Investment Planning Counsel

Code of Ethics

Live *your* dream.

WE AT INVESTMENT PLANNING COUNSEL WILL CONDUCT OURSELVES WITH THE UTMOST INTEGRITY; IN ACCORDANCE WITH THE HIGHEST STANDARDS OF ETHICAL AND JUST BUSINESS PRACTICES WHICH ADHERE TO THE FOLLOWING CODE OF ETHICS:

Integrity

- We act with the highest integrity in the best interest of our clients, placing their interests above our own.
- We disclose to our clients all sources of compensation and any potential conflicts of interest should they arise, for recommendations being made and for the services performed.
- We make every effort to provide objective, impartial and complete information to our clients regarding their financial needs and realistic advice about their various options, describing the negative as well as the positive aspects of any recommendation.
- We continually seek to maintain and improve our knowledge, skills and competence, providing advice to our clients only on matters within our areas of expertise.
- We are free to make unbiased recommendations to our clients and we are under no obligation to sell proprietary products.

People and Relationships

- We work through our Advisors to bring value to our clients and our shareholders.
- We know our clients and develop innovative products and services to respond to their evolving needs and desires.
- We challenge and develop our Advisors and employees to achieve their individual and our corporate potential by creating a dynamic workplace.
- We treat all individuals with fairness, dignity and respect.

Success

- We develop strategic alliances with like-minded companies to enhance our core competencies, serve our clients more effectively and thereby build our business.
- We are performance based, measuring and monitoring our achievements and adjusting where necessary.
- We use advanced technology to innovate, improve effectiveness and deliver value to our Advisors, our clients and our shareholders.

Investment Planning Counsel™

FINANCIAL SOLUTIONS FOR LIFE