

CODE OF ETHICS

The position of the Financial Adviser is unique. The Financial Adviser owes a professional duty towards clients and must act at all times in their best interests. By observing the highest ethical standards the Financial Adviser can ensure clients' mutual needs are satisfied.

I shall:

- *Act in the best interests of my clients to extend their financial life and abide by the laws and regulations under which I conduct business.*
- *Strive to achieve the highest standards of professional competence by maintaining and improving my knowledge and skills.*
- *Hold in strictest confidence and consider privileged, all business and personal information pertaining to my clients' affairs.*
- *Present accurately, honestly and completely, every fact known to me which is essential to my clients' decision making.*
- *Use all ethical means to educate my clients about their present and future financial needs.*
- *Provide an appropriate level of service to my clients and their beneficiaries.*
- *Maintain high standards of personal and professional conduct to reflect favourably upon the profession of Financial Adviser and serve as an example to others.*