



CSA CODE OF PROFESSIONAL RESPONSIBILITY

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FOREWORD

Just as working with older adults requires additional skills and knowledge, it also requires an additional, higher ethical standard. We must give older adults more than the benefit of the best of our abilities. We must act with integrity and in a manner that recognizes an aging client's circumstances.

To be a Certified Senior Advisor (CSA)[®] is to willingly accept and vigilantly uphold the standards in the *CSA Code of Professional Responsibility*. Those standards define the behavior that we owe to older adults, to ourselves, to the public, and to our fellow CSA professionals.

The reputation built over the years by the hard work and high standards of CSA professionals flows to everyone who adds the certification to their name. Conversely, any CSA who acts unethically diminishes the value of the certification to every CSA.

Although a CSA is required to live up to the *CSA Code of Professional Responsibility*, the Code is a beginning rather than an end. To remain a CSA, one must be prepared to do more. Public demand, marketplace complexities, compliance issues, and regulatory provisions may require that a CSA abide by rules or standards in addition to those encompassed by the Code. In these instances, a CSA is obligated to follow the higher standard.

CSA CODE OF PROFESSIONAL RESPONSIBILITY

Purpose

The *CSA Code of Professional Responsibility* (the “Code”) was created to provide ethical standards and rules of conduct for all persons who are certified to use the Certified Senior Advisor (CSA)[®] credential. The CSA Ethics and Disciplinary Council reviews formal complaints lodged against any CSA for alleged violations of the Code and determines whether to investigate each complaint, makes findings of fact following each investigation and determines whether to impose discipline and if so, the specific disciplinary sanctions to be imposed.

For the purposes of this Code, a certified person is known as a CSA or Certified Senior Advisor[®]. This Code applies to every CSA.

Every CSA is required to comply with the Standards and Rules set forth in this Code. CSA professionals must also follow all applicable laws and regulations as well as all rules, codes of conduct and ethics codes for their profession that are promulgated by state and federal law, the licensing boards, state agencies, and professional member associations that govern each CSA’s profession.

Most older adults are healthy, active, and alert. Yet, over time, some may experience diminished physical and mental capacities — and may do their best to disguise these losses. Taken together, such characteristics make many older adults vulnerable to miscommunication, misunderstanding, and at worst, to being taken advantage of.

As a result, each CSA is obligated to follow a high standard of professional conduct. By earning the CSA certification, a professional has taken an extra step to earn the respect and trust of their clients — especially older adults and their families.

Parts of the Code

The Standards. The Standards define the ethical and professional conduct to which every CSA must adhere while carrying out their business activities.

The Rules. The Rules are derived from the Standards. The Rules establish requirements for professional behavior that a CSA can readily apply to particular business situations^{1,2}

The Disciplinary Procedures. The CSA Ethics and Disciplinary Council reviews any complaint lodged against a CSA (“case”) and takes appropriate action at the conclusion of each case review.

¹See Appendix A to the Code for Advertising Guidelines.

²See Appendix B to the Code for Usage Standards for the CSA Logo and Marks.

The Standards

Standard 1: Competence. A CSA has an obligation to keep their professional training, skills, and knowledge current and comprehensive in order to competently provide professional services to clients. Such competency must be maintained and enhanced over time as a result of changes in legal, regulatory, and professional standards and processes. A CSA who sells products or services must meet the same standards with respect to product knowledge and suitability.

A CSA that holds other professional registrations, licenses, or credentials must comply with all applicable laws and regulations as well as all rules, professional codes of conduct and ethics codes that govern those registrations, licenses, and/or credentials. CSA professionals are often affiliated with companies and/or employers that have their own rules for ethical business conduct; every CSA has an obligation to comply with these rules as well. Disciplinary action or professional sanctions imposed against a CSA by any regulatory or administrative body or professional association can carry the same weight as violations of this Code and therefore may result in suspension or revocation of the CSA certification. A CSA who performs services, or offers to perform services, that are beyond the scope of their professional license and/or credential may be subject to disciplinary action.

The CSA credential is a broad-based, value-added certification that enhances the registrations, licenses, and credentials a professional already holds. The credential bestows on the individual who earns it a deeper understanding of seniors and the issues important to them, but it is neither designed nor intended to be a substitute for professional credentials.

