A RESPECTED PARTNER

The financial services industry is always evolving, but through it all, the CFP® certification remains a high standard for you to consider when choosing the right financial advisor for your plan.

To find out if your financial planner is a CFP® professional or to find a CFP® professional near you, visit letsmakeaplan.org.
**ETHICS MATTER**

When you choose a financial advisor, you’re looking for a partner to help you achieve your goals. CERTIFIED FINANCIAL PLANNER™ professionals understand the responsibility of being entrusted with your future, so they choose to commit to a high standard of behavior. To become certified, in addition to meeting education, examination and experience requirements, candidates must make a commitment to CFP Board to abide by standards set forth in CFP Board’s Code of Ethics and Standards of Conduct.

The Code of Ethics lists the principles that guide a CFP® professional’s behavior. The Standards of Conduct elaborate on several “duties” that a CFP® professional must fulfill as part of their certification. The cornerstone of the Code and Standards is a CFP® professional’s duty to act as a fiduciary.

**THE CODE OF ETHICS**

As part of their certification, a CFP® professional agrees to a Code of Ethics that requires them to:

- Act with honesty, integrity, competence and diligence.
- Exercise due care.
- Maintain the confidentiality and protect the privacy of client information.
- Act in the client’s best interests.
- Avoid or disclose and manage conflicts of interest.
- Act in a manner that reflects positively on the financial planning profession and CFP® certification.

**THE FIDUCIARY DUTY**

As part of their certification, a CFP® professional commits to CFP Board’s Fiduciary Duty. A CFP® professional commits to CFP Board that they will act as a fiduciary, and therefore, act in their client’s best interests, at all times when providing financial advice to a client.

That means your CFP® professional has made a commitment to:

1. Place your interests above their own interests, or the interests of their firm.
2. Avoid conflicts of interest to you, obtaining your informed consent and properly managing the conflict.
3. Continue to put your interests first, even when acting under a conflict of interest.
4. Comply with the terms of the client engagement and follow your directions, so long as they are reasonable and lawful.
5. Act with care, skill, prudence and diligence based on your goals, risk tolerance, objective, financial status and personal circumstances.

**ENFORCING THE CODE AND STANDARDS**

To maintain the integrity of the Code and Standards, CFP Board has a detailed process for investigating allegations raised against CFP® professionals. As part of this process, CFP Board carefully selects experienced CFP® professionals with diverse business model backgrounds, and public representatives, to conduct hearings. When this Disciplinary and Ethics Commission decides that a CFP® professional has violated the Code and Standards, the CFP® professional may be subject to disciplinary action, which could result in a permanent revocation of CFP® certification.

Information about a CFP® professional’s certification and background, including how to access additional regulatory information from the Financial Industry Regulatory Authority (FINRA) and the Securities and Exchange Commission (SEC), is available at CFP.net/verify.