

“Guidelines for Professional Ethical Conduct”

Date: Thursday, March 19, 2020 **Time:** 9:00 am – 12:00 pm
Presenter: Timothy Roth, CFP, & Erin Flower, CFP **Format:** Lecture – 3.0 hours
Location: Brandywine Country Club, 6904 Salisbury Rd, Maumee, OH 43537 **Phone:** 419-764-4387

PROGRAM OUTLINE

The following time components have been assigned to the this topic to allow the presenter sufficient time to cover the subject matter

9:00-11:00 am: CFP Board Ethics Workshop

- I. Introduction to the Course
- II. Learning Objectives
 - A. Structure, Content and Significant Changes of the Revised *Code and Standards*
 - B. CFP Board's Fiduciary Duty
 - C. Applying the Practice Standards
 - D. Information that Must be Provided to the Client
 - E. Recognize and Avoid or Disclose and Manage Conflicts
- III. Conclusion of CFP Ethics

11:00 am-12:00 pm: Insurance Ethics - Commentaries And Cases

- Read the case
- Select a discussion leader and a recorder who will give a brief report to the whole group.
- Discuss and answer the questions at the end of the case
- Agree on key points to present to the whole group

Summarize the case, Small Group Reports, Six Questions, Summary

1. Why is this bothering me?
2. Who else matters? Clients? Carriers? Professional Colleagues? Employees? Regulators?
3. What is my responsibility?
4. What are the ethical concerns? What Principles/Canons & Rules of the Code apply?
5. Who can I ask for advice?
6. Am I being true to myself? To the Value of the Code?

When working the case studies apply these Canons:

SFSP Seven Canons

1. Integrity
2. Objectivity
3. Competence
4. Fairness
5. Confidentiality
6. Professionalism
7. Diligence

3 Case Study Review by Attendees:

- Table Discussion
- Respond to the six questions
- Summarize for reporting to the group
- Report and discuss

ABOUT THE PRESENTERS:



TIMOTHY ROTH, CFP. Tim focuses on retirement planning, estate planning, charitable giving strategies, investment management and insurance analysis. He is a CERTIFIED FINANCIAL PLANNER™. He is licensed as a registered representative of Sigma Financial Corporation in Ohio, Michigan, Indiana, Florida, and Arizona. He is licensed as an investment advisor representative of Sigma Planning Corporation in Ohio, Michigan, Indiana, Florida, Arizona, Colorado, Tennessee, Illinois, Alaska, New York and Virginia. He has been a guest speaker and instructor on financial planning, retirement, and estate planning topics for The Ohio State University Extension and Northwest State Community College. Prior to beginning his financial planning career in 1992, Tim was a District Manager for a national retail chain.



ERIN FLOWER, CFP. Erin graduated from BGSU with a major in Finance and a minor in Accounting, August of 2001. In September of 2001 she joined the NYL. In 2004 Erin started studying to become a CFP and sat for the exam November of 2009. Erin practices with her father, George St. Bonore, in Oak Harbor, Ohio. They offer a wide range of financial services and have expanded their practice by adding another agent and an additional service assistant to their operation. Erin lives in Fremont, Ohio with her husband Bill. Bill and Erin have 2 young boys, ages 9 and 6. Her hobbies include running, reading, family time and watching football!

COURSE OBJECTIVE: This presentation is intended to demonstrate and have attendees discuss appropriate ethical conduct in the financial planning and insurance industries.

COURSE PURPOSE: Provide attendees with the information they need to ethically serve their clients.

LEVEL OF INSTRUCTION: Beginner

INSTRUCTOR CRITERIA FOR CLASSROOM:

Instructors are selected, based on these criteria:

- Experience
- Knowledge & expertise on topic
- Teaching experience
- Professional credentials

Our instructors are well respected in the industry, with many years of work experience. Many are published authors who have been requested to appear on radio and television programs because of their expertise and they have presented programs across the country to attorneys, CPAs, CFPs, Trust Officers and financial planning professionals.

PROVIDER:

The Association Office – 7517 Wind River Drive, Sylvania OH 43560 Phone: 419-764-4387

Email: abbey@envision-mgmt.com

OH Insurance Provider: #659

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