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# ASSOCIATION OF FINANCIAL ADVISERS

## CODE OF ETHICS

The position of the Financial Adviser is unique. As intermediary between the client and the product provider The Financial Adviser owes a high professional duty towards clients whilst at the same time accepting a position of trust and loyalty to the Product Provider/Dealer Group. Only by observing the highest ethical standards can conflict between these two obligations be avoided.

I shall:

- Act in the best interests of my clients 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 client's affairs.
- Present accurately, honestly and completely, every fact known to me which is essential to my client's decision making.
- Observe the highest standard of honesty and integrity in dealing with my client's to protect their financial affairs.
- Render continuous 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.