

## **IAQFP Code of Ethics & Professional Conduct:**

All **QFP—QUALIFIED FINANCIAL PLANNERS** agree to all times be bound by, and to employ in all aspects of their life (personal and professional), each of the following:

- I will strive to do no harm, placing client interests above my own, giving them the same level of service I would give myself in similar circumstances.
- I will diversify my continuing education to cover a broad and integrative spectrum of financial planning topics to include risk management, insurance, investments, taxation, retirement plans, employee benefits, and estate planning, of not less than 15 credit hours annually, or 30 hours every two years (retirees exempted).
- I will adhere to the laws, regulations, licenses, and ethics that are applicable to me in the services I render in any and all jurisdictions (Country, State, Province, et al) activities.
- I will disclose the method of my compensation prior to entering into any kind of client relationship, whether that is for modular or comprehensive Financial Planning services.

All **QFP—QUALIFIED FINANCIAL PLANNERS** are further subject to ongoing compliance with, and adherence to, each of the following:

- **IAQFP Code of Ethics & Professional Conduct**
- **IAQFP Disciplinary Procedures & Complaint Process**
- **IAQFP Certified—Financial Planners, QFP Designation Usage Guidelines**
- **IAQFP Continuing Professional Education (“CEU”) Requirements**
- **IAQFP MEMBER & IAQFP Associate Affiliation Agreement**