

BYLAWS
of the
Ohio Association of Health Underwriters

Adopted May 4, 1993

Amended May 3, 1994, May 2, 1995, May 19, 1998, May 4, 1999

Revised May 17, 2007

Revised November 30, 2010

Revised 2015

ARTICLE I – NAME AND TERRITORIAL LIMITS

Section 1. This organization shall be known as the Ohio Association of Health Underwriters, hereinafter referred to as this Association, a volunteer non-profit corporation incorporated as such under the laws of the state of Ohio and chartered by the National Association of Health Underwriters.

Section 2. The territorial limits of this Association shall be confined to the state of Ohio.

ARTICLE II – PURPOSES

Section 1. The objectives of this Association shall be:

- A. To promote the common business interests of those engaged in the sale of health, disability, long-term care and related insurance products and services.
- B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability, long-term care and related insurance products and services.
- C. To promote the adoption and application of high standards of ethical conduct in the health, disability, long-term care and related insurance products and service industry.
- D. To provide and promote a program of continuing education and self-improvement of Association members.
- E. To increase the knowledge of members concerning the principles, functions and applications of health, disability, long-term care and related insurance products and services.
- F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability, long-term care and related insurance industry and thus provide financial protection to the insuring public.
- G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability, long-term care and related insurance products and services program.
- H. To do such other things and to carry out such other programs so as to further the purposes of the National Association of Health Underwriters and the Ohio Association of Health Underwriters.
- I. To coordinate and support the efforts of the various local Health Underwriters Associations within Ohio.

Section 2. This Association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the National Association of Health Underwriters Code of Ethics, contained in Appendix A and which is considered a part of these bylaws.

ARTICLE III – MEMBERSHIP

Section 1. Membership in this Association will be available under the following designations:

- A. Individual Members
- B. Associate Individual Members
- C. Local Association Members
- D. Life Members
- E. Associate Company Members
- F. Affiliate Members

Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability, long-term care and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability, long-term care and related insurance products and services such as, but not limited to, home office personnel, those providing educational, training and consulting services and others engaged in the management and distribution of such products. Individual members who have paid their annual national, state and local dues will also be referred to as active members.

Section 3. An associate member is an individual member of another state association. Such a member will not be a member for census or voting purposes.

Section 4. Each local association shall operate as a free standing association. It shall have its own set of Bylaws. Each local association shall have representation on the Board of Directors of this Association.

Section 5. Life membership may be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has: (1) attained age 65 and retired; or (2) become unable to work due to disability. Life members have the same rights and privileges as individual members. All future OAHU dues will be waived for such life member. Life member status shall be automatically conferred when all qualifications are met and application is made and verified by the National Association of Health Underwriters.

Section 6. Associate Company membership shall be available to regional companies. Dues will be determined by the Board of Directors of this Association. Associate Company membership shall be available to those companies issuing, administering, or marketing health insurance and/or disability contracts, plans or services, or to those providing educational and training services, and who wish to assist this Association financially. Each Associate Company member shall designate one person as the company's primary representative in this Association. Such member will not be a member for census or voting purposes unless also qualified as an individual member in good standing.

Section 7. An Affiliate membership shall be available to individuals interested in participating in association benefits including, but not limited to, Best Benefits Club, , Members Only Website Access, Networking, Professional Development (CE), Quarterly OAHU Newsletter, and Worker's Compensation Program. Dues will be determined by the Board of Directors of this Association. Such member will not be a member of the national organization and therefore such member will not be a member for census or national delegate purposes. Each Affiliate Company member shall designate one person as the company's primary representative in this Association.

ARTICLE IV – NATIONAL AFFILIATION

Section 1. This Association agrees to be bound by the bylaws of the National Association of Health Underwriters as adopted and amended.

Section 2. The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the National Association of Health Underwriters.

Section 3. Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the National Association of Health Underwriters.

ARTICLE V – DUES AND FINANCE

Section 1. Each active member of this Association shall pay local, state and national annual dues. Such annual dues shall be payable on the first day of the member's anniversary month as recorded by the National Association of Health Underwriters. All dues shall be submitted to and through the National Association of Health Underwriters. Any individual member more than ninety (90) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.

