

## Code of Ethics

These **Code Of Ethics'** Principles express the company's recognition of its responsibilities to the public, to clients, to colleagues and to employers. They apply to all Becker Financial Services, Inc.'s members and employees, hereafter referred to as associates, and provide guidance to them in the performance of their professional services.

### Principle 1 - Integrity

**We shall offer and provide professional services with integrity.**

Becker Financial Services, Inc. associates may be placed by clients in positions of trust and confidence. The ultimate source of such public trust is the associate's personal integrity. In deciding what is right and just, an associate should rely on his or her integrity as the appropriate touchstone. Integrity demands honesty and candor which must not be subordinated to personal gain and advantage. Within the characteristic of integrity, allowance can be made for innocent error and legitimate difference of opinion; but integrity cannot co-exist with deceit or subordination of one's principles. Integrity requires an associate to observe not only the letter but also the spirit of this *Code Of Ethics*.

### Principle 2 - Objectivity

**An associate shall be objective in providing professional services to clients.**

Objectivity requires intellectual honesty and impartiality. It is an essential quality for any professional. Regardless of the particular service rendered or the capacity in which an associate functions, an associate should protect the integrity of his or her work, maintain objectivity, and avoid subordination of his or her judgment that would be in violation of this *Code Of Ethics*.

### Principle 3 - Competence

**An associate shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which the associate is engaged.**

One is competent only when he or she has attained and maintained an adequate level of knowledge and skill, and applies that knowledge effectively in providing services to clients. Competence also includes the wisdom to recognize the limitations of that knowledge and when consultation or client referral is appropriate. An associate shall make a continuing commitment to learning and professional improvement.

### Principle 4 - Fairness

**An associate shall perform professional services in a manner that is fair and reasonable to clients, principals, partners and employers, and shall disclose conflict(s) of interest in providing such services.**

Fairness requires impartiality, intellectual honesty and disclosure of conflict(s) of interest. It involves a subordination of one's own feelings, prejudices and desires so as to achieve a proper balance of conflicting interests. Fairness is treating others in the same fashion that you would want to be treated and is an essential trait of any professional.

### Principle 5 - Confidentiality

**An associate shall not disclose any confidential client information without the specific consent of the client unless in response to proper legal process, to defend against charges of wrongdoing by the associate or in connection with a civil dispute between the associate and client.**

A client, by seeking the services of an associate, may be interested in creating a relationship of personal trust and confidence with the associate. This type of relationship can only be built upon the understanding that information supplied to the associate will be confidential. In order to provide the contemplated services effectively and to protect the client's privacy, the associate shall safeguard the confidentiality of such information.

### Principle 6 - Professionalism

**An associate's conduct in all matters shall reflect credit upon the profession.**

Because of the importance of the professional services rendered by the associate, there are attendant responsibilities to behave with dignity and courtesy to all those who use those services, fellow professionals, and those in related professions. An associate also has an obligation to cooperate with other professionals to improve the quality of services for clients.

### Principle 7 - Diligence

**An associate shall act diligently in providing professional services.**

Diligence is the provision of services in a reasonably prompt and thorough manner. Diligence also includes proper planning for, and supervision of, the rendering of professional services.