

# samtec

# CARES

2019 Social Responsibility Report



WE THINK GLOBAL AND ACT LOCAL

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# LETTER FROM THE PRESIDENT

This is our 8th year as a member of the United Nations Global Compact (UNGC), and Samtec, Inc. is excited about the progress we have made during the past year in our commitment to making a better world for all of us through our actions.

We submit our Samtec Sustainability Report for 2019 in support of UNGC's ten universally accepted principles in the areas of human rights, labor, environment and anti-corruption. This year, Samtec is pleased to report on 16 of the 17 United Nations Global Compact (UNGC) Sustainable Development Goals (SDGs) along with 42 Global Reporting Index (GRI) Metrics during this reporting cycle.

Samtec is very fortunate to have employees who share our values and are committed to Samtec's success not only in business, but also in making better communities which support a better world. We continue to invest in our employees as they are our most valuable resource by providing on-going training, education support and computer grants along with many other benefits such as retirement, estate and will planning, health insurance and parental leave.

We believe that people matter, and taking care of our customers, our employees and our surrounding communities is paramount in how we approach our business. This belief is deeply ingrained throughout the organization. To better the places where Samtec operates, we look for organizations to support and improve the quality of life for our employees and the communities where we live, work and play.

Our Samtec Cares Grant Program finished its second year of assisting charitable organizations within our local community. Samtec Cares received 119 applications during our two grant cycles for requests totaling over \$4M. Samtec is proud to announce that it granted almost \$1M in 2019 to 50 worthy local non-profit organizations to assist in fulfilling their missions which support the areas covered in SDGs. The Samtec Cares Program has a focus on three central pillars: Arts and Culture, Community Development, and Health and Social Services. This past year, 10% of Samtec Cares money went to organizations that support Arts and Culture, 33% went to organizations that support Community Development and 57% went to organizations that support Health and Social Services.

At Samtec, we understand that being a good corporate citizen also means giving back and supporting organizations in our local communities. We encourage our employees to support those organizations that they are passionate about via giving of their time and talent. Samtec employees spent thousands of hours in 2019 volunteering with organizations such as Big Brothers Big Sisters, Junior Achievement, Habitat for Humanity and many other worthy organizations.

Samtec has also made efforts to improve the impact we leave on the environment. An example of these efforts include the installation of a continuous monitoring system to our Wastewater Treatment System to ensure we only discharge water that meets EPA and Local government regulations.

In 2019, we saw the remarkable effects of Brexit and tariffs on Samtec, our customers and our vendors around the world. As a result of these issues, Samtec adjusted trading routes, our manufacturing profile as well as our production capabilities. The impact of these events has created a need for Samtec to more quickly and efficiently expand our manufacturing locations to increase our global footprint and presence. Samtec has increased operations in Asia by not only growing our existing Chinese and Malaysian facilities, but also adding new facilities in Vietnam and Taiwan.

With these expansions and additions, the look of our global workforce has changed. Although rooted within the United States, Samtec has become a company with more employees now located outside of the US resulting in a culturally diverse employee base scattered throughout the globe. Half of Samtec current employees speak English as a second language. We are a company full of diverse culture and color.

Also toward the end of 2019, Samtec experienced the initial effects of the COVID crisis at our manufacturing facilities in China that are still having a tremendous impact on our local communities and the world. Samtec proactively began health and safety practices like in-coming temperature checks as well as changes to facilities to increase social distancing on the manufacturing floor along with common areas within the office and our canteens. Samtec has, and continues to, donate PPEs such as surgical masks, lab coats and face shields as well as providing monetary support to local non-profits to assist with immediate needs such as food insecurity, homelessness and small business relief.

Obviously, the full effect of COVID on our business, the industries we serve as well as our world will continue to evolve and change over the course of time, and we will stay committed to the United Nations Global Compact's core efforts and our similarly shared sustainability efforts. Being a good corporate citizen carries with it responsibility, and Samtec understands the impact of this role as we look to do more for the greater good of our employees, our neighboring communities, our environment and our world.

Thank you for your continued interest in our company and our efforts to make our business socially and environmentally sustainable for years to come. Please direct any comments or questions about this report to [social.responsibility@samtec.com](mailto:social.responsibility@samtec.com).



**John Shine, President**

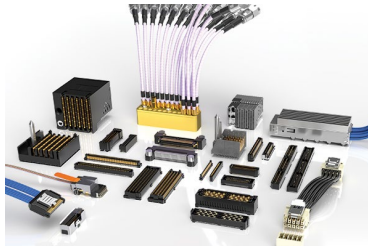
# COMPANY PROFILE

Founded in 1976, Samtec is a privately held, \$745+ million global manufacturer of a broad line of electronic interconnect solutions, including Microelectronics / Glass Core Technology, High-Speed Board-to-Board, High-Speed Cables, Mid-Board and Panel Optics, Flexible Stacking and Micro / Rugged connectors and cables. Samtec is headquartered in New Albany, Indiana, with more than 40 locations strategically placed around the world employing more than 5,500 Associates globally.

Much more than just another connector company, Samtec puts people first with a commitment to exceptional service, quality products and convenient design tools, and has grown from a commodity component manufacturer into a company that develops leading edge solutions for the most demanding electronics applications in the world.

