CFA INSTITUTE STATEMENT OF INVESTOR RIGHTS

The "Statement of Investor Rights" was developed by CFA Institute to advise buyers of financial service products of the conduct they are entitled to expect from financial service providers. These rights reflect the fundamental ethical principles that are critical to achieving confidence and trust in any professional relationship. The list applies to financial products and services such as investment management, research and advice, personal banking, insurance and real estate. Whether you are establishing an investment plan, working with a broker, opening a bank account or buying a home, the Statement of Investor Rights is a tool to help you get the information you need and the service you expect and deserve. **Demanding that financial professionals abide by these rights helps you build trust in the person and/or firm you engage with, and thereby collectively restore trust, respect, and integrity in finance.**

WHEN ENGAGING THE SERVICES OF FINANCIAL PROFESSIONALS AND ORGANIZATIONS, I HAVE THE RIGHT TO...

1. **Honest**, competent, and ethical conduct that complies with applicable law;

2. Independent and **objective** advice and assistance based on informed analysis, prudent judgment, and diligent effort;

3. My financial **interests** taking precedence over those of the professional and the organization;

4. **Fair** treatment with respect to other clients;

5. Disclosure of any existing or potential **conflicts** of interest in providing products or services to me;

6. **Understanding** of my circumstances, so that any advice provided is suitable and based on my financial objectives and constraints;

7. Clear, accurate, complete and timely **communications** that use plain language and are presented in a format that conveys the information effectively;

8. An explanation of all **fees** and costs charged to me, and information showing these expenses to be fair and reasonable;

9. **Confidentiality** of my information;

10. Appropriate and complete **records** to support the work done on my behalf.

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