

# Code of Professional Conduct

CEO: Francisco Garcia Jr  
Waterfront Financial Management Group, INC  
(collectively referred to as the "Company")

Effective: September 1, 2007

As acting CEO of my company, I am committed to treating my clients fairly and ethically. This Code of Professional Conduct ("Code") makes that commitment by the Company and its CEO. Therefore, I will provide evidence of this agreement to this Code by having a signed copy on my company's website, so you the consumer, may make an informed decision to work with me.

## Principles

I commit myself to:

- **Competence:** Maintain the knowledge and skills necessary to provide professional financial services competently.
- **Confidentiality:** Protect the confidentiality of all client information.
- **Diligence:** Provide professional financial services diligently.
- **Fairness:** Be fair and reasonable in all professional relationships. Disclose conflicts of interest.
- **Integrity:** Provide professional financial services with integrity.
- **Objectivity:** Provide professional financial services objectively.
- **Professionalism:** Act in a manner that demonstrates exemplary professional conduct.

## Policies

I commit myself to meet the Needs of my clients:

- Consult on financial products that are suitable based upon relevant information obtained from my clients.
- Enter into financial transactions which assist my clients in meeting their financial needs and objectives.
- Ensure to put my client's needs above all other needs in my client's financial transaction.
- Provide my clients with relevant financial information they need to ascertain whether a financial plan is appropriate—including reasons why a financial plan might not be appropriate; and procedures to review financial plans every year or when life events occur.

Acknowledged and Agreed to by: Francisco Garcia Jr

Signature: *Francisco Garcia Jr*

(updated) Date: 10/17/2017