Samtec serves more than 25,000 customers in more than 125 countries spanning all industries, from well-known global tech giants to small start-ups, and everyone in between.

By integrating specialized Technology Centers, led by industry experts working side-by-side, Samtec fosters an unique environment conducive to true innovation and collaboration, along with the ability to provide the most complete level of service and support for interconnect system design, development and production in the industry.



Samtec features over 600 different product series which results in over 108 trillion part number combinations.

**Samtec is Sudden Service®** providing an unparalleled customer service experience. We received the highest overall rating in the latest Bishop + Associates U.S. Customer Survey of the Electronic Connector Industry.

This was the 18th time Samtec has been rated as the #1 Connector Company in North America. Samtec was also ranked #1 in the Europe report and the last Asia report as well.

Samtec is also proud to have received the following awards in 2019.

- **L3HARRIS TECHNOLOGIES** – Supplier Excellence
- **RAYTHEON** – 3 Star Quality Level Supplier
- **SIEMENS** – Manufacturing Karlsruhe Supplier Award
- **TTI** – SPDEI Award
- **ARROW** - Outstanding Engagement Award

Samtec's underlying philosophies, our DNA, are **Speed, Innovation, Flexibility and Win / Win**. We believe that people matter, and that taking care of our customers, and our employees, is paramount in how we approach our business. This belief is deeply ingrained throughout the organization, so together, we can take the industry further faster.



Founded in 1976



Headquartered in  
New Albany, IN



5,500 Associates



2019 Revenue  
\$745+ Million



D&B Rating 5-A1



ISO-9001  
Certified



IATF 16949  
Certified



ISO 14001  
Certified



ITAR  
Registered

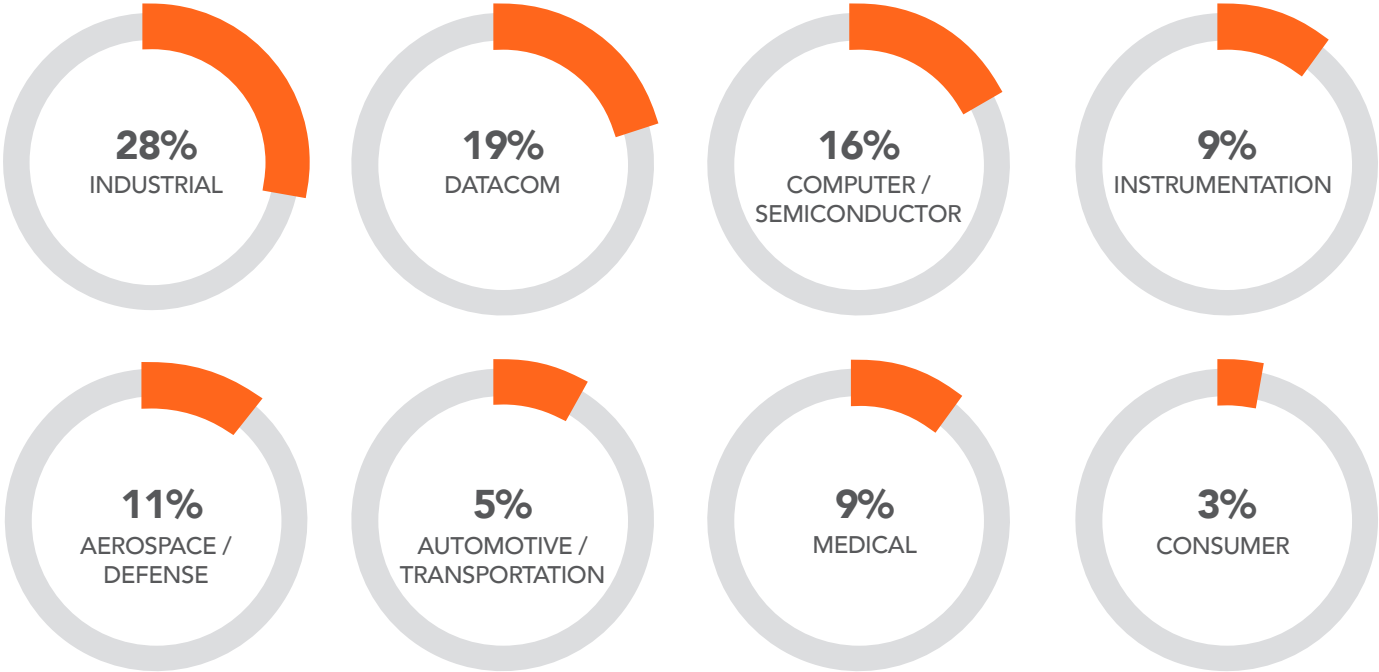
# COMPANY PROFILE

40+ LOCATIONS • OVER 5,500 ASSOCIATES



With more than 25,000 customers in more than 125 countries and spanning all industries, Samtec serves the well-known global tech giants, small start-ups, universities and everyone in between.

## CUSTOMER SEGMENTS





# ABOUT THIS REPORT

The Samtec Sustainability Report is generated annually and represents a 12-month reporting period. Beginning at the end of each calendar year, data is collected and eventually processed into this final report. Last year's Sustainability report for 2018 was submitted May 2019, and this year's report covers the 2019 calendar year.

