

CFP BOARD

ETHICAL DUTIES OF CFP[®] PROFESSIONALS



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 CFP Board to:

1. Place your interests above their own interests, or the interests of their firm.
2. Disclose 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.

You want a financial advisor who has made a commitment to you to act as a fiduciary. Therefore, whomever you choose as your financial professional, including a CFP® professional, you should be sure to ask for—and get—a written engagement that requires them to have a fiduciary obligation to you.



UPHOLDING THE CODE AND STANDARDS

CFP Board is a professional body, not a regulator. CFP Board does not guarantee a CFP® professional's services. To maintain the integrity of the Code and Standards, CFP Board investigates allegations raised against CFP® professionals and adjudicates potential misconduct. CFP Board may sanction a CFP® professional who does not abide by their commitment to CFP Board, which could include a public censure, suspension, or the permanent revocation of CFP® certification. More information about CFP Board's enforcement program is available at [CFP.net/enforcement](https://www.cfp.net/enforcement).

Visit [CFP.net/complaint](https://www.cfp.net/complaint) for more information about how to file a complaint against a CFP® professional and answers to frequently asked questions. 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](https://www.cfp.net/verify).

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 [letsmakeplan.org](https://www.letsmakeplan.org).

CFP LET'S MAKE A PLAN

GETTING READY HOW TO CHOOSE A PLANNER FINANCIAL TOPICS **FIND A CFP PROFESSIONAL** 🔍

PLAN WITH CONFIDENCE. PARTNER WITH A CFP® PROFESSIONAL.

When it comes to your financial security, it's all about partnering with someone who is committed to putting your interests first. CFP® professionals have attained the standard of excellence in financial planning by meeting education, experience and ethical standards, and as part of their certification, they have made a commitment to CFP Board to serve your best interests today to prepare you for a more secure tomorrow.

[EXPLORE RESOURCES TO GET READY](#) ⓘ

FIND A CFP® PROFESSIONAL

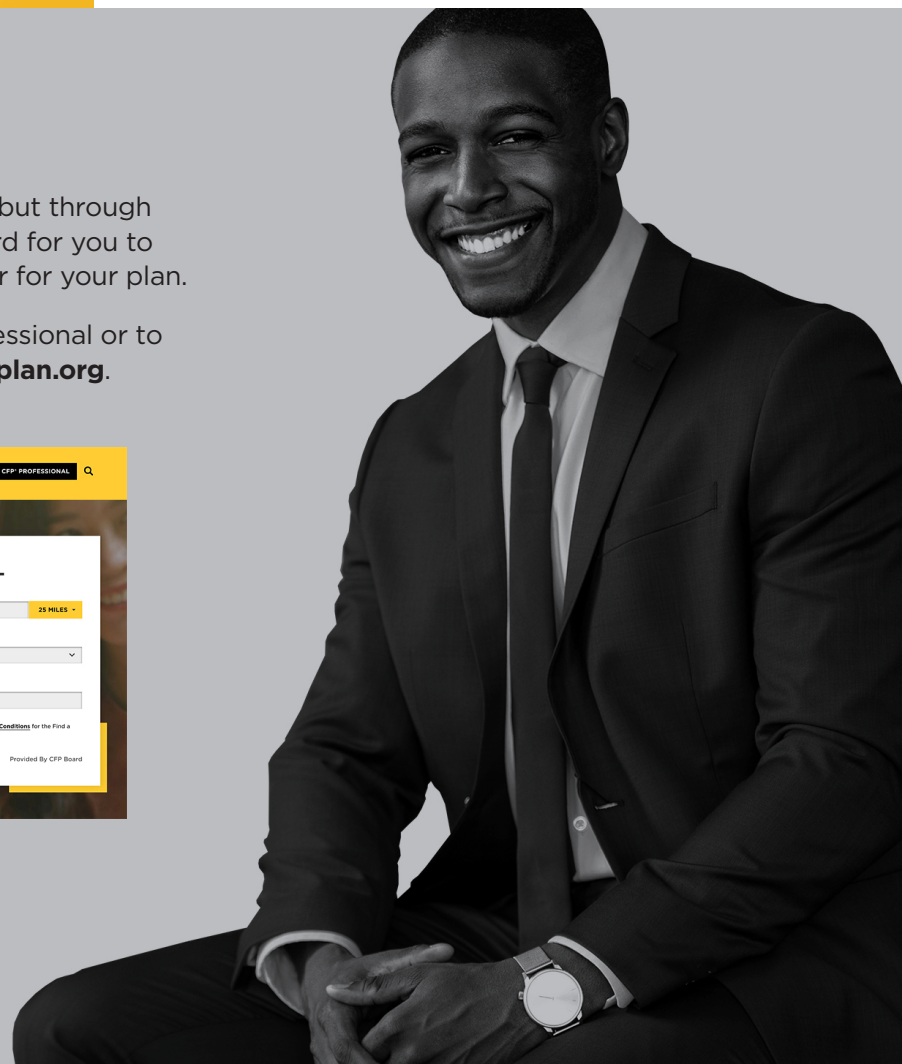
Location
Enter an Address OR a City & State **25 MILES**

Planning Services Offered
All Services

Advisor's Last Name
If searching for a specific planner

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FIND A CFP® PROFESSIONAL Provided By CFP Board



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