

CODE OF ETHICS

As Daily Money Managers (“DMMs”), we provide assistance to clients by managing their personal monetary and/or business affairs. As DMMs, we are not acting as accountants, financial advisors, or attorneys, unless separately educated and properly licensed to do so. The American Association of Daily Money Managers (AADMM) has adopted a Code of Ethics for its member DMMs. The following Code of Ethics of AADMM are core values intended to aid all DMMs to act in an ethical and professional manner. The Principles provide guidance for DMMs to conduct themselves with respect to clients, colleagues, other professionals, and the public.

1. DMMs shall have concern for the well-being of their clients.
2. DMMs shall treat clients, their family members, colleagues, and other professionals with fairness, discretion and integrity.
3. DMMs shall not exploit their clients financially, socially, emotionally, sexually, physically, or in any other manner.
4. DMMs shall avoid those relationships or activities that interfere with professional judgment and impartiality.
5. DMMs shall disclose in writing any affiliations, association, or interest that may pose a potential conflict of interest or the appearance of impropriety.
6. DMMs shall receive affirmative written consent from affected clients when a potential or actual conflict of interest exists.
7. DMMs shall strive to ensure fees are fair, reasonable, and commensurate with the services performed.
8. DMMs shall take reasonable precautions to avoid harm to the client or to the property of the client.
9. DMMs shall respect the rights of their clients.
10. DMMs shall protect the client’s right to privacy and confidentiality in accordance with the laws of the state where the services are performed.
11. DMMs shall achieve and maintain high standards of competence.
12. DMMs shall accurately represent their professional experience and training and shall not act in any capacity for which they are not separately educated and properly licensed.
13. DMMs shall keep current with issues affecting their clients (health insurance, consumer fraud, etc.) and their profession and shall maintain all licenses, registrations, certifications, and insurance required by law to perform their services.
14. DMMs shall refer clients to other service providers or consult with the other service providers when additional knowledge and expertise are required to properly serve the client.
15. DMMs shall always act in the best interest of their clients.

I confirm that I have received a copy of the Code of Ethics and agree to abide by them.

Please print name

Signature

Date

Updated: July 22, 2022, Dec 18, 2024