

CODE OF ETHICS

A.D. FINANCIAL PLANNING

Objectivity: A.D. Financial Planning advisors strive to be as unbiased as possible in providing advice to clients and A.D. Financial Planning advisors practice on a fee-only basis.

Confidentiality: A.D. Financial Planning advisors shall keep all client data private unless authorization is received from the client to share it. A.D. Financial Planning advisors shall treat all documents with care and take care when disposing of them. Relations with clients shall be kept private.

Competence: A.D. Financial Planning advisors shall strive to maintain a high level of knowledge and ability. Advisors shall not provide advice in areas where they are not capable.

Fairness & Suitability: Dealings and recommendation with clients will always be in the client's best interests. A.D. Financial Planning advisors put our clients first.

Integrity & Honesty: A.D. Financial Planning advisors will endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. A.D. Financial Planning advisors will be diligent to keep actions and reactions so far above board that a thinking client, or other professional, would not doubt intentions. In all actions, A.D. Financial Planning advisors should be mindful that in addition to serving our clients, we are about the business of building a profession and our actions should reflect this.

Regulatory Compliance: A.D. Financial Planning advisors will strive to maintain conformity with legal regulations.

Full Disclosure: A.D. Financial Planning advisors shall fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

Professionalism: A.D. Financial Planning advice involves integrity, honest treatment of clients, and treating people with respect.