

TUCKER ADVISORY GROUP, INC.

CODE OF PROFESSIONAL CONDUCT

The objective of this Code of Professional Conduct is to specify the minimum ethical conduct expected of all independent producers (“Producer”) that contract with Tucker Advisory Group, Inc. (“Tucker”) and to facilitate voluntary compliance with standards considerably higher than the required minimums. Accordingly, this Code of Professional Conduct prescribes two kinds of standards: Canons and the Rules of Professional Conduct.

The **Canons** serve as model standards of exemplary professional conduct. They express the general concepts and principles from which the more specific Rules are derived. The **Rules** are specific standards of a mandatory nature. They prescribe the absolute minimum level of conduct Tucker expects of every Producer.

The reliance of the public and the business community on sound financial planning and advice imposes on financial planning professionals an obligation to maintain high standards of technical competence, morality and integrity. To this end, the following Code of Professional Conduct serves as a guiding document.

As a material condition of becoming and continuing to be associated with Tucker as an independent contractor, each Producer is required to read, understand, and agree to abide by this Code of Professional Conduct in all respects.

Canon 1

Producer should endeavor as a professional to place the public interest above Producer’s own.

Rules of Professional Conduct

Producer has a duty to understand and abide by all the Rules of Professional Conduct, which are set forth in this Code of Professional Conduct.

Producer shall not, directly or indirectly, condone any act that Producer is prohibited from performing by the Rules of this Code of Professional Conduct.

Canon 2

Producer should continually seek to maintain and improve Producer’s professional knowledge, skills and competence.

Rules of Professional Conduct

Producer shall keep informed on all matters that are essential to maintain the Producer's professional competence in the area in which Producer specializes and/or claims expertise.

Canon 3

Producer must obey all laws and regulations and avoid any conduct or activity that may cause harm to those who rely upon Producer's professional judgment and skill.

Rules of Professional Conduct

Producer may be subject to disciplinary action for professional misconduct and has the duty to be aware of, and abide by, the laws and regulations and all legal limitations pertaining to Producer's professional activities.

Producer shall place the needs and best interests of clients above Producer's own needs and interests, as well as the needs and interests of Producer's employees or business associates. Producer shall not allow the pursuit of financial gain or other personal benefit to interfere with the exercise of sound professional judgment and skill.

Producer will not engage in any act or omission of a dishonest, deceitful or fraudulent nature.

Producer understands that it has no authority to bind or represent Tucker. Specifically, Producer will not write, speak or act in such a way as to lead another to believe that Producer is representing Tucker.

Producer shall not misrepresent any of Producer's credentials or affiliations with other organizations.

Producer shall not knowingly misrepresent or conceal any material limitation in respect to Producer's ability to provide the quantity or quality of service that will adequately meet the financial planning needs of the client.

In marketing a product, Producer shall not knowingly misrepresent or conceal any material limitations on the product's ability to meet the financial needs of the client and shall scrupulously avoid any statements that are likely to mislead the client regarding the future results of the recommendation.

Producer has the duty to fully and accurately disclose the material facts representing the true costs, benefits and limitations of any recommended services or products, and to disclose any actual or potential conflict of interest that could impair objectivity.

In the rendering of a professional service to a client, Producer has the duty to maintain the type and degree of professional independence that (a) is required of practitioners in Producer's occupation, or (b) is otherwise in the public interest, given the specific nature of the service being rendered.

Canon 4

Producer must be diligent in the performance of Producer's professional duties.

Rules of Professional Conduct

Producer shall competently and consistently discharge Producer's professional duties to every employer, client or user of Producer's services, so long as those duties are consistent with the client's best interest.

In the making of oral or written recommendations to clients, Producer shall (a) distinguish clearly between fact and opinion; (b) base Producer's recommendations on sound professional evaluation of the client's needs; and (c) support Producer's recommendations with appropriate research and adequate documentation of facts.

Canon 5

Producer should assist in improving the public understanding of financial planning.

Rules of Professional Conduct

Producer shall support efforts to provide clients with objective information concerning their financial planning needs, as well as the resources that are available to meet their needs.

Producer shall not misrepresent the benefits, costs or limitations of any financial planning services or products, whether the products or services are offered by Producer or by another individual or firm.

Canon 6

At all times, Producer must treat each client with dignity and respect and adhere to the concept of suitability.

Rules of Professional Conduct

At all times, Producer must treat clients with respect.

Many clients, especially older clients, are not familiar with, or aware of, the planning he/she may need in respect to his/her retirement needs. It is the responsibility of Producer to: (a) do whatever is necessary to educate the client about his/her needs; (b) be absolutely certain that the client has a clear understanding of his/her needs and the features of the products or services recommended to meet those needs; and (c) provide options and solutions in a dignified manner.

Clients, especially older clients, can be vulnerable to those whose only goal is to sell any financial service products or services for the commission or fee earned, regardless of suitability. It is the duty and responsibility of Producer to protect all clients by only making recommendations of products or services that are suitable to the particular situation of the client.

Canon 7

Producer must avoid marketing, soliciting or selling schemes or arrangements of a questionable nature. In addition, in the absence of appropriate licensure, Producer must refrain from marketing, soliciting or selling registered or unregistered securities.

Rules of Professional Conduct

Producer shall not be involved in any businesses or arrangements of a questionable nature; but instead, constantly maintain the highest of ethical reputations.

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