Standard 2: Honesty. A CSA shall act in an honest manner, both professionally and personally. A CSA must honestly, accurately and completely communicate to clients and potential clients, both orally and in written communications, regarding their products and services, professional licenses, credentials, and other business qualifications. Further, a CSA shall not omit or obscure from any communications material information that the CSA's client or potential client would need to make well informed decisions about proposed products or services.

Standard 3: Trustworthiness. A CSA shall act in a trustworthy manner. This means that the CSA shall perform professional services to achieve the best interests of the client; and shall be dependable, honoring personal and professional promises made.

A CSA shall also safeguard client, potential client, and business associate information, maintaining complete confidentiality unless such party has specifically released the CSA from such duty, or in the event that such information is required to be divulged in response to a proper legal mandate.

Further, the CSA shall disclose all potential or perceived conflicts of interest that may arise in connection with providing professional services to clients, prospects, and business associates.

Standard 4: Fairness. A CSA shall conduct their professional activities fairly and impartially, using the same standard of care in performing business activities.

Standard 5: Professionalism. A CSA shall serve the public, clients or patients, potential clients or patients, business associates, and employers with the highest degree of professionalism, exercising due diligence and acting in good faith in all matters; exhibiting appropriate demeanor and behavior in all business settings and transactions; maintaining good customer relationships with respectful, timely, and accurate service; following best practices in maintaining the books, records, and documentation of their business or practice; and upholding the standards of the CSA certification and of any other licenses or credentials he or she holds.

The Rules

Introduction

The Rules are derived from the Standards, and both apply to every CSA. The Rules are meant to demonstrate specific applications of the underlying Standard. Of course, every conceivable violation of a Standard cannot be captured in a specific rule. Thus, violations of Rules and violations of Standards are equally enforceable.

Rules that Relate to the Standard of Competence

Rule 101. A CSA holding professional licenses or credentials will comply with all applicable laws and regulations as well as the rules, codes of conduct, and ethics codes that govern the holders of such licenses or credentials.

Rule 102. A CSA shall stay current with governmental, regulatory, administrative, and professional standards or requirements that affect, or have the potential to affect, such CSA's skill set and professional competence. These professional development steps include, but are not limited to, completing any Continuing Education (CE) requirements as mandated by such CSA's professional licensing authority, credentialing body, and by the CSA Certification Council in the form of CSA CE requirements for CSA recertification.

Rule 103. A CSA shall limit their professional advice and services to the scope of their professional license(s), credential(s) and scope of practice. Otherwise, as warranted, such CSA shall direct their client to obtain, or shall obtain on their behalf, professional advice and/or services from other individuals qualified to provide them.

Rule 104. A CSA shall not perform, offer to perform, or imply in advertising or other communication an ability to legitimately perform professional services that are outside the scope of the CSA's professional license(s), credential(s), or professional practice.

Rule 105. A CSA who has been named as a subject of a complaint, an indictment, an administrative order, a court issued injunctive order, or an administrative investigation or appears as an associated person to the subject of any such complaint, indictment, order, or investigation that has been filed by a governmental, regulatory or administrative body, including, but not limited to, by any attorney general or criminal prosecutor, may be administratively suspended by the CSA Ethics and Disciplinary Council at its discretion, subject to approval by the Certification Council, pending the results of further action. The Ethics and Disciplinary Council may presume for any and all purposes that the allegations or findings of any such complaint, indictment, or order are true.

Rule 106. A CSA shall not charge fees based solely on the basis of the CSA certification and shall not assert or claim that the CSA certification qualifies him or her to give advice outside the scope of such CSA's professional occupation and license(s).

Rules that Relate to the Standard of Honesty

Rule 201. A CSA shall accurately and completely convey to clients and potential clients, whether presented orally or on business materials, their true profession and active professional licenses or credentials.

Rule 202. A CSA shall not solicit clients through false or misleading communications or advertisements, whether written, oral, or electronic. This includes misrepresentation via an incomplete description of a product or service. See Appendix A, Advertising Guidelines for CSAs, for more detailed definitions and advertising rules.

Rule 203. A CSA shall not provide professional advice, services, or products through dishonesty, fraud, deceit, or misrepresentation either directly or by omission. Further, such CSA shall not make false or misleading statements to a client, employer, governmental, administrative, or other regulatory body or official, or any other person or entity.

