



Kingdom Advisors Procedures for Reporting Potential Ethical Violations Certified Kingdom Advisors® designation

The central mission of Kingdom Advisors (“KA”) is to benefit the public by granting the Certified Kingdom Advisor® designation and upholding it as the standard of excellence for biblically wise financial advice. As part of that mission, we require all Certified Kingdom Advisor® members (“CKA® Members”) to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the Certified Kingdom Advisor® designation.

In order to oversee such compliance, KA has established a set of disciplinary procedures to oversee the investigation of potential violations of such principles. These procedures include the review of complaints. If you make a complaint, it will be considered according to that procedure. A formal complaint must be submitted in writing, signed, and with an affirmation that every statement made in the complaint is true to the best of your knowledge.

Further, please understand that KA is neither a law enforcement body nor a judicial body. KA allows its CKA® Members to use its designation and to use its marks. So the extent of KA’s potential discipline of one of its KA Affiliates can range from a private censure to removal of that Affiliates ability to use the designation or the marks to complete removal from affiliation with KA. If you are seeking a remedy other than that, please understand that it must be pursued with another body. Additionally, KA is not a church. Should your dispute be one among fellow believers in Jesus Christ that would be appropriately handled within the church, please understand that KA is not the appropriate body for consideration of that dispute.

The goals of KA’s disciplinary procedure are to maintain the credibility of its designation, and wherever possible, to pursue amicable resolution of personal and business disputes. As such, in the midst of the procedure, KA is likely to strongly encourage you to seek amicable resolution through mediation or some other similar means.

A charge against the conduct or actions of a CKA® Member is a matter that KA takes very seriously, for the benefit we provide to the public is dependent upon the validity and credibility of our designation of CKA® Member. Accordingly, if you believe a CKA® Member has violated the standards established by KA, we want to be informed of such a violation.

Nevertheless, you must be aware that such an accusation may negatively affect a CKA® Member’s career, reputation, and ability to earn a living. KA has established its disciplinary procedure in an attempt to prevent unsubstantiated claims of misconduct from producing such negative effects. Proof of the misconduct must be provided; and certain types and extents of misconduct will not justify substantial forms of discipline. Furthermore, be aware that making false statements about a person’s character is itself unethical and may be a legal violation, giving rise to potential civil or criminal remedies.



Your complaint should relate to unethical conduct – a violation of KA Code of Ethics or other standards of measure related to the granting of the Kingdom Advisors designation – about which you can provide substantial evidence. Simple disagreements about personalities or about how a particular decision should or should not have been made normally do not constitute unethical conduct. An error in judgment is not necessarily unethical conduct. CKA® Members, just like any other professional, may not always give the perfect response to a given set of circumstances, and yet they may be acting in good faith and pursuant to ethical conduct. For instance, disagreements about fees, declines in the value of a portfolio, or the length of time it may take to respond to a client with a completed plan or in response to an inquiry do not necessarily constitute unethical conduct.

Reports of misconduct must be submitted in writing. Your initial written complaint should include a description of the alleged violation of the KA standards, along with a brief description of the facts supporting that claim of an alleged violation. No anonymous complaints will be accepted, as anonymity almost always results in an inability to verify claims made or conduct a full investigation, if such investigation would otherwise be warranted. Within KA's disciplinary procedure, you may be requested to provide additional information if needed or to provide a personal interview if it appears necessary.

If the complaint is deemed sufficient to initiate or continue an investigation, the CKA® Member who is the subject of the complaint will be sent a copy of the complaint and given the opportunity to respond. Additionally, KA may be required to share details of the investigation with other state and federal regulatory bodies, including but not limited to the Financial Industry Regulatory Authority, Inc. and the Securities and Exchange Commission.

Please be aware that there may be other remedies under state and federal laws and regulations with applicable regulatory bodies. Except where required under such laws or regulations, KA as a general rule will not pursue any such remedies; and it is your responsibility to pursue any such remedies you desire. KA does not provide financial, legal, or accounting advice, and you should pursue professional advice concerning any remedies that may be available to you and limitations regarding those remedies. The findings and actions of appropriate regulatory bodies will be given due consideration by KA.