

THE CFSA CATHOLIC FUNERAL PLAN CODE OF ETHICS

GENERAL STANDARDS

Family Service Advisors (FSA) shall at all times understand that in marketing , promoting and selling the Plan and the associated insurance products that participants will view themselves as representatives of the Church and that they are to conduct themselves in a manner that is consistent with the teachings of the Catholic Church .

FSA's shall disclose to all potential participants all of the liturgical and financial benefits and advantages of enrolling in the Plan.

FSA's will never, under any circumstances or conditions, use their position to sell, or refer to be sold, insurance products other than those associated with the Plan.

FSA's shall not market, promote or sell the Plan and its associated insurance products through false or misleading statements or promises.

FSA's shall always conduct their activities in a manner that is both lawful and consistent with the policies, procedures and training of the Catholic Family Services Association and the associated Insurance Carriers.

FSA's shall always offer and perform customer service in an honest and forthright manner.

OBJECTIVITY AND COMPETANCE

FSA's shall always and purposefully practice and exercise reason and prudence in professional judgment and consistently act in the best interests of the Families participating in the Plan

FSA's shall become familiar with the rights, privileges, and options, available to Catholics from the Church at the time of death including their liturgical and burial rights.

FSA's shall constantly keep abreast of all information about the Plan and the related insurance products.

FSA's shall strive to improve professional knowledge and competence in all areas related to the Plan and its related Insurance products.

FAIRNESS

FSA's shall not influence, counsel or direct a Family regarding their choice of a funeral provider.

FSA's shall not represent that they are a representative or employee for a licensed funeral provider.

FSA's shall not represent that they have authority to make funeral arrangements or perform funeral services

FSA's shall always make certain that all aspects of the Plan be thoroughly, clearly, fairly and reasonably explained in the best interests of the Family.

FSA's shall handle all money, financial instruments and documents in a highly conscientious fashion and shall promptly forward any monies, documents or financial instruments per established procedures and policies.

CONFIDENTIALITY AND PROFESSIONALISM

FSA's shall consider all personal Family information as privileged and confidential and shall only use that Family information to enroll the Family in the Plan or service the customer's already existing Plan.

FSA's shall always conduct themselves in a professional manner and consistent with their training and established policies and procedures.