

**As financial planning professions with accredited designations and memberships, we are bound by various Codes of Ethics and Practices.**

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## **Advocis Code of Professional Conduct**

As a condition of membership in Advocis, all members agree to abide by the Advocis/CLU Institute Code of Professional Conduct:

- An Advocis Member shall act with integrity.
- An Advocis Member shall act competently.
- An Advocis Member shall act diligently.
- An Advocis Member shall not disclose any confidential information without expressed consent.
- An Advocis Member shall act in a client's best interests.
- An Advocis Member shall disclose any conflict of interest in providing products and services.
- An Advocis Member shall act in a manner that reflects positively upon all other Advocis Members.
- An Advocis Member shall respect and protect the privacy of others.
- An Advocis Member shall act in accordance with the spirit and the letter of the law.

Advocis Website: [www.advocis.ca](http://www.advocis.ca)

## **Certified Financial Planner(CFP) Code of Ethics**

### **Representatives adhere to the CFP Code of Ethics:**

- A CFP professional shall always act with integrity.
- A CFP professional shall be objective in providing financial planning to clients.
- A CFP professional shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the CFP professional is engaged.
- A CFP professional shall perform financial planning in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflicts of interest in providing such services
- A CFP professional shall maintain confidentiality of all client information.
- A CFP professional conduct in all matters shall reflect credit upon the profession.
- A CFP professional shall act diligently in providing financial planning.

Full Details available on the CFP Website: [www.fpsc.ca](http://www.fpsc.ca)