Rule 204. A CSA shall not represent the views of the Certification Council or the CSA Certification Department or purport to represent such views unless the CSA has been expressly authorized to do so. The CSA shall at all times clearly identify their personal or professional opinions.

Rules that Relate to the Standard of Trustworthiness

Rule 301. Prior to establishing a professional relationship, a CSA may, upon request, provide a prospective client with references and recommendations from present or former clients, provided that such references and recommendations do not violate the confidentiality

provisions of this Code.

Rule 302. A CSA shall secure client approval and authorization, in a form compliant with such CSA's credentialing or licensing guidelines, of all products and services prior to their delivery.

Rule 303. *First part of Rule 303 moved from Trustworthiness to Professionalism as Rule 511. Second part of Rule 303 removed as redundant November 2025.*

Rule 304. A CSA shall provide prompt, conscientious, and reliable service to clients, potential clients, employers, principals, and other persons, including responses to the CSA Certification Department.

Rule 305. A CSA shall confirm that their senior clients fully understand the terms and risks of a particular product or service.

Rule 306. A CSA shall act in the best interest of the client and shall make a reasonable effort to fulfill every promise he or she has made to the client.

Rules that Relate to the Standard of Fairness

Rule 401. A CSA shall, in providing professional advice and services to a client, disclose to the client information that directly or indirectly affects the client relationship. This information includes, but is not limited to, the following:

Existing or potential conflict(s) of interest, changes in the CSA's business affiliation, mailing and e-mail address, company website, telephone number(s), as well as any changes to professional credentials, qualifications, and licenses.

Any other information required to be disclosed in accordance with, and in a manner compliant with, applicable laws, rules, and regulations.

Any ownership interests and/or fee reimbursement agreements or relationships with living communities, facilities, or service providers to which a client is referred.

Rule 402. A CSA shall safeguard their client's personal information, whether such information relates to a particular business endeavor or is incidental to the CSA/client relationship. Disclosure of a client's confidential information may be necessary in certain circumstances, including but not limited to:

Client well-being, legal mandates, or regulatory requirements; and

Defenses of the CSA against claims or charges of professional negligence, omission, or misconduct.

Rule 403. A CSA shall apply the same standard of care regarding the confidentiality of information to employers as he or she applies to clients.

Rule 404. A CSA shall, when acting in the capacity of co-owner, partner, or principal of a company, apply the same standard of care regarding the confidentiality of information to their co-owners, partners, or principals in such company as he or she applies to clients and employers.

Rule 405. A CSA shall, in a timely manner, abide by a client's request for status, records, or other pertinent information, providing that such request does not involve the release of information that other parties may deem confidential.

Rule 406. A CSA shall equally apply the same standard of care in providing professional services to clients, potential clients, or other persons.

Rule 407. A CSA who is an employee shall provide professional advice and/or services while at all times complying with the lawful objectives of the CSA's employer as well as with the Standards of this Code.

Rules that Relate to the Standard of Professionalism

Rule 501. A CSA shall follow all credentialing requirements for earning and maintaining the CSA certification as put forth by the CSA Certification Council. This includes, but is not limited to, complying with payment of the recertification fee and fulfilling any ongoing requirements as outlined in the *CSA Certification Handbook*.

Rule 502. A CSA shall use the CSA certification and/or marks in accordance with the rules and regulations for such usage as established by the CSA Certification Council. See Appendix B, Usage Standards for the CSA Logo and Marks, for more detailed rules.

Rule 503. A CSA whose CSA certification has been revoked, suspended, or resigned shall not use the CSA certification and/or marks in any media or for any purpose whatsoever either orally or in writing.

Rule 504. A CSA shall avoid engaging in business conduct that reflects adversely on his or her integrity or fitness as a CSA.

Rule 505. A CSA shall demonstrate, on a personal and professional level, respect for other CSAs and other professionals. Such CSA shall apply fairness and integrity to their competitive business practices and refrain from denigrating other professions generally or other professionals specifically, whether they are engaged in like or dissimilar fields of endeavor.

Rule 506. A CSA who discovers or is made aware of, and can document or otherwise substantiate, instances of professional misconduct on the part of another CSA, including but not limited to misrepresentation, negligence, fraud, and/or a violation of the *CSA Code of Professional Responsibility*, shall make written notification to the CSA Certification Department.

