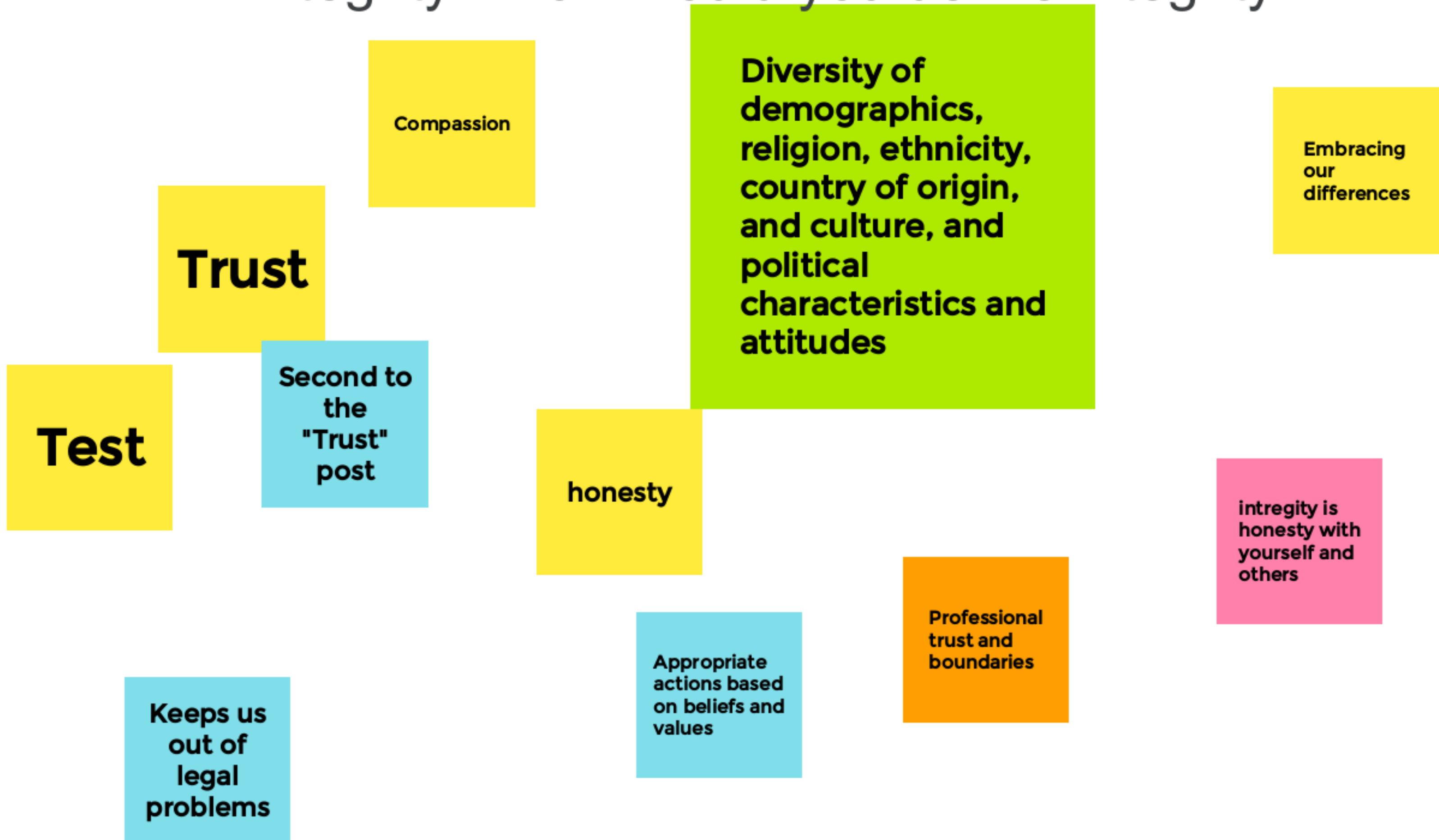


# Integrity - How would you define integrity?



# Why are AFCPE ethics important for financial service providers?

Ethical execution of financial services builds trust and reputation.