With this year's report, we continued our efforts to become better aligned with the GRI metrics. Internal stakeholders were strategically identified within all major departments allowing us to better track, record and gather data and results. Discussions with each stakeholder were held to determine materiality aspects and priorities for each group and Samtec as a whole.

As we have done in previous reports, many of the indicators will be re-stated to begin the process of creating year-to-year tracking to establish a trend history line. Also, some indicators and locations are still in the process of coming online, so some indicators will show new data not previously available in the years before.

The data presented in this report has been generated by our internal management systems and have not been assured by an external agency.

Please direct any comments or questions about this report to [social.responsibility@samtec.com](mailto:social.responsibility@samtec.com).

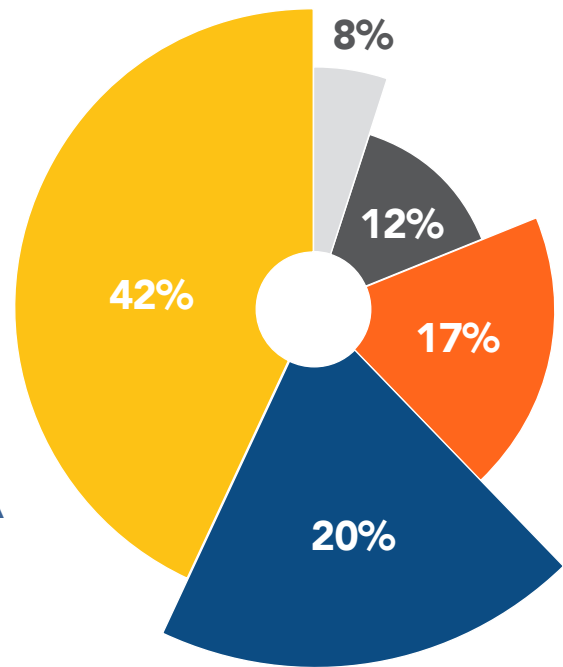


# MANUFACTURING

Over 87% of our products are manufactured in low cost regions. We aim to source 50% of our BOM in Asia and 50% in the United States.



## MANUFACTURING MIX



# MANAGEMENT

We care about the communities in which we live. We strive to make our communities better places to live, work, play and raise our families. We find ways to lend a hand – both in time and money. Our efforts span philanthropic activities with charities around the world, environmental initiatives, health and safety projects and stringent ethics and social responsibility policies.

## Over 80% of our senior management positions are local to the specific facility.

- Senior management is primarily defined by the level of responsibility, and not necessarily by tenure.
- Senior managers have global responsibility in terms of establishing direction or priority within their area of expertise.
- Senior managers work cross-functionally with other areas of the company to establish strategic direction related to the core elements of our business: product design, sales strategy, financial management, operational tactics, etc.

## We hire locally when we can - within a 50 mile radius of a specific location.

- Samtec has one of the best-in-class combined 401K/pension plans contributing up to 12% of a qualifying employee's salary into a retirement fund.
- 100% of Samtec employees voluntarily and fully participate in the company's retirement plan.
- 90% of all full-time employees eligible for Samtec's comprehensive health benefits take part in the plan.

# GLOBAL WORKFORCE DEMOGRAPHICS

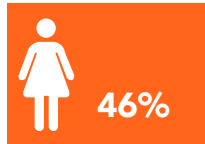
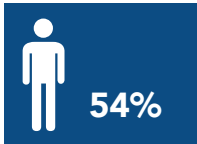
8

