

Our Voluntary Code of Conduct for the Stewardship of Your Wealth

We will always:

- **Put our client's interests ahead of our own**
- **Be transparent and forthcoming** about fees and costs and their **impact on your portfolio**
- **Respect that our client's money is theirs** to take whenever they wish (with no costs for moving money out of our care)
- **Make ourselves available** for ongoing reviews, updates and anything else you may want to discuss
- Commit to having an **Independent Review Committee (IRC)** for complete transparency

Financial Planning

We will always:

- Build investment strategies in keeping with **our client's goals** and objectives, risk tolerance, timelines and liquidity needs
- Treat each individual client and / or client family **independently** of other clients in tailoring their investment strategy specifically to them
- Our Certified Financial Planning (CFP) professional is bound by the Financial Planning Standards Council's (FPSC) **Standards of Professional Responsibility & Code of Ethics**
 - http://fpsc.ca/docs/default-source/FPSC/standards-and-enforcement/standards_of_professional_responsibility.pdf?sfvrsn=50

Investment Management

We will always:

- Act with **skill, competence and diligence** to have a reasonable, adequate and **disciplined** basis for all of our investment decisions
- Invest our portfolios **in the exact same assets as our clients**
- **Manage risk first**. Strong **risk-adjusted returns** are the result of properly managed risk
- Trade for our **clients first and simultaneously** so as to give no particular client priority
- We are governed by the CFA (Chartered Financial Analyst) Institute's **Code of Ethics and Standards of Professional Conduct**
 - <http://www.cfapubs.org/doi/pdf/10.2469/ccb.v2014.n6.1x>



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