

Carolina Fiduciary Services Code of Ethics

The American Association of Daily Money Managers is committed to promoting high standards of client services provided by its members.

As Daily Money managers (DMMs), we provide personal business assistance to clients who have difficulty managing their personal monetary and business affairs.

As DMMs, we are not acting as accountants, financial advisors, or attorneys, unless separately educated and properly licensed to do so. DMMs shall have concern for the well being of their clients.

DMMs shall treat clients, family members, colleagues, and other professionals with fairness, discretion, and integrity.

DMMs shall not exploit their clients financially, socially, emotionally, sexually, physically, or in any other manner.

DMMs shall avoid those relationships or activities that interfere with professional judgment and objectivity.

DMMs shall disclose in writing any affiliations, associations, or interests that may pose a potential conflict of interest or the appearance of impropriety.

DMMs shall not exploit a relationship with a client for personal or financial gain.

DMMs shall strive to ensure fees are fair, reasonable, and commensurate with the services performed.

DMMs shall take reasonable precautions to avoid harm to the client or his/her property.

DMMs shall respect the rights of their clients.

DMMs shall protect the client's right to privacy and confidentiality in accordance with the laws of the state where the services are performed.

DMMs shall maintain detailed, accurate, financial records for the client, based on information made available from the client.

DMMs shall achieve and maintain high standards of competence.

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.

DMMs shall keep current with issues affecting their clients (health insurance, consumer fraud, etc.)

DMMs shall acquire and maintain all licenses, registrations, certifications, and insurance required by law to perform their services.

DMMs shall keep current with public and private services available to their clients for use in resource referrals.

DMMs shall refer clients to other service providers or consult with other service providers when additional knowledge and expertise are required.

DMMs shall define their roles clearly to other professionals.

DMMs shall comply with all federal, state, and local statutes and regulations.

Signature: _____ Date:

Printed Name: _____

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