



Written by Jaco Ekkerd CFP®

Trust is NOT a statement. It is a STANDARD.

How Ekkerd Private Wealth incorporates the FPI Code of Ethics - and what my CFP® designation means for our clients

In financial planning, technical knowledge is essential - but knowledge alone is not enough.

Clients share deeply personal information with their financial planner. They speak to us about their families, businesses, concerns, ambitions and the legacy they hope to leave behind. They trust us with decisions that may influence not only their own lives, but also the lives of future generations.

“That trust carries a significant responsibility.”

At Ekkerd Private Wealth, our Code of Ethics and Practice Standards reflects how we believe financial planning should be conducted: with competence, integrity, objectivity, fairness and genuine care for the client. These principles are closely aligned with the Code of Ethics and Practice Standards of the Financial Planning Institute of Southern Africa (FPI).

We do not regard these standards as words that belong in a policy document. We incorporate them into the way we listen, analyse, advise, communicate and maintain our relationships with clients.

Shared principles, applied in practice.

The FPI Code of Ethics is founded on nine principles. These principles closely reflect the values on which Ekkerd Private Wealth has been built.

Together, these principles establish something greater than a compliance framework. They create the foundation for a long-term relationship of trust.

Competence Our knowledge remains current and our advice is based on careful analysis—not outdated assumptions.	Integrity We communicate honestly, including when the responsible recommendation may not be the easiest one.	Professionalism We communicate, manage information and meet our responsibilities with dignity and respect.
Client first We begin with the person rather than the product, understanding circumstances, goals and concerns.	Fairness We explain the reasoning, costs and trade-offs behind our recommendations in a balanced way.	Objectivity We apply professional judgement without improper influence from emotion, convenience or conflicts.
Confidentiality We protect the sensitive personal and financial information entrusted to us.	Diligence We approach every financial plan thoroughly, attentively and within appropriate timeframes.	Accountability We accept responsibility for our professional conduct and the advice we provide.

What this looks like at Ekkerd Private Wealth

Our process begins with listening.

Before we discuss products or propose solutions, we take time to understand where you are, what matters to you and what you want your financial resources to accomplish.

We gather the relevant information, assess your current position and consider the different parts of your financial life together. Investments, retirement, risk protection, tax considerations, cash flow and estate planning should not be treated as unrelated decisions. Each can affect the others.

We then develop recommendations suited to your circumstances and explain them in understandable language. Our responsibility is not merely to tell you what we recommend. It is to help you understand why we recommend it, what it costs, what risks it carries and how it supports your objectives.

Once a strategy has been implemented, our work does not end. Financial planning is an ongoing process. Families change, businesses evolve, legislation is amended and markets move through periods of optimism and uncertainty. A financial plan therefore needs to be reviewed and adapted without losing sight of its long-term purpose.

What is a CFP® professional?

The CERTIFIED FINANCIAL PLANNER® designation is an internationally recognised professional standard in financial planning.

In South Africa, the designation is administered by the Financial Planning Institute of Southern Africa. To qualify, a CFP® professional must satisfy demanding requirements relating to education, professional experience and competency. The professional must also commit to continuing professional development and comply with the FPI Code of Ethics and Practice Standards.

The designation is therefore more than a qualification or a title after someone's name. It represents an ongoing professional commitment.

For me, holding the CFP® designation means accepting that professional competence must be continually maintained. It means applying a structured financial-planning process, remaining informed about developments affecting clients and being accountable to a recognised professional code.

It also means recognising the limits of one's own expertise. Good financial planning sometimes requires collaboration with tax practitioners, attorneys, accountants, fiduciary specialists and other professionals. Acting in a client's interests includes knowing when specialised input is required.



THE PROFESSIONAL STANDARD

The FPI is the South African licensing authority for the international CFP® marks and sets professional standards for designated members.

How the CFP® designation benefits clients

The most important benefit is confidence - not confidence that markets will always rise or that every outcome can be guaranteed, but confidence in the professional process behind the advice.

A planner who has met recognised educational, experience and competency requirements.

Advice guided by an established ethical and professional framework.

A structured process that begins with the client's circumstances and goals.

Recommendations that consider multiple areas of the client's financial life.

An obligation to maintain professional knowledge through continuing development.

Greater transparency around recommendations, costs, risks and potential conflicts.

Ongoing reviews as the client's life and financial environment change.

Accountability to the standards of a recognised professional body.

A designation cannot replace a strong personal relationship, and it does not guarantee investment performance. What it does provide is an additional layer of professional discipline, ethical responsibility and accountability.

A standard we choose to live by

At Ekkerd Private Wealth, we believe that good financial planning should provide more than financial products or projections. It should provide clarity when decisions feel complex, perspective when markets feel uncertain and continuity as life changes.

Our alignment with the FPI Code of Ethics and Practice Standards strengthens that commitment. It helps ensure that the values we speak about are reflected in the way we work.

Ultimately, clients should not have to choose between professional expertise and a personal relationship. They deserve both.

That is the standard we aim to uphold at Ekkerd Private Wealth: thoughtful advice, delivered with competence and integrity, centred on the individual and supported by an enduring professional relationship.

Your goals are personal.
Your financial plan should be too.

Further reading

- [FPI: What my CFP® professional designation means](#)
- [FPI Code of Ethics and Practice Standards](#)
- [FPI: CFP® Professional Designation](#)