

CFA Institute: The Future of Finance

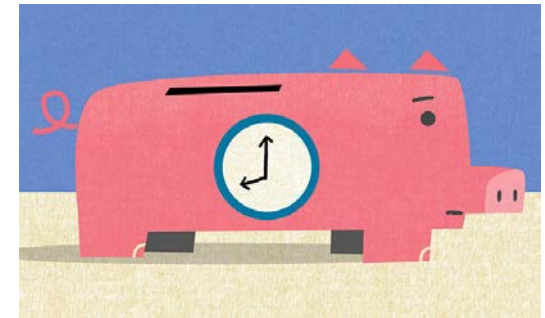
Putting Investors First



Financial Knowledge



Retirement Security



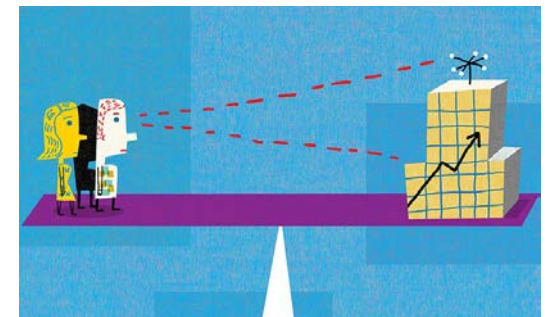
Safeguarding the System



Regulation & Enforcement



Transparency & Fairness





CFA Institute

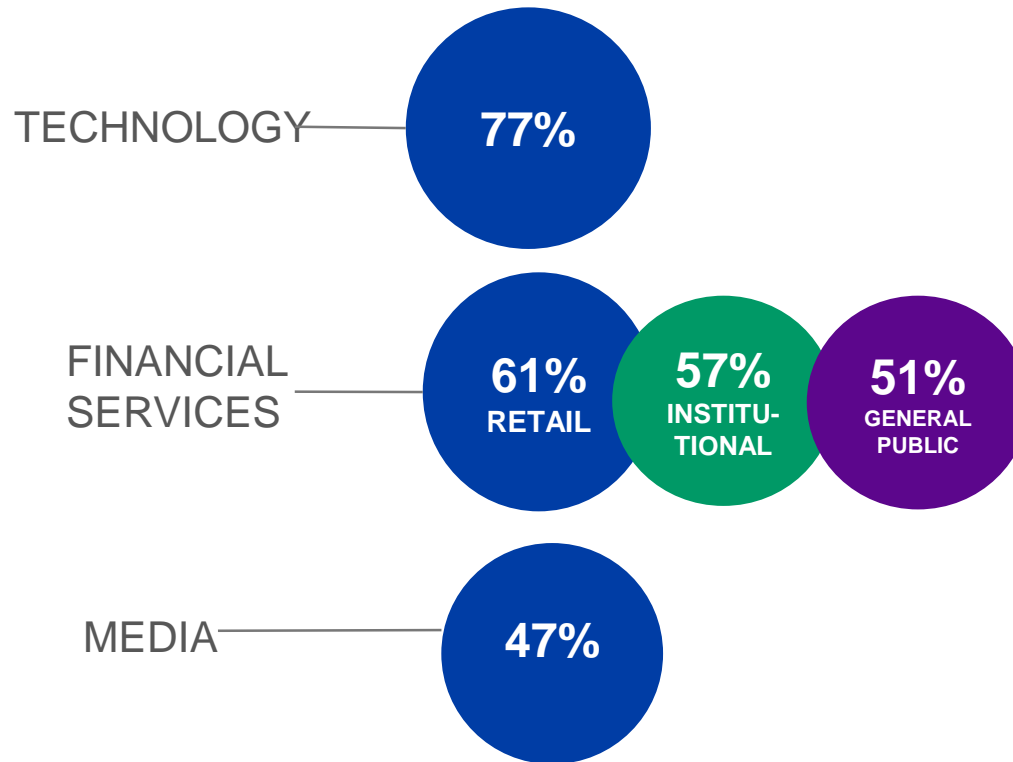
Leads the investment profession globally by promoting the highest standards of ethics, education, and professional excellence for the ultimate benefit of society.



Atlanta Society of Finance and Investment Professionals is a not-for-profit services organization fostering the highest level of professional ethics, standards, and competence among the investment professionals of Greater Atlanta.

We serve our members and the local financial community through educational and other programs, and thereby contribute to the enhancement of our profession.

A MATTER OF TRUST



Source: CFA Institute Trust to Loyalty Survey 2016

“Ethical behavior is doing the right thing when no one else is watching- even when doing the wrong thing is legal.”

- Aldo Leopold

CFA INSTITUTE STATEMENT OF INVESTOR RIGHTS



WHEN ENGAGING THE SERVICES OF FINANCIAL PROFESSIONALS AND ORGANIZATIONS, I HAVE THE RIGHT TO...

1. **Honest**, competent, and ethical conduct that complies with applicable law;
2. Independent and **objective** advice and assistance based on informed analysis, prudent judgment, and diligent effort;
3. My financial **interests** taking precedence over those of the professional and the organization;
4. **Fair** treatment with respect to other clients;
5. Disclosure of any existing or potential **conflicts** of interest in providing products or services to me;
6. **Understanding** of my circumstances, so that any advice provided is suitable and based on my financial objectives and constraints;
7. Clear, accurate, complete and timely **communications** that use plain language and are presented in a format that conveys the information effectively;
8. An explanation of all **fees** and costs charged to me, and information showing these expenses to be fair and reasonable;
9. **Confidentiality** of my information;
10. Appropriate and complete **records** to support the work done on my behalf.