Rule 507. A CSA shall carefully evaluate a client's or potential client's financial or medical circumstances (according to the CSA's field of expertise) prior to providing advice and/or services, and the CSA shall provide only the advice and/or services to such client that are appropriate to each client's particular circumstances.

Rule 508. A CSA shall carefully supervise subordinates to ensure that they provide client services of the same quality as is expected of the CSA.

Rule 509. A CSA shall, within 30 days of being informed of such proceeding, accurately and completely disclose to the CSA Certification Department any administrative, disciplinary, criminal or civil proceedings in which he or she is named as a subject, respondent or defendant (each, a "Case"), and shall promptly update the CSA Certification Department regarding the outcome and/or disposition of each such Case as well as any changes in the CSA's license or credential resulting from each such Case.

Rule 510. The CSA Certification Department will fully adjudicate and dispose of each substantiated complaint made against a CSA, regardless of any changes to the certification status of the CSA after the complaint is made. The CSA Certification Department will only cease investigating a substantiated complaint prior to its final adjudication and/or disposition if the CSA agrees in writing to accept responsibility for the allegations contained in the complaint and further agrees to relinquish CSA certification, either indefinitely or for a period of time established by the CSA Certification Department in its sole discretion, with no right to appeal. The CSA Certification Department may also impose additional conditions of such agreed dispositions of allegations, in its sole discretion.

Rule 511. A CSA shall exercise reasonable and prudent professional judgment in providing professional services and shall provide such services in a timely manner.

The Disciplinary Procedures

The CSA Ethics and Disciplinary Council

The CSA Ethics and Disciplinary Council was established to review and resolve complaints lodged against Certified Senior Advisors for alleged violations of this Code. The CSA Ethics and Disciplinary Council has original jurisdiction over all such complaints and is solely and exclusively responsible for reviewing and adjudicating complaints and shares responsibility

with the CSA Certification Council for imposing sanctions involving a suspension or revocation of the right to use the CSA certification mark. The CSA Ethics and Disciplinary Council is solely responsible for imposing any sanction less than suspension or revocation of the CSA certification mark. The *CSA Policies Manual* and *CSA Operations Manual* articulate the operating policies and procedures by which the CSA Ethics and Disciplinary Council conducts its business. Policies and procedures pertaining to the CSA Ethics and Disciplinary Council are available upon request to the CSA Certification Department.

In addition to all other powers and authority expressly granted and fairly implied by the other provisions of this Code, the CSA Ethics and Disciplinary Council is authorized to:

1. Impose an administrative suspension of a CSA's right to use the CSA certification mark with approval from the CSA Certification Council. The administrative suspension is put in place prior to notifying the CSA that he or she has been named as the subject of a complaint — and in advance of the complaint hearing. The administrative suspension, which may be imposed by direct CSA Ethics and Disciplinary Council action or by a designee at the direction of the CSA Ethics and Disciplinary Council with ratification by the CSA Certification Council, suspends a CSA's right to use the certification mark if such CSA is named as the subject of, or is named as an associate to the subject of, a complaint or investigation by any governmental, licensing, or certifying agency or body authorized to instigate such action that charges, alleges, or investigates conduct of the CSA, which would, if proven, establish a violation of this Code by the CSA.
2. Enlist the aid or assistance of one or more CSAs in good standing to assist with investigations.
3. Enlist the aid or assistance of CSA Certification Department staff to perform administrative functions of the CSA Ethics and Disciplinary Council.
4. Periodically report to the CSA Certification Council on issues germane to CSA Ethics and Disciplinary Council operations.
5. Adopt such other rules, procedures, and policies, including any changes to the *CSA Policies Manual* and/or *CSA Operations Manual*, as may be necessary or appropriate to govern the internal operations of the CSA Ethics and Disciplinary Council or to interpret or establish an accepted interpretation of this Code so long as any of the foregoing are consistent with the CSA Certification Council's right to control the granting, withdrawal, suspension and revocation of the right of CSAs to use the certification mark. Any changes made to the *CSA Policies Manual* or *CSA Operations Manual* must be done in accordance with existing policies and procedures.

6. Impose sanctions against and discipline a CSA as provided for in this Code, subject to the CSA Certification Council's approval of any proposed sanction of suspension or revocation of the right of a CSA to use the certification mark.
7. Report sanctions resulting in the recommendation of the revocation or suspension of a certified person to the CSA Certification Council.