Section 2. The Board of Directors shall determine the amount of annual dues of this Association, subject to the ratification of a majority of the local associations in the state. This Association's dues may only be changed once a year and will be in effect from January 1 through December 31 of each year. Not later than the fifteenth (15th) of September of each year, or a date specified by the National Association of Health Underwriters, if this Association plans to increase or decrease its state chapter dues for the following calendar year, the President shall advise the National Association of Health Underwriters in writing of the Board-approved dues for the following year.

Section 3. The fiscal year of this Association shall begin on the first day of January of each year.

Section 5. The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Accountant to sign or countersign checks or other documents for the disbursement of such funds.

ARTICLE VI – FIDUCIARY RESPONSIBILITY

Section 1. The Association should operate with fiscal prudence and per an established budget.

Section 2. Checks require two (2) signatures one by the accountant/administrator and the Treasurer and/or the President.

Section 3. Each year the Association Board may authorize use of a credit card by the President and President-Elect only. The credit card is to be used for Association business only in accordance with section 1 of this Article.

Section 4. Transfers of money to/from the savings account to/from the checking account may be made by the Vice President only and after consultation with the Secretary/Treasurer and/or President.

I believe something should be put here about the administrator signing contracts on behalf of OAHU with permission from the president. We have been doing this but there is nothing in writing.

ARTICLE VII – OFFICERS

Section 1. The officers of this Association shall be: President, President-Elect, and Immediate Past President, Vice President, and Secretary/Treasurer.

Section 2. Each officer shall be an active member of this Association, and the Local and

National Associations of Health Underwriters.

Section 3. All officers shall serve without compensation.

Section 4. All officers shall take office on the first day of July of each year following their election, and shall serve for a term of one year.

Section 5. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President, this office shall remain vacant.

Section 6. If the office of the President shall become vacant due to death, disability, resignation, or removal by due process, the President-Elect shall assume the office for its unexpired term. The office of President-Elect shall become vacant until the next regular election. If the office of President becomes vacant and there is no President-Elect, the order of succession shall be Vice President, and then Secretary/Treasurer.

Section 7. If the office of President-Elect shall become vacant due to death, disability, resignation, or removal by due process, or by succession to the Presidency under Article VI., Section 6, the President shall, within thirty (30) days of the effective date of vacancy, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The appointment shall be subject to a majority vote of approval by the Board of Directors. The office itself shall remain vacant until the next regular election.

Section 8. If the offices of Vice President and/or Secretary/Treasurer become vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the office(s) shall be filled by appointment by the President. The appointment shall be subject to a majority vote of approval by the Board of Directors and shall be only for the unexpired term of the office(s). Appointees shall assume the title and duties of the office(s).

ARTICLE VIII – DUTIES OF OFFICERS

Section 1. The duties of the officers shall be as follows:

- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
- B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.
- C. Immediate Past President – The Immediate Past President shall serve as an advisor to the Board of Directors and perform other duties as assigned by the President or Board of Directors. The Immediate Past President shall be the chair of the nominations committee.
- D. Vice President – The Vice President, in the absence of the President and the President-Elect, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.
- E. Secretary/Treasurer – The Secretary/Treasurer shall be responsible for overseeing all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be

assigned by the President or Board of Directors. The Secretary/Treasurer shall be responsible for overseeing all funds and dues paid to this Association. Any dues received shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall oversee all other funds in this Association's official depository(ies) and shall disburse such funds as authorized by the Board of Directors. The accounts and books of the Treasurer and this Association shall be open for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.

ARTICLE IX – BOARD OF DIRECTORS

Section 1. The Board of Directors shall consist of the officers, two (2) elected directors of each local association within the state, the current Chair of the OAHU Legislative Council and the Administrator, (non-voting).

Section 2. Each director shall be an active member of this Association, and the local and the National Associations of Health Underwriters.

Section 3. All directors shall serve without compensation except the Administrator.

Section 4. All directors shall take office on the first day of July of each year following their election, and shall serve for a term of one year. (See Article VII, Section 4.)

Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association's affairs.

Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President or at the request of three (3) presidents of Local Associations. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be distributed to each member of the Board by the President not less than thirty (30) days prior to the meeting.

Section 7. The Board of Directors may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if a majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.

Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.

Section 9. In the event a director position in this Association becomes vacant due to death, disability, resignation or removal by due process, or by succession under Article VII., Section 6, the position shall be filled in accordance with the Bylaws of the State or local association where the vacancy occurred. A vacancy in the position of Chair of the Legislative Council shall be filled by appointment by the President. The appointment of the Legislative Chair shall be subject to a majority vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s).

