



Personal Integrity Oath

For NAIC professional designations to retain their value and significance, Candidates and Designees must uphold the highest standards of honesty and integrity. In particular, Candidates and Designees are expected to act ethically in:

- presenting admission materials (such as applications, vitae, etc.) for the review and consideration of the Insurance Regulator Professional Designation Program Advisory Board;
- submitting portfolios, assignments, essays, and other projects for credit toward an NAIC designation or the renewal of an NAIC designation; and
- completing and/or discussing examinations administered by the NAIC.

To affirm their commitment to NAIC's ethical standards, Designation Candidates must agree to the Personal Integrity Oath upon their admittance to the Program.

In the event members of the Insurance Regulator Professional Designation Program Advisory Board determine that a Candidate or Designee has violated the ethical standards affirmed in this oath the following sanctions will be imposed:

- forfeiture of NAIC scholarship funds;
- automatic failure of associated courses without refund of tuition or fees;
- six-month suspension from the Insurance Regulator Professional Designation Program;
- compulsory re-take of the course or courses (including exams) associated with the infraction no less than six months following the suspension period.

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I pledge to abide by the ethical standards set forth by the Insurance Regulator Professional Designation Program Advisory Board pertaining to Program admittance, course completion, general coursework, examinations, and other Program requirements. I affirm that:

- *electronic or hardcopy documents I submit to the NAIC in my pursuit of an NAIC Designation are factual and accurate. I will not misrepresent my academic achievements, credentials, coursework, work experience, or participation in NAIC committees, task forces, or other projects.*
- *examination scores reflect my own knowledge and recall of information. I will not cheat or refer to study guides or other unauthorized materials within testing environments.*
- *examination questions and answers will remain confidential; I will not share this information with others.*

I understand that if I am found to be in violation of these ethical standards, I will be subject to disciplinary action by the Insurance Regulator Professional Designation Program Advisory Board as set forth in the Program policies.