Total Workforce

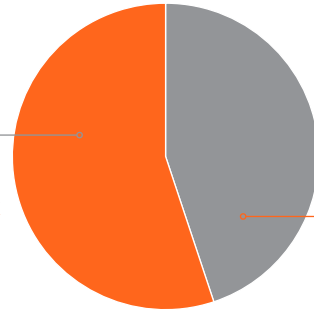
**5,426**

\*as of December 31, 2019

## MALE & FEMALE EMPLOYEES

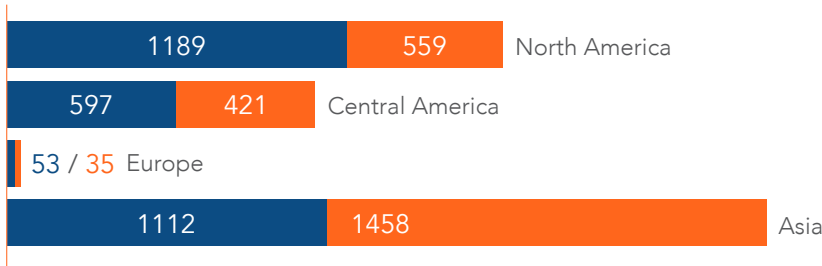


DIRECT LABOR  
**55.1%**

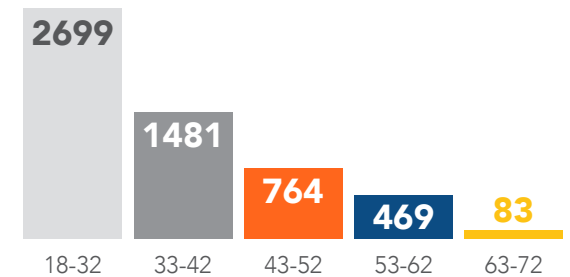


INDIRECT LABOR  
**44.9%**

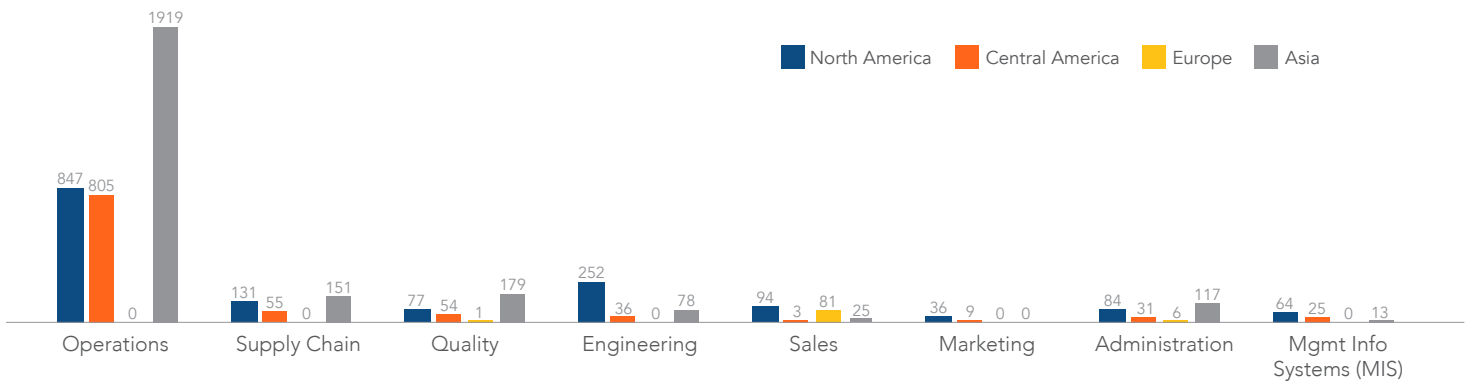
## GENDER BREAKDOWN BY REGION



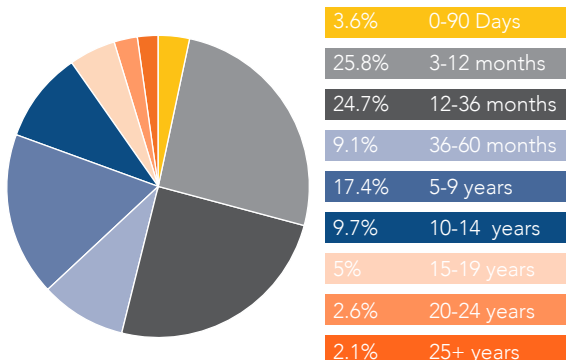
## EMPLOYEES BY AGE



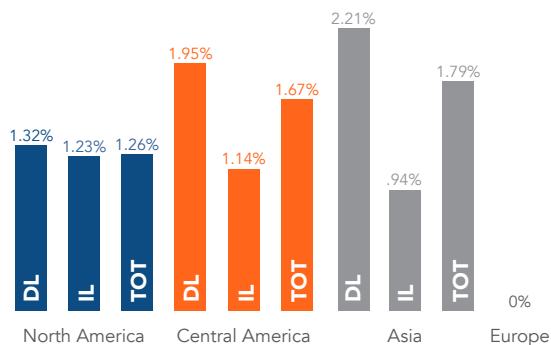
## EMPLOYEES BY CENTER/DEPARTMENT (BASED ON REGION)



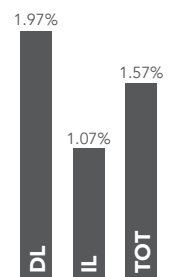
## PERCENTAGE LENGTH OF SERVICE



## TURNOVER BY REGION



## OVERALL TURNOVER

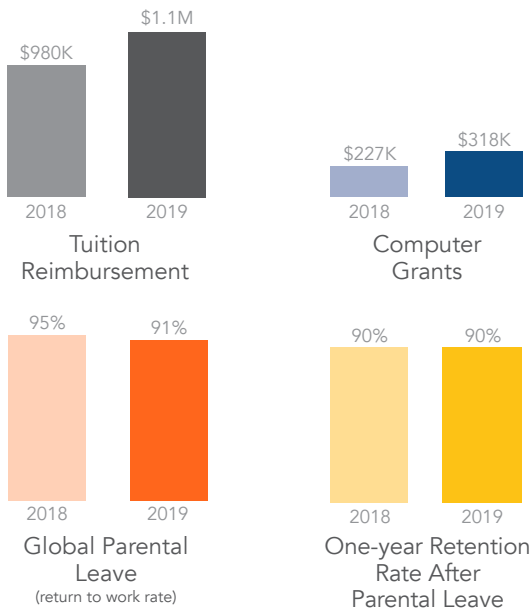




# PEOPLE MATTER

Samtec puts people first and taking care of our employees, and our customers, is paramount in how we approach our business. We believe our employees are our most valuable resource, so we want to invest in them by providing career growth opportunities, on-the-job training, education support, computer grants, financial planning, estate planning, maternity as well as paternity leave and many more perks and benefits.

