

## Who You Are

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You are a professional Certified International Wealth Manager designation holder. Your training has been designed to help you meet the evolving needs of today's high-net worth clients – clients who are looking for comprehensive, integrated wealth solutions provided by a single, trusted expert. You have been empowered to deliver expertise across your client's entire life cycle, because of your in-depth knowledge of fund accumulation, preservation, conversion and transfer. You have not only learned to form strategic partnerships with a spectrum of relevant professionals, but also know when it is in the best interest of your client to tap into their collective wisdom.

## What You Stand For

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You are committed to fulfilling the holistic wealth needs of your clients to the best of your ability at all times. As well you adhere to the general principles of conduct for your profession and industry. This means you hold yourself to the stringent guidelines of the *Certified International Wealth Manager* Code of Ethics and Standards of Professional Conduct.

## What Your Responsibilities Are...

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### *Commitment To The Client*

#### **Know Your Client**

Getting to know your client thoroughly is your cornerstone responsibility as a Certified International Wealth Manager Professional. An in-depth survey of your client's financial circumstances will lay the groundwork. However, to fully understand their financial objectives you must seek out and understand your client at a deeper, more personal level, and encourage them to explore their own unique vision for the future. The comprehensive strategic wealth plan that you create must take into account how your client wants to live today and for the rest of their life, as well as what they want to leave behind.

#### **Exercise Due Diligence**

As your responsibility extends beyond a client's finances and into their real-life goals and vision, you are held to a high standard of due diligence whenever you make a recommendation to a client. You must carefully analyze the various dimensions of your client's strategic wealth plan and the specifics of your recommendation, so that any transaction is consistent with the overall objectives of our client's plan.

#### **Embrace Change**

Change is a part of life, and you must be ready to embrace changes in your client's circumstances or objectives. You must be fully prepared to advise your client about the consequences of any changes they wish to make to their strategic wealth plan. That way, you are working with the client to ensure that their strategic wealth plan is serving their life rather than the other way around. Therefore, you must update your client's account documentation to reflect all changes, both material and goal-oriented, to ensure your recommendations remain congruent with your client's current situation.

## **Build a Network of Professionals**

It is essential that you develop a network of professionals so you can provide complete financial solutions for your client. This means establishing strategic partnerships with professionals in all financial areas ancillary to yours, whether it is insurance, real estate, tax planning, estate planning, etc. Your client must receive the best service available in whatever financial areas they wish to explore. It is your responsibility to determine when your client is better served by introducing an outside expert who is prepared to fulfill your client's needs.

## ***Trustworthiness, Honesty and Fairness***

### **Provide Accurate Information**

You must take steps to ensure all information you give to clients regarding their wealth plan is complete and accurate. This information should serve to facilitate your client's involvement in the design and implementation of their strategic wealth plan at the level of detail they are comfortable with.

### **Put Your Clients' Interests First**

Although you represent your client in the management of their strategic wealth plan, you must always remember that your clients' assets are solely their property. Consequently, you must not use your clients' assets, or influence them in any way other than for your clients' purposes and according to their direction. In situations where you may have an interest that competes with your client, your client's interest must take full precedence. You must disclose all real and potential conflicts of interest to your clients to ensure all your dealings with them are fair and objective.

## ***Client Confidentiality***

### **Alert Your Client to Legal Information Disclosure**

You are required to collect identifiable data for each of your clients. This includes information contained in new account application forms, account statements, trade confirmations, cheques and financial records. When you are collecting identifiable data, you must notify your clients if and when any of their information is going to be disclosed to Regulatory Bodies and how it will be used and disclosed for regulatory purposes. Accordingly, you must decline to accept or administer an account if an individual does not give you consent to collect, use or disclose their personal information for regulatory or supervisory purposes.

### **Keep Your Client Information Confidential**

Subject to legal disclosure requirements, you must keep the identities and personal and financial circumstances of your clients confidential at all times. Ensure that your client lists and other confidential records are securely stored and are not left out where the information can be taken or observed by visitors to your firm's office. Further, you must not discuss any identifiable data about a client with friends, family, colleagues or other associates. With regards to your clients' trading activity, you must not use this information in any way that would affect trades in personal and/or proprietary accounts or in the accounts of other clients.

## *Compliance*

### **Comply With Applicable Laws and Regulations**

You must ensure that your conduct is in accordance with the laws and regulations of the financial services industry in the province or provinces and jurisdictions in which your registration is held. This includes, but is not limited to, the requirements of all Regulatory Bodies that you are associated with. If two rules apply, then you must comply with the more stringent rule. Further, you must not participate in nor assist in any act, directly or indirectly, that is in violation of any applicable law, rule or regulation of any government, governmental agency or regulatory organization governing your professional, financial or business activities.

### **Safeguard Inside Information**

If you acquire non-public material information, you must not share, discuss or communicate this information in any form or manner to anyone outside of the original relationship. If you are an employee of a firm's trading, corporate finance or research department, you must safeguard confidential non-public material information received in the normal course of business.

## *Professionalism*

### **Maintain Ongoing Education**

To ensure the growth of your client relationships and the success of their strategic wealth plans, you must be committed to your own personal growth and learning in such areas as leadership, communication, and goal exploration. As well, you must upgrade your technical and general industry knowledge in accordance with Certified International Wealth Manager continuing education requirements to keep up with new trends and other factors that influence your industry.

### **Conduct Personal Business Responsibly**

You are encouraged to conduct your personal business affairs so they reflect positively on you, your employer and your profession. You must not conduct any personal financial or business dealings that might result in any real or apparent conflict of interests. As such, you should avoid personal financial dealings with clients, including borrowing from or lending money to a client.

### **Uphold Professionalism in All Activities**

You are encouraged to conduct yourself responsibly and with decorum in all other publicly visible activities in which you participate, such as politics, social organizations or public speaking. Your personal activities should reflect positively on you, as a professional.