



Southward Financial Services, LLC

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Code of Ethics Southward Financial Services LLC

This Code of Ethics consists of the following core principles:

- A. SFS is a fiduciary in its dealings with its clients. Therefore, the interests of clients will be placed ahead of the firm's or any employee's own investment or financial interests.
- B. Employees shall provide professional services with personal integrity. In deciding what is right and just, employees shall rely on their integrity as the appropriate touchstone. Integrity demands honesty and candor that must not be subordinated to the firm's or personal gain and advantage.
- C. Employees shall provide professional services with objectivity. This requires providing services with intellectual honesty and impartiality.
- D. Employees shall provide professional services with competence. Employees shall be expected to remain current in their field(s) of expertise, and to provide services only within that respective area of competence.
- E. Employees shall disclose to clients all conflicts of interest and be fair in their dealing with clients.
- F. Employees shall safeguard all client information in accord with Our Privacy Policy.
- G. Employees are expected to conduct themselves in a professional manner so to reflect credit upon their respective profession.
- H. Employees shall provide services in a reasonably prompt and thorough manner.
- I. Employees shall adhere to all codes of ethics or conduct associate with their respective professional designation and/or license.
- J. Employees are expected to conduct their personal securities transactions in accordance with the firm's Personal Trading Policy.
- K. Employees are expected to comply with federal and Ohio securities laws.
- L. SFS does not pay referral fees to any professional who may refer a prospect to the firm. Additionally SFS does not accept referral fees from any profession to whom we recommend a client for services.