



Code of Ethics

To hold the selling, service & distribution of disability insurance and health insurance plans as a professional and

a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my client's trust in me and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of insurance coverage to the public I serve.

To consider the sale of disability and health insurance plans as a career, to know and abide by the insurance laws of my state and seek to constantly to increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors and to engage in no practices that may reflect unfavorably on my industry or myself.

To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.