ARTICLE X – ADMINISTRATOR

Section 1. The Administrator is appointed by the Board of Directors, for such period, such

compensation, and with such authority, duties, facilities and assistance as the Board of Directors may determine.

Section 2. The Administrator shall have no vote.

Section 3. The Administrator will have no signatory authority to bind this association except as set forth in Article VI Section 2.

ARTICLE XI - NOMINATIONS AND ELECTIONS

Section 1. The election of officers shall be held at the annual meeting of this Association.

Section 2. The election of directors shall be held by the local associations prior to the annual meeting of this Association.

Section 3. At least three (3) months prior to the date of the annual meeting, the President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.

Section 4. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all delegates* at least one (1) month prior to the date of the annual meeting. The ballots shall be cast in person at the annual meeting.

Section 5. With the exception of Immediate Past President, additional nominations may be accepted from floor.

***See article XIII**

ARTICLE XII – COMMITTEES

Section 1. There shall be the following standing committees:

- A. Awards
- B. Education
- C. Executive
- D. Legislative Council
- E. Membership
- F. Nominations and Elections
- G. Such other committees as may be determined by the Board of Directors.

Section 2. Except for the Executive Committee, the President shall appoint the chairs and members of all standing, special or ad hoc committees and task forces with the sole exception being the local representatives of the Legislative Council who shall be placed on that committee by each local association. All appointments, with the exception of the local Legislative Council representatives and the Executive Committee, shall be subject to approval of the Board of Directors.

Section 3. The Board of Directors shall establish guidelines for all committees and task forces regarding usual duties, terms of office, and requirements for reports unless otherwise specified in these bylaws.

Section 4. Special committees may be appointed by the President, with the approval of the Board of Directors, and shall perform such duties as may be defined in their creation.

Section 5. The administration of the fiscal affairs of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

Section 6. The Executive Committee shall consist of the Officers of the Association (with the exception of the Administrator). Subject to the direction and control of the Board of Directors, the Executive Committee shall have all of the powers and authority of the Board of Directors in the intervals between meetings of the Board of Directors over matters that require action before the next meeting of the Board of Directors. All such powers and duties of the Board of Directors that the Executive Committee is authorized to exercise pursuant to this Bylaw, and all other powers and duties that the Executive Committee is authorized to exercise pursuant to other provisions by these Bylaws shall be subject to the following limitations:

- a. Except for the powers reserved by law and in these Bylaws to the Board of Directors;
- b. Except if the Board of Directors may by a majority of the votes of the Directors present at the time of the vote overrule any act or decision of the Executive Committee.

Three members of the Executive Committee, present in person or as provided for in these Bylaws shall constitute a quorum.

The Executive Committee will keep a written record of all actions taken by it and will report such actions to the Board at the next regular meeting of the Board following the meeting of the Executive Committee at which such action is taken.

ARTICLE XIII - DELEGATES

Section 1. The individual members of the Association shall exercise their voting rights through delegates, with the sole exception being that matters concerning the dues of this Association shall be open to a vote of all individual members.

Section 2. A delegate or alternate delegate shall serve for a one (1) year term commencing from the date of the Annual Meeting of Delegates following their selection.

Section 3. Delegates and Alternate Delegates shall be selected by the local associations and shall be members of that local association.

Section 4. The number of delegates selected from each local association shall be based upon the number of members in good standing of each local association. The authority used and the record date for determining the number of members in each local association for the purposes of calculating the number of delegates to which each local association is entitled to shall be NAHU's official count as of the March 1st prior to the Annual Meeting of Delegates. Each local member association shall be entitled to three (3) voting delegates. One (1) additional voting delegate will be allowed for each additional fifty (50) individual members in the local association above one hundred (100) individual members.

Section 5. The President of each local association shall certify to the President of this Association the name and address of each delegate and alternate delegate selected by the local Association no later than forty-five (45) days prior to the Annual Meeting of Delegates.

Section 6. Any delegate or alternate delegate representing a local association may be removed by that local association. Any delegate or alternate delegate who is the subject of

removal proceedings shall be given reasonable notice of such proceeding and an opportunity to respond.

Section 7. The officers of this Association and the current Chair of the OAHU Legislative Council shall also serve as delegates.