The Complaint Process

Complaints can originate from the public, another CSA, or a state or federal regulatory agency or body. These complaints must be written and filed by using the CSA Complaint Form, which is available on the website: <https://www.csa.us/wp-content/uploads/csa-complaint-form.pdf>.

The CSA Certification Department may act as complainant and lodge a complaint if it discovers that a CSA has engaged in alleged unethical behavior whether or not that behavior has been documented in regulatory actions or civil or criminal court records.

All complaints must disclose the name of the complainant; the CSA Ethics and Disciplinary Council does not accept anonymous complaints. Complainants should assemble as much physical documentation as possible to support their version of events when sending a complaint to the CSA Ethics and Disciplinary Council. If a complaint is deemed suitable for review, a CSA who is named as the subject of a complaint will receive a complete copy of the assembled complaint materials prior to the review of the case. A CSA who is the subject of a complaint is obligated to respond to and cooperate with the CSA Ethics and Disciplinary Council's review of the complaint.

Complaints should be sent to the CSA Certification Department via:

Email at: society@csa.us

Mailed to: CSA Certification Department
720 S. Colorado Blvd. Suite 750 North
Denver, CO 80246

Faxed to: (800) 653-1785

Within seven days after it receives the complaint, the CSA Certification Department notifies the CSA who is named as the subject of the complaint. The CSA is required to respond to the complaint in writing within 30 days of the date of such notification.

After the CSA's response is received, a case review is scheduled within 30 days for the next

CSA Ethics and Disciplinary Council meeting based on the written and printed materials available.

Steps for the complaint process appear below:

1. The CSA Certification Department receives a written complaint.
2. The CSA Compliance Officer performs an initial review of the complaint case to determine its suitability for full CSA Ethics and Disciplinary Council review
3. The CSA Certification Department notifies the CSA that he/she is named as the subject of the complaint within five business days of receipt of the complaint and requests the CSA's response and input in writing within 30 days.
4. The CSA Ethics and Disciplinary Council begins the review of the complaint case within 30 days of receiving the CSA's response. The CSA Ethics and Disciplinary Council reviews the complaint case and provides the CSA with the option to participate. This review may span more than one meeting but should not exceed more than 90 days unless additional evidence is requested and/or required.
5. The CSA Ethics and Disciplinary Council dismisses the case or imposes such sanction as it deems appropriate, except sanctions involving suspension or revocation of the right to use the CSA certification mark must be approved by the CSA Certification Council.
6. The CSA Compliance Officer or a representative from the CSA Certification Department will update the CSA under investigation within five calendar days of any progress following any applicable CSA Ethics and Disciplinary or CSA Certification Council meetings pertaining to the CSA.
7. Once any necessary approval of the CSA Certification Council is obtained, the CSA Certification Department notifies the CSA of the case determination within five calendar days of the meeting.
8. If any discipline is imposed, the CSA is advised of the right to seek reconsideration of the CSA Ethics and Disciplinary Council's decision and if a suspension or revocation of the right to use the CSA certification mark is imposed, the CSA is also advised of the right to appeal and is provided with the necessary information for appealing the decision.
9. Conditioned on the CSA having sought reconsideration and paid all applicable appeals fees, the CSA Certification Appeals Committee reviews any appeal filed by a CSA who disputes the sanction, suspension, or revocation of the right to use the CSA certification mark.

These steps are covered in greater detail in the *CSA Policies Manual* and/or *CSA Operations Manual*. Availability of policies and procedures pertaining to this process are available upon request to the CSA Certification Department.

Disciplinary Actions Imposed

The CSA Ethics and Disciplinary Council is empowered to impose a range of sanctions, subject to the approval of the CSA Certification Council for any sanction involving suspension or revocation of the right to use the CSA certification mark, which include:

1. **Administrative Suspension.** The CSA Ethics and Disciplinary Council may choose to impose an administrative suspension of a CSA's right to use the CSA certification mark prior to notifying the CSA that he or she has been named as the subject of a complaint — and in advance of the initial complaint hearing. The CSA Ethics and Disciplinary Council may lift or continue the administrative suspension depending on its review findings.
2. **Private Censure.** The CSA Ethics and Disciplinary Council may order private censure of a CSA. This form of censure shall be an unpublished written reproach sent by the CSA Certification Department to a censured CSA. The CSA Certification Department may publish the case without naming the parties involved.
3. **Public Censure.** The CSA Ethics and Disciplinary Council may order that a public letter of censure be issued against a CSA, which shall be a publishable written reproach of the CSA's behavior.
4. **Suspension.** The CSA Ethics and Disciplinary Council may recommend suspension of the right of the CSA to use the certification mark for a specified period of time, not to exceed three (3) years, for those individuals whose violations of the Code are deemed less egregious; this recommendation must be approved by the CSA Certification Council.

