



## Your Rights as an Investor.

*Ethical principles restore trust, respect, and integrity in finance.*

### You are entitled to ethical conduct.

The enduring legacy of the financial crisis is that trust has been damaged. Trust is difficult for professionals to earn and investors are understandably hesitant to entrust others. To repair the damage and to restore trust, CFA Institute organized the "Future of Finance" project that creates positive changes with Hawk100 support.

Hawk100 advises investors that they are entitled to expect ethical conduct from financial service providers. The CFA Institute "Statement of Investor Rights" reflect fundamental ethical principles that are critical to achieving confidence and trust in any professional relationship. The rights apply to services such as investment management, research and advice, personal banking, insurance and real estate. Whether you work with Hawk100 or any financial firm or professional, the Statement of Investor Rights can help you get the information you need and the service you expect and deserve.

Demand that financial professionals abide by these rights. It helps build your relationship with the professional or firm you engage, and thereby restore the trust, respect, and integrity that are necessary to best serve your interests.



Adapted from "The Statement of Investor Rights" developed by CFA Institute under the "Future of Finance" project. Visit [cfainstitute.org/futurefinance](http://cfainstitute.org/futurefinance).

**Hawk100 commits to ethics.** Hawk100 and its wealth advisors support the Statement of Investor Rights and are committed to fundamental ethical principles. Hawk100 members should know that they can trust Hawk100 to provide the services they expect and deserve.

**Your investor rights.** When engaging the services of Hawk100 and your wealth advisor, you 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. **Your interests taking precedence** over those of Hawk100 and your wealth advisor;
4. **Fair treatment** with respect to other Hawk100 members;
5. **Disclosure** of any existing or potential conflicts of interest in providing wealth advisory services to you;
6. **Understanding of your circumstances**, so that any advice provided to you is suitable and based on your financial objectives and constraints as articulated in Your Wealth Alignment Plan;
7. **Clear, accurate, complete and timely communications** that use plain language and are presented in a format—such as your Wealth Alignment Reports—that conveys information effectively;
8. **Explanation of all fees** charged to you and information showing these to be fair and reasonable;
9. **Confidentiality** of your information; and
10. **Appropriate and complete records** to support work done on your behalf.

Hawk100 endeavors to restore trust. It commits to Codes of Ethics and Standards of Professional Conduct for CFA Charterholders and CPA Licensees, and it requires ongoing education and training in ethical behavior and decision-making. It assigns highest priority to members' interests, works to treat all our members fairly, and acts with prudence and diligence. We promote an ethical firm culture with our purpose to help you align your wealth with your life.

Hawk100 welcomes your feedback to advance the trust you place in us and to further restore faith in financial services as a profession that can be "an extraordinary force for good" as said by John Kay, CFA Institute Future of Finance Advisory Council Chair.

By Richard Clemens, CFA CPA, *President*

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Contact Hawk100 to discuss how this information may affect alignment of your wealth with your life.

Your wealth.  
Your life.  
Aligned.

