

RITA was founded by members who encouraged the development and delivery of high quality, self-directed retirement account custody and administrative services throughout the United States. In continuing to meet this goal, the association membership seeks to establish and retain the highest possible level of public confidence.

The Board of Directors has adopted this Code of Ethics to guide the conduct of business by the association and its Service Members. The standards set forth in the code serve as a statement to the general public and to governmental agencies that the association and its Service Members stand for integrity and strive to maintain their highest ethical standards.

The Code of Ethics is also intended to inform all Service Members, their employees, and the general public of the acceptable guidelines of ethical conduct.

It is a condition of participation in the association that Service Members abide by this Code of Ethics and annually attest to the Code of Ethics in writing.

This Code of Ethics applies to all Service Members and provides guidance to them in the performance of their professional services:

#### **1. Integrity**

All Service Members shall exercise the utmost integrity when providing professional services. The nature and extent of services rendered must be dictated by professionalism, honesty, and candor.

#### **2. Competence**

All Service Members shall provide services to clients and their respective financial advisers competently and maintain the necessary knowledge and skills to continue to do so in those areas in which the Service Member is engaged. All RITA Service Members shall acquire and maintain the necessary knowledge, skills and business acumen to assure delivery of high quality professional services. The cornerstones of competency are knowledge and experience. These are to be delivered within each Service Member company's contracts and operating principles at a high level of competency.

#### **3. Professionalism**

All Service Members shall conduct themselves in a manner that reflects positively upon their profession and the retirement industry. All services provided by RITA Service Members to their clients, their financial advisers and others shall be performed with dignity, integrity, diligence, courtesy and cooperation. Each Service Member will strive to protect and preserve the retirement industry's high standards of quality service. All Service Members shall commit to ongoing education and development within the retirement industry.

#### **4. Fairness, Honesty & Due Care**

All RITA Service Members shall perform professional services in a manner that is fair and honest to all clients, their financial advisers, other RITA members, partners and other service providers. Due care must be taken to deliver reliable, accurate and timely services within professional standards and guidelines.

#### 5. Confidentiality

In accordance with applicable federal and state statutes and regulations, Service Members shall adopt a Privacy Policy for the protection of customer privacy and information. Compliance with these policies, as well as conformity with the principles set forth in this Code of Ethics, is expected of all Service Members. Information obtained with respect to Service Member customers from any source, other than public documents, is considered privileged and must be held in strict confidence. Information received from or about customers is to be used solely for business purposes. All Service Members will also make all reasonable efforts to protect client information from theft or identity fraud.

#### 6. Competition

RITA believes in the free enterprise system and is dedicated to the maintenance of fair competition in an open market. Service Members are to avoid any circumstances that will or would appear to violate antitrust or competition laws. Service Members shall refrain from discussing or entering into any arrangement or understandings with competitors concerning prices, products or territories, or in any way engaging in other anti-competitive practices. Normal business activities by Service Members occasionally require contacts with competitors, but on such occasions, discussion of any of the above-mentioned subjects must be avoided.

#### 7. Compliance

All RITA Service Members shall operate their firms in compliance with all state and federal laws, rules, and regulations, including state and federal fraud and elder abuse laws, where applicable, and in a manner that is lawful, ethical and sensitive to the needs of their customers. All RITA Service Members agree to promptly report to the Executive Director (to the extent permitted by law and any relevant obligations of confidentiality), any regulatory sanctions, injunctions, restraining or cease and desist orders, against their firms pertaining to the servicing of retirement accounts and/or alternative investments that would reasonably be likely to materially negatively impact RITA or the self-directed IRA industry as a whole.

#### 8. Participation

All Service Members are expected to participate and support the development and implementation of RITA initiatives, regularly attend RITA meetings and conferences and to encourage and reasonably support their employees' participation in RITA Institute educational programs.



## **RITA Code of Ethics Service Members**

### 9. Attestation and Enforcement

Anyone known to RITA to be violating these policies may be subject to action by the Association's Board of Directors as defined by the then current RITA By-laws. This Code of Ethics will be agreed upon in writing before any company becomes a Service Member of the Association, as well as annually by written attestation by each member.

### 10. Authority

This Code may be amended by the RITA Board of Directors.

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Service Member Company

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Service Member Representative Signature

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Date