## EMPLOYEE BENEFITS



Samtec understands the importance of work / life balance and that it is essential to a happy and healthy employee. We also understand that sometimes we need a helping hand to stay healthy, both physically and mentally. Free annual health examinations are offered to all employees worldwide.



Samtec New Albany employees celebrate American Heart Association Heart Walk

## North America

Samtec New Albany's Marketplace supports employees while they are at work by offering yoga, dry cleaning, a hair salon, massage therapy, car detailing, weight watcher's on-site meetings and an errand service.

## Central America

Samtec Costa Rica offers its employees a counseling program with access to a psychology professional. Costa Rica also has an initiative to assist employees with expenses related to their children's schooling at the beginning of each school year that covers items like school supplies, uniforms and shoes.



Four Samtec Costa Rica employees graduated and received their High School Diplomas

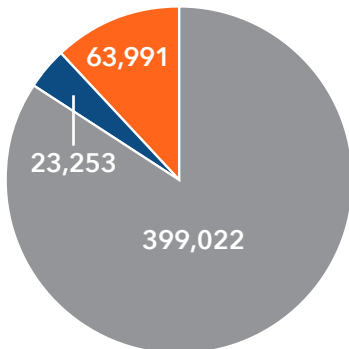
At Samtec, we appreciate our employees and all that they do. We provide a variety of employee engagement initiatives throughout the year including raffling tickets to local events to increase morale, and we celebrate all major holidays.



Samtec New Albany employees celebrate Red Nose Day, a campaign to end child poverty

# TRAINING & HIRING

## TRAINING HOURS BY TYPE

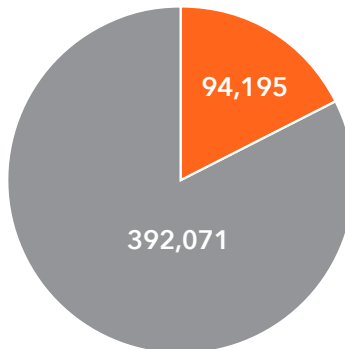


JOB-RELATED - 82.1%

COMPLIANCE - 13.2%

PROFESSIONAL - 4.8%

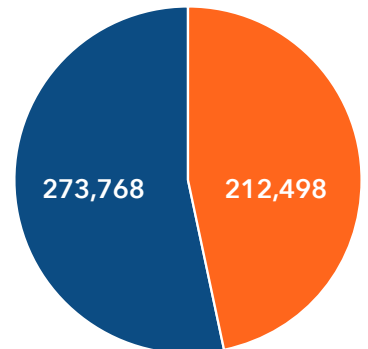
## TRAINING HOURS BY JOB



DIRECT - 80.6%

IN-DIRECT - 19.4%

## TRAINING HOURS BY GENDER



MALE - 56.3%

FEMALE - 43.7%

\*JOB = training required to perform the functions of the job.

\*\*COMPLIANCE = compliance or mandatory training dictated by Samtec policy, industry regulations, customer requirements, or the laws of the countries in which Samtec operates.

\*\*\*PROFESSIONAL = training provided for individual and professional growth. Professional Training is offered through Samtec University and LinkedIn Learning; each platform gives employees access to free classes and seminars catered toward professional and business skill development.

Total training  
hours in 2019

**486,266**

Average Training  
Hours per Associate

**68.8\***

**\* SLIGHT INCREASE FROM 2018 IS DUE LARGELY TO MEET THE GROWING LIST OF GLOBAL AND INDUSTRY REGULATIONS ALONG WITH CUSTOMER SPECIFICATIONS**

**273**

NUMBER OF  
NEW JOBS /  
POSITIONS ADDED

**9,793**

NUMBER OF  
JOB APPLICATIONS

**37**

AVERAGE NUMBER  
OF APPLICANTS  
PER OPENING

**202**

NUMBER OF  
JOBS / POSITIONS  
FILLED

**99**

NUMBER OF  
JOBS OR POSITIONS  
FILLED INTERNALLY

# COMMUNITY INVOLVEMENT

## SAMTEC NORTH AMERICA

Samtec's philanthropic focus includes grant making to non-profit organizations, corporate donations to national charities such as the Red Cross as well as one-time sponsorships to local schools, clubs, walks, golf scrambles and other similar fundraising events.

The Samtec Cares Grant program was established in 2018 to positively impact and assist charitable organizations within our community with a focus on Community Development, Health and Social Services and Arts and Culture. Our Grant Program recently finished its second year, and Samtec Cares received 119 applications during our two grant cycles in 2019 for requests totaling over \$4 M. Samtec is proud to announce that it granted almost \$1 M to 50 worthy local non-profit organizations to assist in fulfilling their missions.

Samtec's outreach extends to a myriad of organizations in our local community. In 2019, over \$175,000 was given to 250 organizations ranging from little league teams and school academic teams to national organizations. Samtec employees also participated in various donation drives, canned food drives, yearly angel tree sponsors, tree planting and so much more. We also participate as a company in events such as the American Heart Association "Heart Walk" and the American Foundation for Suicide Prevention's "Out of the Darkness Walk".