ARTICLE XIV – MEETING OF DELEGATES

Section 1. The Annual Meeting of Delegates shall be held in the second (2nd) quarter of each calendar year at any place designated by the Board of Directors for the purpose of electing officers pursuant to the provisions of these Bylaws and for the transaction of such other business as may come before the meeting. Although members of this Association shall be represented by delegates who shall vote on matters presented, any member of this Association shall be permitted to attend such meeting but may not vote except as set forth in Article XIII, Section 1.

Section 2. A Special Meeting of Delegates for any lawful purpose may be called at any time as provided by law. A Special Meeting may be called by (a) a majority vote of the Board of Directors of this Association; (b) a written request to the President of this Association signed by at least three (3) local association presidents; or (c) a petition signed by at least twenty-five (25) individual members affiliated with at least three (3) different local associations. Proper notice of a Special Meeting must be given to the delegates, and no business other than that which was set forth in the notice of the meeting may be transacted at a Special Meeting.

Section 3. Notice of any Meeting of Delegates shall be in writing and shall be given at least thirty (30) but not more than ninety (90) days before the meeting date. Written request of a Special Meeting may be submitted to the President, President-Elect or Vice-President of this Association. The officer receiving a request that complies with Section 2 of this Article shall promptly give notice to the delegates such that the meeting date shall be at least thirty (30) but no more than ninety (90) days after the receipt of the request.

The notice shall be given either personally or by first-class mail, registered, or certified mail, or by other means of written communication, charges prepaid, and shall be addressed to each delegate entitled to vote at the address of that delegate appearing on the books of this Association. The notice shall specify the place, date, hour of the meeting and (1) for Special Meetings, the general nature of the business to be transacted; and (2) for the Annual Meeting of Delegates, those matters that the Board of Directors intends to present for action by the delegates. The notice of any meeting at which directors are to be elected shall include the names of all those who are nominees at the time notice is given.

Approval by the delegates of any of the following proposals, other than unanimous approval by those entitled to vote, is valid only if the notice or written waiver of notice, pursuant to Article XIV, Section 8 of these bylaws, state the general nature of the proposal or proposals: (a) removing a director; (b) amending the Articles of Incorporation; (c) approving a contract or transaction between this Association and one or more directors, or between this Association and any entity in which a director has a material financial interest; (d) electing to wind up and dissolve this Association;

(e) approving a plan of distribution of assets, other than money, not in accordance with liquidation rights of any class or classes as specified in the Articles of Incorporation or Bylaws, when this Association is in the process of winding up.

Section 4. A majority of the delegates at any meeting shall constitute a quorum provided that Delegates from at least fifty (50%) percent of all local associations within the jurisdiction of this Association shall be present. If a quorum is present, a vote of the majority of delegates present shall decide any question brought before such meeting, unless a greater proportion is required by law, or these Bylaws. The delegates present at a meeting at which a quorum is present may continue to transact business until adjournment, notwithstanding the withdrawal of enough delegates to leave less than a quorum. If a quorum is not present at any Meeting of Delegates, a majority of the delegates present may adjourn the meeting without further notice.

Section 5. Every delegate or alternate delegate entitled to vote shall do so only in person, and shall not be permitted to vote by proxy, except as provided for under Article XIV, Section 7 of these Bylaws.

Section 6. Voting may be done by voice or secret written ballot.

Section 7. Any action required or permitted to be taken by the delegates may be taken without a meeting and by proxy, if a majority of all delegates consent in writing to the action. The written consent shall be filed with the minutes of the proceeding of delegates.

Section 8. The transactions of any Meeting of Delegates, however called or noticed and when ever held, shall be as valid as though taken at a meeting duly held after regular call and notice, if (1) a quorum is present and (2) either before or after the meeting, each delegate or alternate delegate entitled to vote, who is not present in person, signs a written waiver of notice, consent to the holding of the meeting or an approval of the minutes. The waiver of notice, consent, or approval need not specify either the business to be transacted or the purpose of any Meeting of Delegates, except that if action is taken or proposed to be taken for approval on any of those matters specified in Article XIV, Section 3 of these Bylaws, the waiver of notice, consent, or approval shall state the general nature of the proposal. All such waivers, consents, or approvals shall be filed with the Association's records or made a part of the minutes.

ARTICLE XV – RECALL AND REMOVAL FROM OFFICE

Section 1. An officer, member of the Board of Directors, committee member or chair, or task force member or chair may be removed from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties.

Section 2. No elected officer or board member, or appointed committee member or chair, or appointed task force member or chair may be removed from office without three-fourths (3/4) vote of the Board of Directors at any regular or special meeting at which a quorum is present.

