



Code of Ethics

From its earliest designs, the Financial Planning Association included a mandate that members will adhere to a code of ethics that reflects their commitment to help clients achieve their life goals. One of the first acts of the FPA Board was to develop and institute that code.

In accord with founding documents created by the FPA's first board of directors, including the Memo of Intent and Bylaws, all FPA members will be asked to commit to this code of ethics. The guidelines you see below capture the essence of the Certified Financial Planner Board of Standards' code but makes it applicable to all FPA members - CFP® certificants and non-CFP certificants alike.

[FPA's Ethics Committee](#) is charged by the Board of Directors with reviewing alleged violations of the FPA Code of Ethics and advising staff on ways to enhance awareness by FPA members of their obligations under the Code.

Introduction

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

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.

<http://www.fpanet.org/member/about/principles/Ethics.cfm>

This FPA Code of Ethics was derived from the Code of Ethics and Professional Responsibility © 2003 Certified Financial Planner Board of Standards, Inc., All rights reserved.