The Advisor's Hippocratic Oath

I swear by God that I will fulfill according to my ability and judgment this oath and this covenant.

Working with Retirees is a Privilege. The practice of working with retirees and their finances is a privilege, which carries important responsibilities. All Advisors should observe the core values of the profession which center around the duty to help retirees with their finances and avoid harm. I promise that my financial knowledge will be used to benefit retires financial health. They are my first concern. I will listen to them and provide the best care that I can. I will be honest, respectful and compassionate towards my clients.

Respect. I will make every effort to ensure that the rights of all clients are respected, including vulnerable groups who lack the means of making their needs known no matter the circumstance.

Independent Judgment. My professional judgment will be exercised as independently as possible and not influenced by political pressures nor by factors such as the social standing of the client. I will not put personal profit or advancement above my duty to my clients.

Education. I will ensure clients receive the information and support they want to make decisions about their fiscal health. I will answer as truthfully as I can and respect client's decisions unless that puts others in harm's way. If I cannot agree with their requests, I will explain why.

Confidentiality. I will do my best to maintain confidentiality about all clients. If there are overriding reasons, which prevent my keeping a client's confidentiality, I will explain them.

Expertise. I will recognize the limits of my knowledge and seek advice from colleagues when necessary. I will acknowledge my mistakes. I will do my best to keep myself and colleagues informed of new developments and ensure that poor standards or bad practices are exposed to those who can improve them.

Community. I will use my training and professional standing to improve the community in which I work. I will treat clients equitably and support a fair distribution of resources. I will try to influence positively, authorities whose policies affect retirees and their finances. I will oppose policies, which are detrimental to the overall fiscal stability of the retired population. I will strive to change laws, which are contrary to clients' interests or to my professional ethics.