



## *Code of Ethics*

*I will at all times put my clients interests above my own.*

*I will maintain proficiency in my work  
through continuing education.*

*I will abide by both the spirit and the letter of the laws and  
regulations applicable to financial planning services.*

*When fee-based services are involved,  
I will charge a fair and reasonable fee based on  
the amount of the time and skill required.*

*I will give my clients the same service  
I would give myself in the same circumstances.*