

Ethical Challenges –

This session qualifies for 2 hours of Ethics Course credits through the CFP Board of Standards. (100 minutes). This session explores real life situations that occurred in the past twenty years with a look at what challenges lie ahead for those faced with ethical dilemmas. The presenter, David Lawrence, has over twenty four years of experience in the financial services profession and relates personal stories of ethics challenges he faced as a practitioner and as a Series 24 licensed principal. Specifically, the session looks at:

- a. The issue of presenting oneself as offering unbiased advice when, in fact, he/she is associated with a product manufacturer**
- b. What does full disclosure really mean**
- c. When good people do bad things**
- d. The unintended ethical breach and how to handle it**
- e. When and how to spot a ‘problem client’ (and what to do about it)**
- f. The ethical implications of the ‘Know Your Client’ rule**

The above topic areas are offered in an open-discussion format that stresses attendee participation and encourages attendees to relate their own personal challenges.