

# WJL Financial Advisors, LLC

## Code of Ethics

**Objectivity:** WJL Financial Advisors, LLC (WJL) strives to be as unbiased as possible in providing advice to clients and practices on a fee-only basis.

**Confidentiality:** WJL shall keep all client data private unless authorization is received from the client to share it. WJL will treat all documents with care and take care when disposing of them. Relations with clients shall be kept private.

**Competence:** WJL shall strive to maintain a high level of knowledge and ability. All members, employees and associated persons shall attain continuing education at least at the minimum level required by the CFP Board and NAPFA. We will not provide advice in areas where we are not capable.

**Fairness & Suitability:** Dealings and recommendation with clients will always be in the client's best interests.

**Integrity & Honesty:** WJL will endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. WJL's members, employees and associated persons will be diligent to keep actions and reactions so far above board that a thinking client, or other professional, would not doubt intentions. In all actions, WJL will be mindful that in addition to serving our clients, we are about the business of building a profession and our actions should reflect this.

**Regulatory Compliance:** WJL will strive to maintain conformity with legal regulations.

**Full Disclosure:** WJL will fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

**Professionalism:** WJL's members, employees and associated persons will conduct themselves at all times in a way that integrity, honest treatment of clients, and treating people with respect.