



Kingdom Advisors Disciplinary Procedures Certified Kingdom Advisors® Designation

The Board of Directors of Kingdom Advisors (“KA”) has developed these policies and procedures to create a generally consistent process by which KA deals with potential violations by its members holding the Certified Kingdom Advisor® designation. Such violations typically will be concerning the Kingdom Advisors’ Code of Ethics, but may also be violations of law, of their other designations and certifications, or other standards of measure related to the granting of the Certified Kingdom Advisor® designation.

Goals of the Process: A goal of this process is to protect the validity and credibility of its members holding the Certified Kingdom Advisor® designation, so that the benefit provided by this organization to the public retains its value. An additional goal of this process is to encourage amicable resolution of disputes that its members holding the Certified Kingdom Advisor® designation (“CKA® Member”) may be involved with, particularly in order to prevent public denigration of the name of Jesus Christ due to an inability of His followers to resolve conflicts among themselves.

The process typically consists of:

1. **Initial Identification of Potential Violations** – Potential violations may come to light without a formal complaint, whether through the media or as the result of a communication by someone not a client of the CKA® Member. Additionally, such a potential violation may be identified by a client or former client who has some sort of dispute with the CKA® Member.
2. **Initial Assessment** – Any identified potential violation will be reviewed by a committee of KA employees designated by the CEO (the “Compliance Review Committee”) who are familiar with these procedures to determine whether it bears sufficient merit to continue reviewing.
 - a. When the significance of the potential violation bears obvious merit, such as loss of a professional designation or certification or investigation by legal authorities with regard to professional activities, the potential violation will be advanced for further consideration.
 - b. In the alternative, the Compliance Review Committee will consider the allegations to determine whether they actually involve the KA Code of Ethics or other standards of measure. If so, the Compliance Review Committee will seek a written complaint detailing the alleged violating activities of the CKA® Member. Written complaints must be provided under signature (no anonymous complaints) and under an affirmation of the truth of every matter described. If the allegations do not involve KA’s standards of measure, KA will communicate such findings to a complainant.

3. Immediate Decisions, Including Probationary Periods – When the violation is obvious and indisputable, such as but not limited to a CKA® Member who has had a professional designation revoked, the Compliance Review Committee may immediately make a recommendation to the CEO, foregoing the Formal Investigation and Peer Review Committee. Such recommendation may be for immediate removal of KA affiliation or designation or may in the alternative be for the imposition of a probationary period to allow either for potential resolution of a serious public issue or for KA to engage in further investigation of the issue. The CEO is empowered to take such action.
4. Formal Investigation – Upon identification of a potential violation with obvious merit or upon receiving a written complaint, the Compliance Review Committee will contact the CKA® Member, informing them of the investigation and seeking a response.
 - a. If the issue may be resolved through further action of the CKA® Member, the Compliance Review Committee will encourage amicable resolution and reconciliation, up to and including formal mediation.
 - b. Should such amicable resolution fail, the CKA® Member will be given sufficient but limited time to provide a written response. Thereafter, the Compliance Review Committee will review all available information to determine what, if any, violations have likely occurred and to develop a recommendation concerning an appropriate response to such violations. If no violations have occurred, KA will communicate such findings to the complainant and CKA® Member.
5. Peer Review Committee – Recommendations of the Compliance Review Committee, along with the attendant information supporting such recommendations, may be submitted by the CEO at his/her discretion from time to time to a Peer Review Committee, consisting of at least one member of the Compliance Review Committee, one Board member of Kingdom Advisors, along with a majority of volunteer CKA® Members, chosen by the CEO. The Peer Review Committee will review the findings of the Compliance Review Committee, determine their agreement with them, pursue additional information, should they choose to do so, and ultimately make a determination of recommended discipline against a violation by a CKA® Member.
6. CEO and Directors of KA – Recommendations of the Peer Review Committee will be communicated to the CEO. The CEO may then determine to accept or reject, and thereby execute those recommendations. Should the CEO reject such recommendations, he/she may then forward consideration to the full board of directors of KA for further determination or he/she may return them to the Peer Review Committee for further consideration. The CEO, as part of his/her CEO Report at the regularly scheduled Board meetings will keep the Board informed of actions taken under this policy.
7. Appeals of decisions – CKA® Members may appeal decisions only by written communications to the CEO, who will then consider such appeal and decide whether to recommend its consideration by the Compliance Review Committee, the Peer Review Committee, and/or the KA Board of Directors.

GROUND FOR DISCIPLINE

Misconduct by a CKA® Member, including but not necessarily limited to the following acts or omissions, constitutes grounds for discipline, whether or not the misconduct occurred in the course of a client relationship:

- Any act or omission that violates one or more provisions of the KA Code of Ethics.
- Any action or assertion that violates one or more standards of measure necessary for the granting of the Certified Kingdom Advisors designation.
- Any act or omission that constitutes a felony under the criminal laws of any state or of the U.S.
- The loss of a professional designation or certification, or investigation by legal authorities with regard to professional activities.
- Failure, without good cause, to respond to a request from a committee within this investigation process.
- Conduct which undermines the KA vision or harms the reputation of the CKA® designation, KA or its members.
- Any false or misleading statements made in the course of this investigation process

This list is not exclusive, and there may be other acts or omissions amounting to unprofessional conduct, which may also constitute grounds for discipline.

FORMS OF DISCIPLINE

If grounds for discipline have been established, the following forms of discipline may be applied, at the discretion of the officers and directors of KA. All disciplinary actions, except private written censure, may be publicly disseminated.

- Private written censure
- Public letter of admonition
- Suspension of the right to use the KA marks for a specified period of time
- Permanent revocation of the right to use the KA marks.
- Permanent revocation of membership in Kingdom Advisors.

REQUIRED ACTION AFTER SUSPENSION OR REVOCATION

The former CKA® member whose certification is suspended or revoked must not use the CKA® certification marks, state or suggest that they are a CKA®, or hold out to the public as being certified by Kingdom Advisors. Within 45 calendar days of written notification of suspension or revocation, the former CKA® member must deliver to the CEO a written statement of assurance that they will comply with the suspension or revocation, and written evidence that they have:

1. Ceased all use of the CKA® certification marks;
2. No longer stating or suggesting that they are a CKA®;
3. Removed the CKA® certification marks from all internet sites and all tangible materials that the public can access including social media, third party financial advisor listing website profiles, signage, and, when applicable, business cards, letterhead, marketing

and promotional materials, as well as anywhere else the CKA® certification marks have previously publicly appeared;

4. Advised the CKA® professional's firm(s), in writing, of the Suspension or Revocation; and
5. Advised all Clients of the Suspension or Revocation, and provided to all Clients the location of Kingdom Advisors website that sets forth their disciplinary history.

