



Wendy Zicarelli Awarded Ethics Approved Status

The International Association of Registered Financial Consultants (IARFC) has recently awarded **Wendy Zicarelli** of **First Financial Solutions Group** the "Ethics Approved Seal" for their adherence to the IARFC Code of Ethics.

This historical verification includes background checks from the Financial Industry Regulatory Authority (FINRA), state licensing records and internet recognition searches. A clean record for the past 5 years satisfies the IARFC requirements for being "Ethics Approved."

The IARFC Code of Ethics is the foundation of a relationship between a consumer and their financial consultant. It is founded on these 5 principles:

- ❖ I will at all time put my client's interest above my own
- ❖ I will maintain proficiency in my work through continuing education
- ❖ When fee-based services are involved, I will charge a fair and reasonable fee based on the amount of time and skill required
- ❖ I will abide by both the spirit and the letter of the laws and regulations applicable to financial planning services
- ❖ I will give my client the same service I would give to myself in the same circumstances

First Financial Solutions Group ~ Zicarelli Agency has been serving clients in **The State of Florida area** for over **28 years** specializing in the areas of **Tax-Free Retirement Planning, Tax-Free Income, Annuities, Affordable Health Care, and Medicare Supplements.**

"This is an effort towards increased transparency." explained Chairman H. Stephen Bailey. "The public is more educated than ever and needs assurance of the background of their financial professional and their adherence to a Code of Ethics. We are proud of our members who maintain this high level of integrity year after year".

The IARFC, founded in 1984, is a non-profit credentialing organization formed to foster public confidence in the financial planning profession. Their professional designations and credential, Registered Financial Associate (RFA®), Registered Financial Consultant (RFC®), and the Master Registered Financial Consultant (MRFC) are awarded to those consultants who can meet the high standards of education, experience, and integrity that are required of all its members. More info on the Association can be found at www.iaffc.org.

