



CODE OF ETHICS

CFP PROFESSIONAL RESPONSIBILITY

Principle 1 – Integrity

Provide professional services with integrity.

Trust is central to a successful financial planning relationship. You rely on your planner's honesty, professionalism and abilities to achieve your goals. When you know your planner takes his professional obligations seriously and places principles over personal gain, you can form a good working partnership. CFP Board's strict Standards of Professional Conduct are designed to ensure your CFP® professional acts in a professionally responsible manner.

Principle 2 – Objectivity

Provide professional services objectively.

Your needs will be at the heart of all your planner's recommendations. A CFP® professional has an ethical obligation to act in your best interests when she provides financial planning advice. Your planner will use her experience and judgment to carefully consider your situation, and subsequently provide advice that best helps you to meet your goals. Sometimes this objectivity may require your planner to explain that your goals are unrealistic given your current resources and financial commitments.

Principle 3 – Competence

Maintain the knowledge and skill necessary to provide professional services competently.

CFP® professionals have demonstrated an appropriate level of knowledge to offer financial planning advice. The CFP® certification provides confidence that your financial planner has completed rigorous education and experience requirements — including continuing education coursework — designed to ensure competence in financial planning.

Principle 4 – Fairness

Be fair and reasonable in all professional relationships. Disclose conflicts of interest.

Fair treatment means your CFP® professional will clearly state what services will be provided and at what cost. Your planner will also explain the risks associated with all financial recommendations, along with any potential conflicts of interest.

Principle 5 – Confidentiality

Protect the confidentiality of all client information.

To get the best results from your financial planning relationship, you need to divulge relevant personal and financial information to your financial planner on a regular basis. Your CFP® professional will keep this information in confidence — only sharing it to conduct business on your behalf and with your consent, or when ordered to do so by a court of law.

Principle 6 – Professionalism

Act in a manner that demonstrates exemplary professional conduct.

Your CFP® professional will not provide investment advice or stock brokerage services unless he is properly qualified and licensed to do so, as required by state or federal law. If your situation requires expertise which your CFP® professional does not possess, he should suggest other professionals who may assist you.

Principle 7 – Diligence

Provide professional services diligently.

Before engaging you as a client, your CFP® professional will discuss your goals and objectives and explain what you can expect from the relationship. Once your planner has determined that she (or her staff or network of related professionals) can assist you, the planner will make recommendations suitable for you. A diligent planner will reasonably investigate the products or services she recommends and closely supervise any staff working with you.



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