



# LIFEPLAN GROUP

*Investing in your life*

## LifePlan Investment Advisors, INC

### Code of Ethics

(Last Reviewed or Amended: March 2017)

Our Code of Ethics establishes ideals for ethical conduct based on fundamental principles of openness, integrity, honesty and trust. These character traits are critical to fulfilling a fiduciary responsibility.

**INTEGRITY** is the most important trait in earning and retaining client trust. We will not compromise our principles for any reason. Client interests will always be placed before our own interests.

**HONESTY** and openness are the fundamental principles underlying our practice. We will always be truthful and candid with clients, and will never make promises we do not intend to keep.

**FAIRNESS** will guide the performance of our services to clients, and other employees. We will always disclose potential conflicts of interests.

**COMPETENCE** is critical to quality of work. We continually seek opportunities to increase our professional skills and knowledge.

**CONFIDENTIALITY** is central to our client trust. We will respect the confidentiality of all sensitive and nonpublic information for clients, prospective clients and former clients.

**DILIGENCE** will guide our efforts of timeliness, patience and consistency. Knowledge and skills are not enough. They must be applied in a prompt and thorough manner.

**DISCRIMINATION** will not be practiced nor tolerated in our work environment. We are an equal opportunity employer and advisor to clients and prospective clients

**UNSUITABLE RECOMMENDATIONS** will not be made to influence a client to purchase or sell a security or insurance product. We will seek to recommend the best course of action for the client on the basis of information provided by the client and the client's investment objectives and financial situation.

**CLIENT AUTHORITY** over all actions will be maintained. We do not maintain discretionary control over client accounts. Your written (electronic or otherwise) instructions will be secured prior to any actions taken on your accounts (other than prior approved "automatic rebalance").

**ILLEGAL AND UNETHICAL** activities will not be tolerated. We will not borrow client funds, churn accounts, be named as beneficiary or client accounts nor accept general or durable powers of attorney.

**TRUTHFUL MARKETING** and accurate representation of our identity, nature of the services offered by the firm, and details of all products and strategies utilized will guide all of our communications.