

# CODE OF ETHICS

Alan Moran is a Registered Life Planner™, a Chartered Financial Planner, a Certified Financial Planner™ professional, holds the Investment Management Certificate – IMC, and has Fellowships from: The Personal Finance Society, The Institute of Financial Planning, and The Society of Will Writers.

He is also a member of the following professional organizations:

- 1 The Chartered Institute for Securities & Investment [The Institute of Financial Planning (Life Member)]
- 2 The Personal Finance Society / The Chartered Insurance Institute
- 3 The CFA Society of the UK
- 4 The UK Sustainable Investment and Finance (UKSIF) / Ethical Investment Association
- 5 Alternative Financial Advisers
- 6 The Chartered Institute of Bankers in Scotland (CIOBS)
- 7 The Association of Independent Financial Advisers
- 8 The Society of Later Life Advisers

Subscription and declaration of adherence to a code of ethics is a requirement of membership

He also has the BS ISO 22222 accreditation which is subject to annual assessment and of which my code of ethics is a central element.

## His Personal Code of Ethics:

### As a personal financial planner, I undertake:

To behave with responsibility and integrity in all aspects of my professional life, acting in a courteous, honest and fair manner at all times, always putting the interests of my clients before my own and affording them priority over the interests of others whilst fully taking account of my wider responsibilities to society as a whole.

### In so doing, I will at all times:

- make the legitimate interests of my clients paramount
- conduct my professional activities with due skill, care, diligence and competence, declining any engagement for which I am not competent unless I have access to such advice and assistance as will enable me to carry out the work competently.
- comply with relevant rules and regulations and observe standards of professional good practice
- be sensitive to, disclose and fairly manage all conflicts of interest

- convey formation and recommendations that are accurate and relevant, in an understandable, effective and constructive manner
- act objectively and recommend solutions that fit the client's situation.
- safeguard client confidentiality unless subject to conflicting regulatory and or legal obligations.

The profession of personal financial planner requires practitioners to be open, honest, responsive, accountable and committed to acting competently, responsibly, reliably and fairly, in all professional relationships. [BS ISO 22222]

The Kinder Institute of Life Planning adds the following Code of Ethics for all Registered Life Planner designees (hereafter RLP®) in order to provide guidance to them in the performance of their professional services:

### Integrity

Above all, Life Planning requires practitioners to have integrity. Integrity grows out of honest and thoughtful self-reflection and enables an RLP® to form the bonds of trust necessary for clients to share their dreams of freedom. Integrity means that an RLP® must practice honesty and never use this privileged access to client information for personal gain or otherwise make inappropriate recommendations. Integrity also implies that Registered Life Planners themselves periodically contemplate their own life plans and strive to fulfil them.

### Diligence and Care

Life Planning is a process that involves a client in the exploration of their most cherished goals. As the professional at the heart of this process, the RLP® ideally acts as the mentor helping the client to bring the plan to life. In this capacity, an RLP® designee is expected to act with the utmost care and diligence so that those who have entrusted their planning to us have the faithful guide they need in the fulfilment of their dreams.

### Professional

By virtue of having earned the RLP® designation, a Registered Life Planner is deemed to be qualified to practice Life Planning. However, an RLP® also recognizes that Life Planning is a commitment to a lifetime of learning. RLP®s continually explore how best to understand and serve clients and therefore willingly seek opportunities for ongoing improvement and professional development.

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As a member of 'Alternative Financial Advisers' the most important principle is that of 'focusing on clients, not their money' and I have agreed to the following:

- To remember that my main aim is to deliver prudent advice designed to help clients achieve financial independence, financial security and total peace of mind.
- To provide client focused financial planning advice that does not revolve around the sale or implementation of a financial product or investment.
- To provide a fee based service that deserves to be paid for by my client whether they implement a financial product or not.
- To deliver this service through a client focused three stage process designed to help their clients identify, achieve and maintain their desired lifestyle:
  - Stage 1** Lifeplanning™ (in depth client focused fact find/discovery meeting - the purpose of which is to identify a client's life and financial planning objectives - i.e. not their needs for a financial product)
  - Stage 2** Financial Planning (using Voyant Financial Planning Software© with the client)
  - Stage 3** Independent Financial Advice (IFA) / product implementation stage — but only if a financial product is required to satisfy the needs of the financial plan.
- To be an Independent Financial Adviser, authorised and regulated by the Financial Conduct Authority.