conduct is to identify behaviors that protect the members/volunteers and the welfare of the organization as a whole for future generations. Everyone is expected to behave in a mature and responsible way and to respect the rights and dignity of others.

**Build Trust and Credibility:** The success of the organization is dependent on the trust and confidence we earn from the Daughters and volunteers. We gain credibility by adhering to our commitments, displaying honesty, and integrity and reaching organizational goals solely through honorable conduct. It is easy to say what we must do, but the proof is in our actions.

**Respect for All:** We all deserve to engage in an environment where we are treated with dignity and respect. Job's Daughters International is committed to creating such an environment because it brings out the full potential in each of us, which, in turn, contributes directly to the success of the organization.

**Professionalism at All Times:** We display and promote the highest standards of professional and ethical conduct. We act with integrity and dignity as expected of our organizational position. We are courteous and considerate toward our Daughters and fellow volunteers. We are honest, fair, reliable and objective in our professional relationships.

**Free from Discrimination:** Job's Daughters International is an equal opportunity organization and is committed to providing an environment that is free of discrimination of all types. Any member or volunteer who feels harassed or discriminated against should report the incident immediately to the appropriate personnel at either the state or international level.

**Inclusive Environment:** All members and volunteers are expected to support an inclusive environment by adhering to the following conduct standards:

- Treat others with dignity and respect at all times
- Address and report inappropriate behavior and comments
- Foster teamwork and participation
- Be held accountable for their own performance and behavior
- Avoid slang or idioms that might not translate across cultures (through the appeals and grievance process).
- Be open-minded and listen when given constructive feedback regarding others' perceptions of your conduct

Job's Daughters International does not tolerate discrimination, harassment, or any behavior or language that is abusive, offensive, or unwelcome.

**Create a Culture of Open and Honest Communication:** in Job's Daughters, everyone should feel comfortable speaking their mind, particularly with respect to ethical concerns. Leaders have a responsibility to create an open and supportive environment where members and volunteers feel comfortable raising such questions.

**All reported instances of questionable or unethical behavior will be handled through the Appeals and Grievance Process.** In every instance where improper behavior is found to have occurred, the organization will take appropriate action. Retaliation against members or volunteers who raise genuine ethical concerns in good faith will not be tolerated.

**Accountable for Ourselves:** Each of us is responsible for knowing and adhering to the values and standards set forth in this code of conduct. It is the individual's responsibility to seek understanding if there is uncertainty surrounding organizational laws and rules. If there is a question or concern on whether the principles are being met the Bethel/Grand/Supreme Guardian should be contacted immediately.

Job's Daughters International takes the standards set forth in the Code of Conduct seriously, and violations will be appropriately addressed.

**POL-BOT 6  
INVESTMENT POLICY**

**Section 1. Purpose:**

- (a) The Job's Daughters Board of Trustees shall maintain an Investment policy covering all cash and Investments of the 501c3 corporation.

**Section 2. Delegation of Responsibility:**

- (a) The Board shall appoint one member as the Investment Liaison who will monitor and measure the performance of these assets. This Liaison member will not hold sole responsibility in decision making regarding the positioning of these assets other than to present recommendations to the Board of Trustees regarding such positioning.
- (b) The Board of Trustees, in consultation with the Supreme Guardian, Vice Supreme Guardian, and Finance Committee, shall consider allocation of the assets at the recommendation of the Investment Liaison, the Executive Manager, or the Fiduciary Representative at the chosen Financial Institution.
- (c) The authorized signatures on the Investment account shall be determined at the annual meeting of the Board of Trustees and a request for change submitted to the Investment Advisor of our Investment Account.

**Section 3. Guidelines for Investment Management:**

- (a) Job's Daughters SGC should strive to maintain working capital in an FDIC Insured banking institution covering 1-2 months of the current year budgeted expenses. This may be held in an interest-bearing account but requires short-term liquidity. The Executive Manager shall monitor the account balance and may make recommendations to the Board for replenishment if the balance falls below one month of budgeted expenses. If the account balance exceeds two months of budgeted expenses taking into consideration anticipated future expenses, the Executive Manager and Liaison may make a recommendation to the Board of Trustees to move money to an Investment Account.
- (b) An Investment Account shall be maintained by a reputable Investment Company with a Fiduciary Representative responsible for the account and acting in the best interest of Job's Daughters International. It is recommended to hold two accounts, one being a high interest Savings Account or Money Market which holds cash reserves with liquidity allowing short-term access if needed to replenish the Bank Account. The second account should be investments targeting moderate growth of the assets. These assets may include cash holdings, Mutual Funds, ETFs, and other types of holdings. The Board of Trustees shall approve the holdings in this account upon the recommendation of the Board Liaison and the Fiduciary representative at the Financial Institution.
- (c) Restricted funds, such as those designated for scholarships, travel funds, and regalia, are to be tracked by the Executive Manager. While it would be ideal to hold these funds in a separate account, the inflow and outflow precludes this from being the case. The restricted fund balance shall be shared with the Board of Trustees on a regular basis or when requested.

**Section 4. Investment Objectives:**

- (a) Due to the nature of the Job's Daughters' use of assets, the Investment Portfolio should maintain a lower risk tolerance than the S&P 500, a common standard in the investment community. With this lower risk tolerance, expectations of growth rates will also be lower. Expected interest return on bank held cash is near zero. High Interest savings and Money Market cash could expect a 1-5% return. The equities in the investment account should allow for moderate risk and moderate return with a target of 3 -7% growth.

**Section 5. Expectations:**

- (a) The Board of Trustees has a goal of long-term asset growth to support future Job's Daughters programs. All investment actions shall be in compliance with all applicable laws, regulations and fiduciary responsibilities governing non-profit organizations. The objective is to ensure transparency and accountability in all investment-related activities.