NAVIENT

EEO/AAP Statement of Policy

It is the policy of Navient to provide equal employment opportunities without regard to race, color, religion, sex, national origin, age, protected veteran or disabled status. This policy relates to all phases of employment, including, but not limited to, recruiting, employment, placement, upgrading, demotion or transfer, reduction of workforce and termination, rates of pay or other form of compensation, selection for training, the use of all facilities, and participation in all company-sponsored employee activities. Provisions in applicable laws providing for bona fide occupational qualifications, business necessity, or age limitations will be adhered to by the company where appropriate.

As part of the company's equal employment opportunity policy, the company will also take affirmative action as called for by applicable laws and Executive Orders to ensure that minority group individuals, females, protected veterans, and qualified disabled persons are introduced into our workforce and considered as promotional opportunities arise. Jack Remondi, President and CEO, fully supports the company's equal opportunity and affirmative action policies.

Employees and applicants shall not be subjected to harassment or intimidation because they have: (1) filed a complaint; (2) assisted or participated in an investigation, compliance review, hearing or any other activity related to the administration of any federal, state, or local law requiring equal employment opportunity; (3) opposed any act or practice made unlawful by any federal, state, or local law requiring equal opportunity; or (4) exercised any other legal right protected by federal, state, or local law requiring equal opportunity.

The above-mentioned policies shall be periodically brought to the attention of supervisors and shall be administered with a positive attitude. It is the responsibility of each supervisor of the company to ensure affirmative implementation of these policies to avoid any discrimination in employment. All employees are expected to recognize these policies and cooperate with their implementation. Violation of these policies is a disciplinary offense.

Louise Rubin, HR Director, has been assigned to direct the establishment of and to monitor the implementation of personnel procedures to guide our affirmative action program throughout the company. Louise will have responsibility to review and update the company's affirmative action plan annually, including responsibility for the audit and reporting system. A notice explaining the company's policy will remain posted.

Jack Remondi, President and CEO

August 2014