Samtec employees spent thousands of hours volunteering their time and talent with local organizations such as Big Brothers Big Sisters, Junior Achievement, Habitat for Humanity and many more every year.



Samtec CR employees donate their time to support the 8 Hours of Love Campaign

## SAMTEC CENTRAL AMERICA

Samtec Costa Rica's first volunteer activity of the year consisted of cleaning Blue Beach. This beach is located at the Carara National Park which presents an important pollution problem due to the influence of wastes that come by ocean currents. With the help of 45 employee volunteers, the Costa Rica team cleaned a 5-10 km area with a total of 360 volunteer hours.

For 11 years in a row, employees in Costa Rica have supported the 8 Hours of Love campaign which features employees donating 8 hours of their payroll to the Palliative Care Association of the CR National Children's Hospital that supports children with terminal illness diagnosis. 37% of all employees participated in the campaign raising more than \$10,000 for the hospital.

Employees in Costa Rica also helped with the reforestation of native trees in the Juan Castro Blanco National Park to recover degraded areas, improve infiltration, increase biodiversity, capture carbon dioxide, improve water quality and decrease the pollution from aquifer sources. 50 volunteers planted 500 native trees during a total of 500 volunteer hours.



Samtec Cares Q1 2020 Grant Recipients and Sponsors



Samtec CR employees help with Reforestation in the Juan Castro Blanco National Park



# COMMUNITY INVOLVEMENT

## SAMTEC ASIA

Employees in Samtec Huizhou visited sanitation workers during the Middle Autumn Festival and brought them moon cakes and fruits to thank them for their hard work. They also provided food and drinks to more than 100 sanitation workers during the Dragon Boat Festival as well.



Samtec HZ employees provide food and drinks to local sanitation workers

Samtec Johor held two blood donation drives in 2019 resulting in 153 packets of blood being collected for their community.

Samtec Penang held two blood drives collecting a total of 12 packets of blood. Employees in Penang also donated their time during an organized beach clean-up day.

Samtec Vietnam, one of Samtec's newest facilities, gave scholarships to 100 pupils with difficult circumstances of Tam An and An Phuoc Commune.



Samtec Vietnam Scholarship Program helps more than 100 pupils.

## SAMTEC EUROPE

Samtec UK raised money and made donations to local food banks, Macmillan Cancer Care, Versus Arthritis, Children in Need and Comic Relief (UK National appeals).

Samtec France is currently purchasing their office supplies from a company who only employs people with some type of disability.

Samtec Germany had lunch with residents at a local nursing home and made a donation to the facility. The funds donated were used to pay a course for the nursing staff to support residents with depression.



Samtec Germany employees make donation to local nursing home



Samtec Germany employees visit with nursing home residents



# HEALTH & SAFETY

The health and safety of our employees continues to be of utmost concern, especially now amidst the current COVID crisis. Workplace safety rules created in accordance with applicable laws are communicated to our employees around the world to ensure their well-being. Samtec employees are expected to follow these rules, perform their duties in a safe manner and advise a manager of an unsafe situation in the workplace.

## North America

Samtec New Albany has Travel Guidelines where we post any global areas or regions of concern for our employees before they make travel plans. Samtec New Albany also works very closely with the Red Cross and hosts company-wide blood drives every three months. Free flu shots are also offered to all employees just prior to the flu season. Yearly "Active Shooter Situation" training is done along with annual health screenings and heart health campaigns.

## Central America

Samtec Costa Rica promotes an internal influenza prevention campaign on bulletin boards and other communication channels and provides free vaccinations for all employees. Costa Rica also held a respiratory infections prevention campaign in 2019. Yearly blood drives are held, and 79 employee donated blood up from 68 in 2018.

## Asia

Samtec Huizhou and Dongguan continue to purchase business insurance, including accident and serious disease, for all employees. 495 physical examinations were provided to new and

existing employees in Huizhou and 71 in Dongguan to help identify infectious diseases before they can be spread. Temperatures are currently being checked as each employee enters the building and strict social distancing rules are enforced through the facility. PPE devices such as masks are issued to all employees. Both Samtec Huizhou and Dongguan have contingency plans for African Swine Flu (ASF) and now COVID in place.

Samtec Singapore was Bizsafe Certified by the Ministry of Manpower. This program recognizes organizations that excel in work place safety and health capabilities. Singapore also continued its program to purchase hospital, surgical and personal accident insurance for all employees. Singapore offers a clinic provider and encourages employees and dependents to engage with the panel when unwell. All fees for consultations and medications are borne by Samtec Singapore. Singapore also has contingency plans in the event of disease which includes thermometers and log books for employees to record their temperature daily.

Samtec Taiwan provides workers compensation coverage for all their employees and group health insurance for employees and their families. Samtec Taiwan also organizes a free annual health examination and yearly safety training as well.

Samtec Vietnam offers an annual health examination for all their employees, and 286 people benefited from this screening in 2019.

The health and well-being of our employees is Samtec's number one priority.