The CSA Ethics and Disciplinary Council may assign any CSA sanctioned with suspension or any lesser discipline certain educational or other tasks, completion of which is required to lift the suspension or to remain in good standing. The CSA Certification Department reserves the right to publish the fact of the suspension together with the identification of the CSA in a press release or by another method, although the fact of an administrative suspension is not published. After a suspension has been lifted, the CSA may be required to recertify their CSA certification under terms prescribed by the CSA Ethics and Disciplinary Council and in compliance with policies of the CSA Certification Council for recertification.

5. **Revocation.** The CSA Ethics and Disciplinary Council may recommend permanent revocation of a CSA's right to use the certification mark and such revocation must be approved by the CSA Certification Council. In the event of a permanent revocation, the CSA Certification Department reserves the right to publish the fact of the revocation together with an identification of the CSA on the CSA website, or

by another method. Unless otherwise mandated by the CSA Certification Council, revocation of a CSA's right to use the certification mark shall be permanent.

Disciplinary decisions of the CSA Ethics and Disciplinary Council are subject to review at the request of the CSA in the manner provided by the policies and procedures of the CSA Certification Department. The current Appeals Procedures provide for a two-step review process: (1) all decisions of the CSA Ethics and Disciplinary Council which impose any discipline on a CSA are subject to reconsideration based upon a timely request which shows either the existence of additional evidence not reasonably available at the time the CSA filed their response to a complaint or a serious misapplication of the facts to the Code, and (2) any decision which imposes discipline of suspension, other than an administrative suspension, or revocation of a CSA's right to use the Certified Senior Advisor (CSA)[®] certification mark may be appealed to the CSA Certification Appeals Committee following a timely request for reconsideration and payment of a filing fee and any required transcription deposit.

All requests for reconsideration must be filed within 30 days of the date the CSA is given notice of the disciplinary decision. If reconsideration is not timely sought, then the CSA Ethics and Disciplinary Council's initial decision is deemed final. Except for final decisions of the CSA Ethics and Disciplinary Council which impose the discipline of suspension, other than administrative suspension, or revocation and for which a timely request for reconsideration has been made, there is no right to appeal a final decision of the CSA Ethics and Disciplinary Council. Any permitted appeal should be made as provided for in the *CSA Policies Manual* and *CSA Operations Manual* regarding appeals procedures.

Except for the publication of certain sanctions as provided above, results of CSA Ethics and Disciplinary Council case reviews are kept confidential. At its discretion, however, the CSA Certification Department may release details of specific case reviews to certain federal and state licensing and credentialing bodies and governmental and quasi-governmental regulatory agencies empowered to investigate and discipline members of certain professions if the facts or charges being investigated or prosecuted by such bodies or agencies warrant such release.

A CSA may authorize the CSA Certification Department to release information concerning a case brought against that CSA if authorization is provided in writing.

APPENDIX A: ADVERTISING RULES FOR CSAs

Introduction

Professionals who earn the CSA certification have demonstrated a special interest in learning more about the financial, health, social, and legal issues important to seniors. They have also pledged to serve seniors according to the high ethical standards contained in this Code. Because advertisements or promotional activities are often the first point of contact between the CSA and seniors, all advertising done by a CSA, or done on a CSA's behalf, must withstand heightened scrutiny.

Every CSA must agree to and abide by the advertising guidelines appearing in this Appendix A, regardless of whether the business materials or promotional activities in question are specifically defined under the "Definition of Terms" below. Careful attention to the letter and the spirit of these rules will help a CSA ensure that their advertising materials and promotional activities are ethical.

