



# MDRT Center for Field Leadership: Code of Ethics

The MDRT Center employs a Code of Ethics to ensure all members uphold the highest standards of conduct, and lead with integrity in both their personal and professional lives. Members are required to:

1. Always place the best interest of their advisors and clients above their own direct and indirect interests.
2. Maintain the highest standards of professional competence by seeking to maintain and improve professional knowledge, skills and expertise.
3. Hold in the strictest confidence, and consider as privileged, all business and personal information pertaining to their advisors' and clients' affairs.
4. Make full and adequate disclosures of all facts necessary to enable their advisors and clients to make informed decisions.
5. Maintain personal conduct that will reflect favorably on the insurance and financial services profession, and the MDRT Center.
6. Determine that any replacement of an insurance or financial product must be beneficial for the client.
7. Abide by and conform to all the provisions of the laws and regulations in the jurisdictions in which they do business.
8. Refrain from recruiting or attempted recruiting of personnel or advisors of one company or firm by persons of another company or firm.

These standards promote the MDRT Family of Brands vision to create a world where financial security is universal. Adherence to these ethics benefits the public as well as the insurance and financial services profession as a whole.