CFA Institute

REALIZE YOUR RIGHTS

Using the Statement of Investor Rights to Find the Right Financial Professional

The Statement of Investor Rights is a tool to help investors clarify what to expect from a financial professional. The questions inside correspond to each of the investor rights and should help you determine whether the person or firm you hire is willing to put your interests first and is committed to the ethical principles critical to achieving your goals.

investorrights.cfainstitute.org

Ask These Questions	What This Means for You
<p>1. Honest, competent, and ethical conduct that complies with applicable law</p> <ul style="list-style-type: none"> Is your practice governed by an ethical or professional code of standards, and may I have a copy? Are you and your firm familiar with and willing to abide by the Statement of Investor Rights? 	<p>It is important that investors consider factors beyond historical performance when hiring a financial professional. Look for someone who demonstrates integrity and adheres to professional codes and ethical standards.</p> <p>One such code is the Asset Manager Code (AMC), a voluntary code of conduct developed by CFA Institute. The AMC was created to help investors easily identify asset managers who uphold an ethical foundation that promotes transparency and resolves conflicts of interest in favor of investors.</p>
<p>2. Independent and objective advice and assistance based on informed analysis, prudent judgment, and diligent effort</p> <ul style="list-style-type: none"> Who will be working on my portfolio, and what are their credentials and experience? What happens to my portfolio if you or members of the team leave the firm? Can you provide me with examples of the analysis and process you perform to arrive at investment decisions? 	<p>The key consideration is that the person or team you have identified is careful, judicious, and diligent. CFA® charterholders have proven their investment knowledge and annually attest to a code of ethics and professional standards. You should understand the firm's depth of expertise and what might happen if your main contact moves to another firm.</p> <p>It is important to understand the investment philosophy and the decision-making processes of the team that you are entrusting your money to.</p>
<p>3. My financial interests taking precedence over those of the professional and the organization</p> <ul style="list-style-type: none"> What regulatory standard, if any, governs our relationship? Are you a fiduciary, and would our relationship be held to a fiduciary standard? How do you decide which investments to recommend? Are you free to recommend investments sponsored or managed by other companies? 	<p>Though it may not be a legal requirement in all places, you should demand that all financial service providers put your interests before theirs and their organizations'.</p> <p>If your financial service provider is a fiduciary, generally speaking they have a legal duty to uphold your interests in decision making. Some financial professionals are only required to recommend or sell you financial products that are suitable for you, not necessarily ideal or even in your best interest. It is important to ensure that your interests supersede those of the financial service provider before you make a hiring decision.</p>
<p>4. Fair treatment with respect to other clients</p>	<p>To ensure that you are treated fairly in relation to</p>



BY THE GOVERNOR OF THE STATE OF GEORGIA

A PROCLAMATION

INVESTORS FIRST MONTH

WHEREAS: Investors are part of the foundation of a strong, sound, and growing economy. Trust, ethical practices, and fair treatment are paramount to the investment profession; and

WHEREAS: Investors are important employers across the State of Georgia, providing valued job opportunities and support for local and regional economies; and

WHEREAS: Organizations like the Atlanta Society of Finance and Investment Professionals, a member society of the CFA Institute, are committed to professional excellence in the investment profession and are champions for ethical behavior and integrity in investment markets as well as fair treatment for all investors; and

WHEREAS: As we continue to move Georgia's economy forward in the 21st century job market, it is essential that investors play a key role in the state's growth; now

THEREFORE: I, NATHAN DEAL, Governor of the State of Georgia, do hereby proclaim May 2016 as INVESTORS FIRST MONTH in Georgia.

In witness thereof, I have hereunto set my hand and caused the Seal of the Executive Department to be affixed this 21st day of March in the year of our Lord two thousand sixteen.



Nathan Deal
GOVERNOR

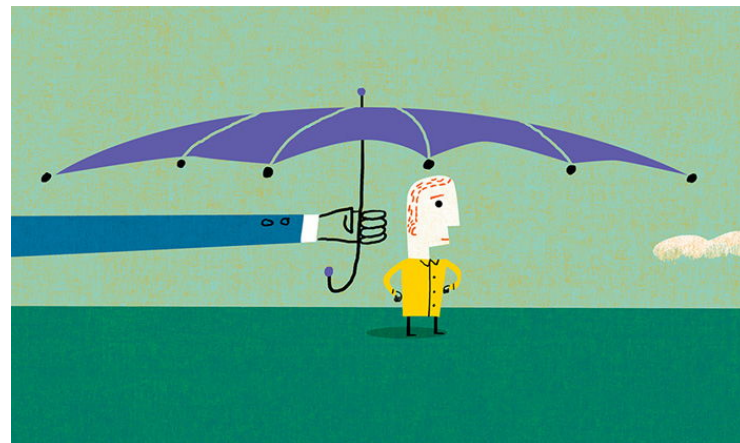
ATTEST

Chris M. Pity
CHIEF OF STAFF



**PUTTING INVESTORS
FIRST MONTH 2016**
#CFAdifference

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Thank You to Our Partners

