

QUESTIONS RELATING TO BUSINESS AND ETHICAL CONDUCT

- Have you ever been refused a surety bond?..... Yes No
- Have you ever been enjoined permanently or temporarily from selling or dealing in securities or from functioning as an Investment Adviser?..... Yes No
- Have you ever been arrested, indicted, or convicted for any felony or misdemeanor, except for minor traffic offenses? Yes No
- Have you ever been known personally by any other name, or have you ever conducted business or carried brokerage or bank accounts in any other name? Yes No
- Have you ever become insolvent, failed in business or compromised with creditors? If "Yes" - please give date, name, and location of court, disposition, liabilities, and assets. Yes No
- Have you ever had a license, permit, certificate, registration or membership denied, suspended, revoked or restricted, or had an application withdrawn for cause? Yes No
- Have you ever been the subject of any order, judgment, decree or other sanction of a foreign court, foreign exchange, or foreign or domestic governmental or regulatory agency? Yes No

IF THE ANSWER TO ANY OF THE ABOVE QUESTION IS "YES," PLEASE ATTACH A WRITTEN EXPLANATION.

THE FOLLOWING SHOULD BE READ VERY CAREFULLY BY THE APPLICANT

1. I hereby certify that I have read and understand the foregoing statements and that my responses are true and complete to the best of my knowledge.
2. I hereby apply for registration with the IARFC and, in consideration of such organization receiving and considering my application, I submit myself to the jurisdiction of such organization and hereby verify that I agree to abide by, comply with, and adhere to all the provisions, conditions and covenants of the statutes, certificates of incorporation, bylaws and rules and regulations of the organization as they are and may be adopted, changed or amended from time to time, and I agree to comply with, be subject to and abide by all such requirements and all ruling, orders, directives and decision of, and penalties, prohibitions and limitations imposed by such organization, subject to right of appeal as provided by law, and I agree that any decision of such organization as to the result of any examination(s) that I may be required to pass will be accepted by me as final.
3. I further agree that neither the organization nor its officers, employees, and others acting on its behalf, shall be liable to me for action taken or omitted to be taken in official capacity or in the scope of employment, except as otherwise provided in the statutes, constitutions, certificates of incorporation, bylaws, or the rules and regulations of such organization.
4. I authorize the organization to make available to any federal, state or municipal agency, or any securities or commodities industry self-regulatory organization, any information they may have concerning me or to request confirmation of my status, and I release those organizations, employees and agents, from any and all liability of whatever nature by reason of furnishing such information.
5. I further agree that any part of the information contained in this application and any subsequent documents in my IARFC registration file may be divulged to interested parties as part of the referral system maintained by the Association for the benefit of members and the public.
6. I hereby certify that I have a sound record of business integrity with no suspension or revocation of any professional licenses, and I hereby subscribe to the IARFC Code of Ethics, a copy of which I have read and understand.
7. It is agreed and understood that any material misrepresentation of facts or information given in this or subsequent application or renewal will be cause for immediate revocation of membership and all its privileges, without refund of any dues or fees paid.
8. I agree to maintain proficiency in my work by completing a minimum of forty (40) units per year of continuing education in the field of financial planning and counseling - which can include subjects relating to practice management or financial product application.
9. As an applicant for registration, I understand and agree that my registration with the IARFC will not become effective until submission of all required documentation in proper order and upon written acceptance by the IARFC.
10. I understand that all IARFC certificates remain the property of the Association and must be destroyed or returned to the Association at my expense should my membership be suspended, revoked or terminated for any reason.
11. I understand the RFA designation converts to the RFC upon completion of four years experience and continuing education.

SIGNATURE OF THE APPLICANT

DATE

SIGNATURE OF A WITNESS (Notarization not required.)

VERIFICATION OF EDUCATIONAL COMPLETION

I have completed my financial services coursework and provided evidence of completion/graduation as may be appropriate.

OR - VERIFICATION OF STUDENT ENROLLMENT

I am still enrolled and contemplate completion/graduation on or about: _____

FACULTY VERIFICATION: As a faculty member or administrative officer of _____

I can certify that _____ is a student in good standing and is scheduled to complete the financial services/planning course work on the date indicated above.

Name: _____ Title: _____

School: _____ Date: _____