

Values and Conduct of Members



Fundamental Beliefs

- Every person has a core set of values that govern his or her actions.
- The beliefs and values we share far outnumber those about which we differ.
- Fair-minded people respect the values of others, even when different from their own.
- It is both prudent and rewarding to reflect personal values and social priorities in financial decisions.
- Consciously bringing personal values and financial decision-making into alignment is a powerful way to influence others and to encourage behavior that advances the common good.

Ethical Ideals

- **Common Good:** We actively promote the direct relationship between financial decision-making and the common good.
- **Respect:** We nurture and maintain a culture of respect in all we do.
- **Commitment to Quality:** We provide high quality investment choices and specialized assistance.
- **Integrity:** We operate in a fiscally as well as a socially responsible manner, proactively promoting ethical behavior among professional peers and within their wider communities.

Professional Conduct

- **Fiduciary Duty:** We place the interests of our clients above our own. We acknowledge our fiduciary responsibility, adequately explain our compensation structure, and disclose any potential for conflict of interest. We ensure the timely and clear disclosure of relevant information, taking care to ensure that it is accurate, complete, objective, and understood.
- **Public Awareness:** We work to improve public awareness and understanding of sustainable and responsible investing. We work to ensure that the overall promotion of our business is implemented in the best interests of the industry and our profession.
- **Professional Education:** We continually work to maintain and improve our professional knowledge and competence. We share information and ideas with colleagues, and assist them in their professional development. We seek, accept, and offer honest criticism of technical work; we acknowledge and correct errors; and we properly credit the contributions of others. We refer our clients to appropriate professionals when their needs go beyond our knowledge and skills.
- **Respect for Colleagues:** We respect the client relationships of other First Affirmative network advisors and do not behave in any way intended to encroach upon these relationships.
- **Privacy and Confidentiality:** We respect the confidentiality of any information acquired in the course of our work, and we do not disclose such information to others, except as authorized or when otherwise legally obligated to do so. We do not use confidential information acquired in the course of our work for any personal advantage.

Significant variations from or violations of the values and conduct described above may result in individual sanctions or termination of the relationship between First Affirmative and the advisor in question.