Section 3. Notice of recall or removal must be sent by registered mail to the affected individual advising him/her of the action taken or about to be taken. Removal by due process

requires notification prior to the vote for removal from office. The Board of Directors and/or twenty-five percent (25%) of this Association's membership can initiate recall. Recall can only be achieved by a three-fourths (3/4) vote of the Board of Directors.

Section 4. Recall from office of an officer or director of the Association shall cause the office to be vacant until removal from the office is achieved as described in Section 2 of this article and a successor is appointed.

Section 5. Failure to achieve the required vote for removal will cause the immediate reinstatement of the recalled individual to office. Any appointee replacing the recalled officer shall also immediately be discharged.

Section 6. Any individual member of this Association shall lose all rights and privileges of office under this Association if his/her license to sell insurance is revoked or if he/she is convicted of a felony or gross misdemeanor.

ARTICLE XVI – PARLIAMENTARY AUTHORITY

Section 1. The current edition of "Robert's Rules of Order" (revised) shall be the parliamentary authority for the Association for all matters of procedure not specifically provided for in the law or in its charter, bylaws or adopted rules.

ARTICLE XVII – AMENDMENTS

Section 1. Amendments to these bylaws, if in conformity with or if not contrary to the policy of the National Association of Health Underwriters, may be adopted by a majority vote of the delegates of this Association present at any meeting of this Association, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the delegates at least one month prior to the meeting, and provided further that a quorum is present at the meeting.

Section 2. Notwithstanding the provisions of Section 1, these Bylaws and any amendments thereto shall be effective only when submitted to and approved by the National Association of Health Underwriters. True copies of these Bylaws and all such amendments shall be provided by the Secretary of this Association to the National Association of Health Underwriters.

ARTICLE XVIII – INDEMNIFICATION

Section 1. This Association may, by resolution of the Board of Directors, provide for indemnification by this Association of any and all its Directors or officers or committee members or former Directors or officers or committee members against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding, in which they or any of them are made parties, or a party, by reason of having been Directors or officers or committee members of this Association, except in relation to matters as to which such Director or officer or committee member or former Director or officer or committee member shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for negligence or misconduct.

Section 2. The Association may pay expenses incurred by any such Director or Officer in advance of the final disposition of such action or proceeding; provided, however, that the Association shall have first received from the Director or Officer an undertaking or written agreement to repay the Association if upon final disposition of such action or proceeding he or she shall be adjudicated not to have been entitled to such indemnification.

Section 3. The Association may purchase and maintain insurance on behalf of any person who is a director, officer, employee, or agent of the Association, against any such expenses, judgments, etc. arising out of such persons' actions taken in the capacity, or arising out of his or her status as such, whether or not the Association would have the power to indemnify him or her against such liability under the provisions of this Article or under Ohio Revised Code.

Section 4. The foregoing rights of indemnification shall not be exclusive of other rights to which any Director, officer or other person may be entitled as a matter of law.

ARTICLE XIX – DISSOLUTION

Section 1. Dissolution of this Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members. The adopted resolution shall be sent by the Secretary of this Association by registered mail to the Executive Vice President of the National Association of Health Underwriters and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the Board of Trustees, individual members of this Association shall become active members of the existing local association nearest them in their state, or members-at-large if no other association exists within their state.

Section 2. This Association, by taking the action to resign, shall surrender all rights to use the name, emblem, insignia, plate, sign, label or phrase indicative of membership in this Association.

Section 2. This Association's charter with the National Association of Health Underwriters may be suspended or revoked in accordance with appropriate sections of the bylaws of the National Association of Health Underwriters.

Section 3. This Association shall use funds only to accomplish the objectives and purposes specified in these bylaws and no part of said funds shall inure or be distributed to its members in the event this Association is dissolved or its charter revoked for cause in violation of the bylaws of the National Association of Health Underwriters. Immediately upon dissolution or revocation of its charter, this Association's Board of Directors shall return all remaining Association funds to the National Association of Health Underwriters for placement in escrow. Funds placed in escrow will be distributed in accordance with the procedures outlined in the bylaws of the National Association of Health Underwriters.

ARTICLE XX – PREVIOUS BYLAWS SUPERCEDED

Section 1. These bylaws, as revised, supersede all provisions of any previous bylaws of this Association.

##END##

APPENDIX A - NAHU Code of Ethics

To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which may be false or misleading.

To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors and to engage in no practices that may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.