We have to have standards to set expectations and earn the trust of our clients. Being ethical is so important when helping our clients with their money and livelihood. Those that

To uphold certification standards.

clarity in what you're an expert in

To protect the client and to protect you!

It protects the financial professional from going down the proverbial "Rabbit Hole"!

It protects you and the client

They provide guardrails for you and remind clients that your services adhere to standards

It adds to the integrity of the profession.

To keep all parties safe from potential harm.

Because it builds trust and protects the provider from bad publicity.

to avoid disparate expectations from clients

Builds trust with clients and peers

To help you better serve

set boundaries

Trusted

AFCPE Ethics establish the foundation for all interactions and expectations of the experiences.

provides a professional compass when practicing financial counseling

Being ethical helps to maintain professional/industry integrity

Provide relatively clear boundaries with clients.

provides client with confidence they can be honest

You know where the line not to cross is

Code of ethics is a standard in and of itself. It tells us how to conduct ourselves with our customers, coworkers, and even bosses.

Because we are not licensed or legally authorized to do any work beyond the AFCPE ethics as AFCs.

Professionalism: To provide the best, unbiased, support/service/education.

Keeps us out of legal issues

Show if you can be trusted.

Clients know that you are being held to standards that put their interests first.

Avoid temptation; use as a compass to guide our actions.

Credibility

Establish boundaries

They provide you with guardrails and reassure clients your services adhere to standards

Trust

guidance and boundaries

When one provider breaks the trust of a client it paints all providers in a negative light.

safety for client and financial professional

To strengthen client confidence in us

to provide professional level of service

helps one stay in their lane

Gives strength to us when we have hard decisions we have to make at times.

Maintain confidentiality

Keeps all of AFC one the same page

Builds trust and helps stay in lane

Establish Boundaries

To provide a consistent level of care, maintain professionalism and allow clients to have minimums expectations.



# How would you define diversity?

**Anything different than me**

Social, ethnic, all differences...valuing, understanding, inclusion.

**Everyone is different and unique. Everyone is important**

Variety of ethnicity, where from/grew up, professions, education

Collaborating from everyone in the room regardless of background, because their ideas may bring different perspectives

**All kinds of people**

**Seek to understand others than to dismiss differences.**

Understanding differences between others cultures

Inclusiveness...getting everyone's view point.

**sex, religion, faith, where from**

Valuing differences and incorporating multiple points of view and perspectives.

**Different life experiences**

Differing backgrounds, experiences, education, attitudes. One can learn from all of it.

**Inclusion of everyone to the table**

**Seek to understand others than to dismiss differences.**

Understanding differences between others cultures

Inclusiveness...getting everyone's view point.

**Involving all people, while not judging them for their background.**

**every person - has unique traits, trouble, triumphs**

A variety of thoughts and backgrounds. Understanding that people have their own set of personal experiences that shape their view and how they interact with the world.

A mixture of all races, genders, religions, cultures, personalities, etc.

**All of the different ingredients that make the process work**

Unique set of traits/characteristics that each person acquires throughout their life

Diversity is based on the "world" you grew up in and how you were impacted by surroundings

**broad range of personal experiences, philosophies, values, etc.**

Respecting the perceived differences between yourself and other; recognizing we each have a unique set of experiences, cultural, ethnic, and racial backgrounds.

**Differing views based on different backgrounds**

**equality and valuing others**

**the presence of variety**

**humankind**

**All of the different ingredients that make the process work**

**valuing differences**

Including people with different backgrounds, experiences, cultural influences, & demographics in a group to foster more robust & inclusive discussions/decisions

**The practice of including a range of different people**

**Different life and cultural experiences**

**Open mindedness**

**Unique experiences in different cultural contexts.**

**Not everyone looks, acts, thinks the same, there is variety in many ways.**

**each person considered as a unique individual**

**Inclusion for all which includes disabilities of all kinds.**

**A little bit of everyone, from everywhere.**

**Differences are part of life and bring a nice variety.**

Everyone is unique with different experiences in life -- they all have something to add to a conversation, team, etc.

**All of the different ingredients that make the process work**