

# Code of Ethics

This Code of Ethics is an expression of the financial planning profession's recognition of its responsibilities to the public, to clients, to colleagues, and to employers. These principles apply to all Financial Planning Association® (FPA®) members and provide guidance to them in the performance of their professional services.

## **Principle 1 Integrity**

An FPA member shall offer and provide professional services with integrity.

## **Principle 2 Objectivity**

An FPA member shall be objective in providing professional services to clients.

## **Principle 3 Competence**

An FPA member shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the designee is engaged.

## **Principle 4 Fairness**

An FPA member shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers and shall disclose conflict(s) of interest(s) in providing such services.

## **Principle 5 Confidentiality**

An FPA member shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by the FPA member or in connection with a civil dispute between the FPA member and client.

## **Principle 6 Professionalism**

An FPA member's conduct in all matters shall reflect credit upon the profession.

## **Principle 7 Diligence**

An FPA member shall act diligently in providing professional services. Diligence is the provision of services in a reasonably prompt and thorough manner. Diligence also includes proper planning for and supervision of the rendering of professional services.