SITE	RECORDABLE INJURIES	INJURY RATE	INJURY RATE FOR INDUSTRY	DART (Days Away / Restricted)	DART RATE	FIRST AIDS	ER VISITS
New Albany	9	.79	2.2	4	.35	11	1
Scottsburg	3	.87	2.2	2	.58	11	0
Samtec Tool	0	0	4.2	0	0	0	0
Samtec Cable	1	1.85	1.1	1	1.85	1	0
Samtec Microelectronics	3	2.8	2.2	2	1.87	3	0
Samtec Optical	0	0	2.2	0	0	0	0
Samtec Signal	0	0	2.2	0	0	0	0
Carlsbad	1	16.0*	2.2	0	0	0	0
Costa Rica	18	2.8**	2.2	13	2.03	6	4
Huizhou	1	.15	2.2	1	.15	1	1
Singapore	0	0	2.2	0	0	0	0
Johor Bahru	2	.2	2.2	2	0.2	1	1
Penang	5	.93	2.2	4	.75	0	1
Vietnam	0	0	2.2	0	0	7	0
Taiwan	0	0	2.2	0	0	1	0
Dongguan	0	0	2.2	0	0	0	0

The injury rates for the industry are the average rate for connector manufacturers according to the Bureau of Labor Statistics. This is a rate that OSHA would compare us to.

Some injuries were ergonomic related, and we have since completed an ergonomic risk assessment from our insurance provider and have begun the process of replacing chairs and looking for opportunities to move work from presses to automation.

\*The injury rate for Carlsbad was higher for this year due to its location closing in the middle of the reporting cycle. The injury rate calculation has a parameter that is time based which explains the elevated number.

\*\* Costa Rica Regulations do not require a facility to include injuries when seen by an internal doctor, but US facilities are required to include those incidents. Costa Rica injuries are calculated using US OSHA Incident Rate.

# ETHICS & SUPPLY CHAIN

Since Samtec's culture reflects, for the most part, a "learning organization," we have tried to remove many of the barriers of organizational learning. Samtec employees are asked every year to review our Sexual Harassment, Workplace Violence, C-TPAT, Diversity and Company Policy e-learning modules for yearly compliance. We are proud to report no discrimination incidents were reported.

Samtec is constantly evaluating factors such as location of operation, types of products and services provided, child labor avoidance practices, working hour management, pay and compensation practices, as well as ethics management policies and engagement. We continue to expand awareness and understanding across all our global facilities as well as our supply chain that we depend on and engage with every day.

Samtec relies on a global supply chain to support the manufacturing of our products in each of our locations. We survey all our vendors yearly regarding quality, environmental consciousness, and social responsibility. Over 95% of our vendors comply with Samtec's standards, and 100% of our new suppliers are screened using human rights criteria.

All Samtec employees are trained and expected to comply with the limitations of the Foreign Corrupt Practices Act (FCPA) and similar laws of the countries where we operate. We require suppliers to provide information regarding their own suppliers and subcontractors to verify that the extended supply chain related to Samtec products operates in a manner consistent with Samtec's expected code of conduct and commitment to its environmental and social principles.

Samtec will not tolerate Human Trafficking and/or Slavery crimes within Samtec or the suppliers with which we do business. We comply with the California Transparency in Supply Chains Act and the UK Modern Slavery Act of 2015.

Samtec has a regular audit schedule of its supplier base, which must allow Samtec and its agents (including third parties) to engage in assessment activities to confirm compliance with these standards. We reserve the right, when the standards are not met and/or corrected in a timely fashion, to cancel outstanding orders, suspend future orders or terminate our relationship with the supplier, as circumstances demand. We currently have zero suppliers who have undergone human rights screening, are a significant risk for incidents of child labor or are involved in human trafficking.

Our Purchase Orders, Component Prints, Supplier Quality Assurance Manual and the Terms and Conditions found on our Legal / Compliance area of our website summarize our policies for transparency with our customers and suppliers.

Samtec does not allow Conflict Resources to be used within our products or supply chain or the sourcing of any of the following materials that contain 3TG minerals: Tantalum (derived from Columbite-Tantalite), Tungsten (derived from Wolframite), Tin (derived from Cassiterite), and Gold) and/or finished materials originating, sourced, and/or smelted from the Democratic Republic of Congo or adjoining countries.

In order to keep up with the demands of an ever-changing and increasingly complex world of legal requirements, our in house legal team consists of General Counsel, Associate General Counsel, Chief Patent Counsel, and Contract Administrator.



# ENVIRONMENT

Samtec continually strives to reduce our environmental impact by integrating environmentally conscious practices into our product design and manufacturing processes as well as by the actions of our employees.

We are proud to report that Samtec once again had zero significant environmental breaches nor have we received any fines and/or non-monetary sanctions for non-compliance with environmental laws and regulations.



Employees in Penang also donated their time during an organized beach clean-up day.

