



CODE OF ETHICS

To underscore the importance of ethics for our program completers, all Huebner School designees must adhere to The College's Code of Ethics, which consists of the Professional Pledge and The Canons. A designation may be removed for violations of these standards.

THE PROFESSIONAL PLEDGE

"In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

THE CANONS

- I. Conduct yourself at all times with honor and dignity.
- II. Avoid practices that would bring dishonor upon your profession or The American College.
- III. Publicize your achievements in ways that enhance the integrity of your profession.
- IV. Continue your studies throughout your working life so as to maintain a high level of professional experience.
- V. Do your utmost to attain a distinguished record of professional service.
- VI. Support the established institutions and organizations concerned with the integrity of your profession.
- VII. Participate in building your profession by encouraging and providing appropriate assistance to qualified persons pursuing professional studies.
- VIII. Comply with all laws and regulations, particularly as they relate to professional and business activities.

ENFORCEMENT

The American College's Disciplinary Process can result in a designee's loss of the right to use a designation. The process follows a detailed written policy, and if a designation is removed, the appropriate adjustment is made to the designation verification database on DesignationCheck.com.

The certification officer of The College is empowered by the Board of Trustees to implement the College's Ethics Code and to ensure compliance with all of the requirements necessary to obtain and continue using the College's designations. The certification officer will investigate any complaints and reports of violations, which may originate with state commissioners of insurance, other public and judicial bodies, individuals, and established institutions or organizations. In certain instances, The College itself may initiate action based on apparent violations.

Violations that may cause the certification officer to begin an investigation include conviction for a misdemeanor or felony, and suspension or revocation of a license or of membership in an established institution or organization.

PROCEDURES

I. Initiation of Action

The College, acting through the certification officer, investigates all alleged violations of its Ethics Code that are reported by state or federal authorities, individuals, and/or established financial services institutions or organizations.

II. The Certification Officer

- a. The certification officer of The College makes a preliminary appraisal to determine whether the complaint involves a violation of the Ethics Code and whether there is sufficient evidence for presentation to the Certification Committee.
- b. The certification officer determines the facts of the complaint by reviewing the charges with the complainant(s), relaying the complaint to the person charged and permitting him or her to respond, and examining all the facts that appear relevant to the complaint.
- c. After completing the above steps, the certification officer determines whether to discontinue action or to present the case to the Certification Committee. The certification officer then prepares the file and presents the complaint to the Certification Committee if the case so warrants.

III. The Certification Committee

- a. Membership. The Certification Committee is comprised of a chairperson who must be a Trustee of The College and three to five members, including one senior administrative officer of The College. (The College's legal counsel may serve in an advisory role.)
- b. Duties. The Certification Committee reviews the case and requests any additional information that it considers necessary. After reviewing the case, the Certification Committee may either dismiss the complaint or decide that the Ethics Code has been violated and impose an appropriate sanction. The decision is conveyed in writing to all parties involved in the complaint.
- c. Action. The Certification Committee decides to impose a sanction only by unanimous vote.

IV. Sanctions

- a. The Certification Committee may order suspension or revocation of the right to use a designation(s) The College confers. A suspension notice is sent by registered mail.
- b. If no appeal is received, a copy of the suspension or revocation notice is sent to the complainant(s) and made a part of The College's permanent records.
- c. The College reserves the right to transmit the decision to other parties.

V. Appeals

- a. A suspension may be appealed by notifying the certification officer in writing within 30 days of receiving the suspension or revocation notice.

- b. When an appeal is received, the certification officer appoints a hearing committee comprised of no fewer than three members who may be Trustees but may not be members of the College staff. The members may have no prior connection with the case or with any company with which the appellant has been associated.
- c. The certification officer or a member of the Certification Committee who voted for the sanction presents the case and may answer questions, but may not participate in the deliberations.
- d. The appellant may present his or her position, call witnesses, and point to the alleged errors in the decision.
- e. If the appellant is represented by counsel, the hearing committee must also be so represented. Counsel to the Committee may be present to clarify issues even if the appellant is not represented.
- f. A recorder who is not a member of the hearing committee keeps minutes of the proceedings.
- g. The hearing committee sets the rules for conduct of the hearing.
- h. A majority vote based on information provided during the hearing is required and is final and binding on The College and the appellant.
- i. The decision and statement of reasons for the decision is sent by the hearing committee chairperson to The College. The certification officer notifies the appellant and the complainant(s) of the committee's decision by registered mail within 15 days of the hearing.
- j. The College reserves the right to convey the decision to other parties and will make adjustments as appropriate to the designee's standing on DesignationCheck.com for the designations covered in that database.