

CIM® Code of Ethics



1.0 GENERAL RESPONSIBILITIES

CIM® designates will comply with legal and regulatory principles that govern the financial services industry. You will be professional, compliant, and recognize your limitations, exercise due diligence and practice with sound judgment. To be compliant with this code of ethics you must respect all of the requirements set out below.

As a CIM® you will:

- 1.1 Make yourself aware of the legal and regulatory requirements to operate in your jurisdiction. Maintain knowledge of and comply with all applicable laws, rules, and regulations of any government, regulatory organization, or professional association governing your professional activities. However, this Code of Ethics may set out different standards of behaviour than does the law. Where there is a conflict between the Code of Ethics and the law, you must abide by the law.
- 1.2 Act with dignity, integrity, professional competence and in an ethical manner when dealing with the public, clients, prospects, employers, and colleagues. You must use reasonable care and exercise independent, professional judgment.
- 1.3 Recognize your own limitations. When appropriate, seek additional opinions and services.
- 1.4 Abide by the annual license renewal and continuing education requirements as required to maintain the CIM® designation.

2.0 RESPONSIBILITIES TO THE CLIENT

All CIM® designates will strive to maintain the highest level of personal integrity when dealing with clients. By demonstrating respect, honesty, due diligence and practicing sound compliance, you will honour the trust of clients, while providing an environment of confidentiality, free from discrimination.

As a CIM® you will:

- 2.1 Treat each client with respect, put the client's interests ahead of your own, and not exploit a client for personal advantage.
- 2.2 Not discriminate against any client on such grounds as age, gender, marital status, national or ethnic origin, physical or mental disability, political affiliation, race, religion, sexual orientation, or socioeconomic status. You only have the right to refuse to accept a client for legitimate business reasons.
- 2.3 Constantly exercise due diligence in making recommendations for financial products.
- 2.4 Use particular care in executing your duty of care when working with clients.
- 2.5 Preserve the confidentiality of information communicated by clients, prospects and employers.
- 2.6 Not make any oral or written statements that misrepresent the services that you or your employer are capable of performing, your qualifications or the qualifications of your firm. Do not make or imply any assurances regarding any financial product except to communicate accurate information regarding the product.



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3.0 RESPONSIBILITIES TO THE PROFESSION

CIM® designates will operate in accordance with financial services regulation governing the activity you are conducting and licensed to provide, and in accordance with the law. CIM®s have a responsibility to conduct themselves with honesty, trust, competence and abide by the terms of the CIM® Certification Mark License Agreement.

As a CIM® you will:

- 3.1 Enter into associations only if you can maintain your professional integrity.
- 3.2 Only use the CIM® designation in a dignified and judicious manner and in compliance with the CIM® Certification Mark License Agreement.
- 3.3 Not engage in any professional conduct involving dishonesty, fraud, deceit or misrepresentation, or commit any act that reflects adversely on your honesty, trustworthiness, or professional competence.
- 3.4 Abide by the Ethical Misconduct Review Process, cooperate with an investigation request and comply with decisions of the Designation Ethics Committee and/or Appeal Panel.

4.0 RESPONSIBILITIES TO THE EMPLOYER

In addition to the General Responsibilities, Client Responsibilities, and Responsibilities to your Profession within this code; you also have responsibilities in dealing with your employer.

As a CIM® you will:

- 4.1 Place your employer's interests ahead of your own and not exploit your position for personal advantage.
- 4.2 Disclose to your employer all matters that reasonably could be expected to interfere with your duty to your employer.
- 4.3 Comply with any prohibitions on activities imposed by your employer if a conflict of interest exists.