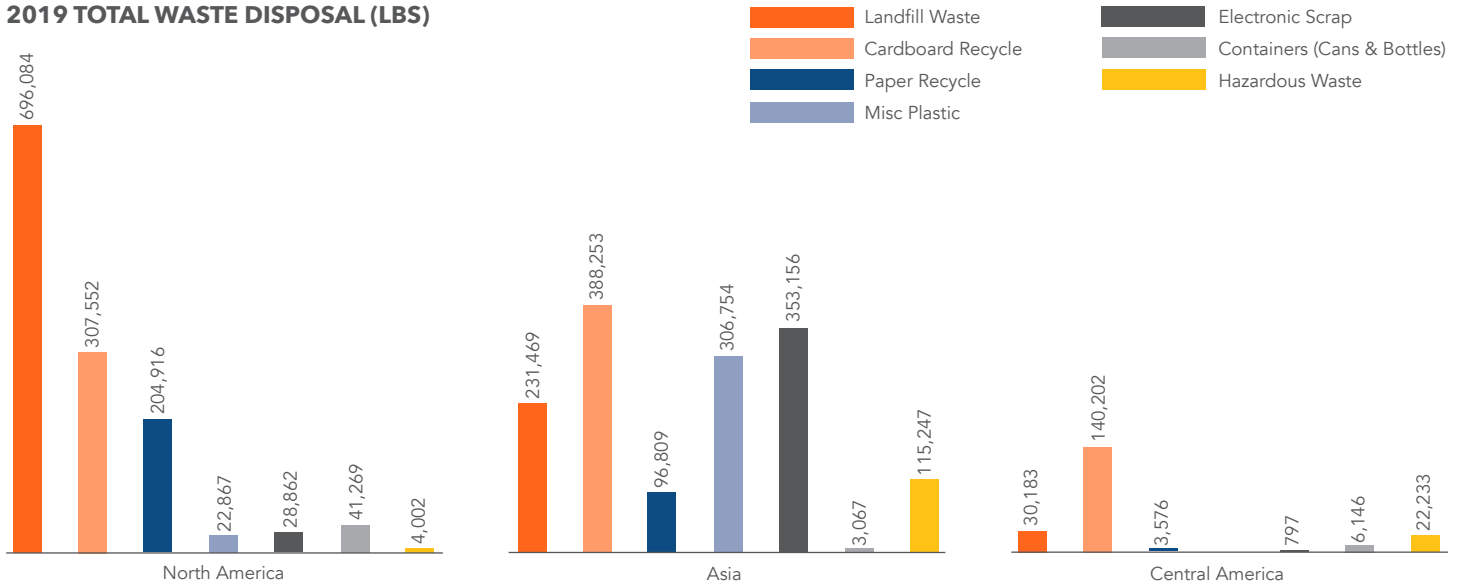


With the help of 45 employee volunteers from Samtec Costa Rica, a 5-10 km area of Blue Beach located at the Carara National Park was cleaned using a total of 360 volunteer hours.

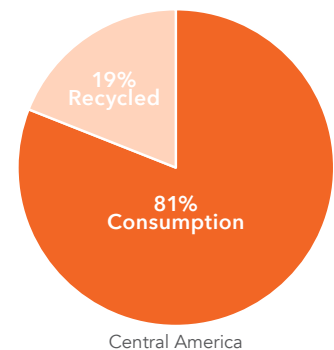
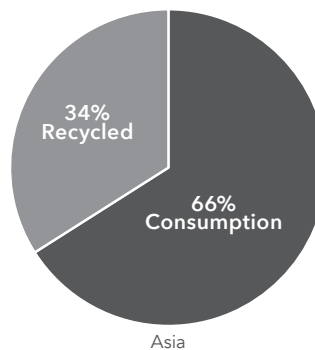
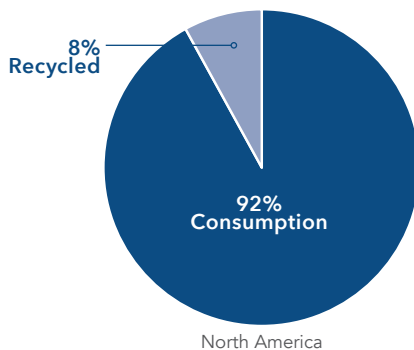


Employees in Costa Rica also helped with the reforestation of native trees in the Juan Castro Blanco National Park. 50 volunteers planted 500 native trees during a total of 500 volunteer hours.

## 2019 TOTAL WASTE DISPOSAL (LBS)



## WATER RECYCLING (GAL)



# UNGC PRINCIPLES



## HUMAN RIGHTS PG. 14

1. Businesses should support and respect the protection of internationally proclaimed human rights.
2. Make sure that they are not complicit in human right abuses.



## LABOR STANDARDS PG. 8, 14

3. Business should uphold the freedom of association and the effective recognition of the right to collective bargaining.
4. The elimination of all forms of forced and compulsory labour.
5. The effective abolition of child labour
6. The elimination of discrimination in respect of employment and occupation



## ENVIRONMENT PG. 15

7. Business should support a precautionary approach to environmental challenges.
8. Undertake initiatives to promote greater environmental responsibility.
9. Encourage the development and diffusion of environmentally friendly technologies.



## ANTICORRUPTION PG. 14

10. Business should work against corruption in all its forms, including extortion and bribery.

# SUSTAINABLE DEVELOPMENT GOALS



PG. 11



PG. 11



PG. 9, 13



PG. 9, 10, 11



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PG. 15



PG. 15



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PG. 15



PG. 15



PG. 15



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