

# Code of Ethics

of the

## Fraternal Insurance Counsellor

Preamble: As a fraternal life underwriter, I will maintain the utmost professional standards toward my client and at the same time maintain a position of trust and loyalty to my Society. I will maintain the highest ethical balance between these two obligations.



### I Believe It To Be My Responsibility

- To hold the life insurance profession in high esteem and to constantly strive to advance the prestige of legal reserve Fraternal Life Insurance.
- To develop my ability and improve my knowledge through regular study, and encourage other underwriters to do likewise.
- To respect my client's confidence and to hold in trust any personal information.
- To present accurately and completely all of the facts essential to my client's decision and to always place his best interests and welfare above any personal consideration.
- To refuse any person or persons any part of my commissions or earnings as an inducement to purchase life insurance.
- To submit complete and accurate applications for membership and insurance on only those persons whom I believe to have the proper moral and medical requirements that conform with my Society's underwriting rules.
- To cooperate with my fellow associates in all insurance organizations in furthering the best interests of the Institution of Life Insurance.

As a Fraternal Insurance Counsellor, I pledge myself to uphold and maintain these principles and responsibilities...

A handwritten signature in dark ink, appearing to be "R. B. L.", written over a horizontal line.

F.I.C.