

The Professional Pledge of Ethics

Chartered Life Underwriter (CLU®) | Chartered Financial Consultant (ChFC®)

The Mandate of the American College of Financial Services

"In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

My Commitment to You

By maintaining the CLU® and ChFC® designations, I voluntarily hold myself to a higher standard of accountability. This pledge is my promise to the families and businesses of Southwest Ohio that my recommendations are built on:

- **Diligence:** A thorough investigation of your unique financial situation before any plan is proposed.
- **Competence:** A commitment to continuous education and mastery of the latest tax and insurance laws.
- **Integrity:** Putting your interests above my own, in every interaction, without exception.

Serving the insurance industry continuously since **1978**, and the Southwest Ohio community since **1987**, I remain dedicated to the honor and dignity of this profession.

Certified & Attested to this day, Thursday, April 2, 2026 (date of posting)

Terry A. McCarthy, CLU®, ChFC®

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