

Certified Retirement Counselor® (CRC®) Principles of Conduct

PRINCIPLE # 1

Comply with the letter and spirit of all federal and state laws that regulate advice, services, records, and transactions applicable to retirement planning or retirement administration.

PRINCIPLE # 2

Act always in the best interest of the client or individual retirement plan participant for whom services are performed; and, when performing services for a retirement plan as a whole, act in the best interest of the plan and all persons who have rights under the plan.

PRINCIPLE # 3

Never disclose confidential information about the finances or status of a client or particular plan participant unless authorized by the individual or by law.

PRINCIPLE # 4

Be truthful and forthright in all communications relating to retirement services and transactions.

PRINCIPLE # 5

Perform all retirement services competently, diligently, and according to the highest professional standard; the Certificant will maintain the necessary specific knowledge and expertise to do so, and decline any activity that cannot be competently performed.

PRINCIPLE # 6

Conduct activities relating to the retirement profession under the highest standards of personal and professional integrity, and in ways that reflect creditably on the profession.

PRINCIPLE # 7

Disclose to all persons for whom services are provided, the Certificant's source of compensation, the identity of any person or entities paying the compensation, and any material fact about the compensation that is necessary to understand potential adverse interest.

PRINCIPLE # 8

Supply material information relating to the transaction or service to the person for whom services are performed (including information that is not requested), if such information is generally recognized as necessary to any informed decision.