Definition of terms

Advertisements. Any materials designed to describe and encourage the purchase of a product or service. Examples of advertisements include flyers mailed or otherwise distributed, newspaper ads, correspondence, business cards, telephone solicitations, and any other materials designed for print, broadcast, web-based, or other electronic media that encourage the purchase of a product or service.

Promotional activities. These activities include, but are not limited to, seminars, workshops, speeches, interviews, meetings, appointments, or other activities. Promotional activities may be designed for, or recorded in, print, broadcast, or electronic media. In the case of meetings or appointments, they may occur face-to-face with clients or potential clients in an office or home setting. Like advertisements, promotional activities describe and encourage the purchase of a product or service; typically, they are held to develop leads for prospective sales.

Guidelines for CSA advertisements

A CSA is required to implement consistently the following elements when designing new advertisements, recasting existing ones, or purchasing pre-existing advertising packages or systems:

1. **Proper identification.** All advertisements produced by or on behalf of a CSA must contain the following information:
-

- a) the name of the CSA
 - b) the name of the CSA's company
 - c) the business contact information for the CSA
 - d) the CSA's profession, as established by professional credentials and licenses
2. **Proper use of the CSA logo and CSA marks.** A CSA in good standing is entitled to use the CSA logo and certification marks in their advertisements provided that they follow the usage rules appearing in Appendix B to this Code.
3. **No misleading, deceptive, or confusing statements.** Examples of misleading, deceptive, or confusing statements include, but are not limited to, those which claim or imply any of the following:
- a) That the CSA possesses legal, financial, medical, social, or other professional expertise beyond the scope of what their professional licenses, certifications, and formal training provide.
 - b) That the advertised products, if investment opportunities, carry “no risk,” are “risk-free,” or are “completely safe”.
 - c) That the advertised products, if investment opportunities, guarantee an unrealistic rate of return or that they fail to disclose any limitations or charges that qualify investment terms or performance expectations.
 - d) That the advertised products or services have “no annual fees or sales charges” if the selling agent receives compensation for such products or services.
 - e) That the advertised products or services are endorsed (directly or implied) by a governmental agency, nonprofit or charitable institution, or senior organization if they are not.
 - f) That the advertiser or CSA is the same as, is connected with, or is endorsed (directly or implied) by a government agency, nonprofit or charitable institution, or senior organization if he/she is not.
 - g) That the advertised products or services, or the advertiser, or the CSA's business, is endorsed (directly or implied) in any way by the CSA Certification Council.
 - h) That the reader may lose a right, a privilege, or benefits under federal, state, or local law if he or she fails to respond to the advertisement.

4. **Specific restrictions.** Advertisements for products or services offered by, or on the part of, a CSA must not:
- a) Present the CSA, whether directly or indirectly, as able to provide products or services that are beyond the scope of the CSA's profession, as established by professional licenses or credentials.
 - b) Omit or obscure the CSA's true professional standing and qualifications.
 - c) Omit or obscure the true purpose of a seminar, presentation, workshop, or other promotional activity.
 - d) Disparage other professionals, professions, agencies, or organizations nor the recommendations or policies they advocate.
 - e) Imply that other professionals, professions, agencies, or organizations in some way conspire, or have conspired, to issue policies or regulations for the purpose of overcharging or otherwise exploiting a particular group.
 - f) Attempt to alarm or panic members of an intended audience by misconstruing, highlighting, or sensationalizing selective data from industry market trends or legal rules and regulations. No material fact or qualification may be omitted if the omission would cause the advertisement or the element of the advertisement to be misleading.
5. **Proper disclosure.** All CSA advertisements that promote a product or service must properly disclose information to intended audiences.

In practical terms, this means that:

- a) The advertisement must reveal the true nature of the product or service promoted.
 - b) Web advertisements must disclose in which states or other regions the CSA is licensed or credentialed to offer products or services.
 - c) For advertisements that target persons aged 55 and over, the ad must disclose whether the CSA has organized a seminar, workshop, or other live event in order to develop prospect lists for possible follow-up.
6. **Disclosure Statement.** The Certification Council requires a Certified Senior Advisor who presents themselves as a CSA gives to consumers the following written disclosure statement prior to the purchase of a product or service:

Certified Senior Advisors (CSAs) have supplemented their individual professional licenses, credentials, and education with knowledge about aging and working with older adults. It is recommended that you verify the validity of any professional's credentials with whom you conduct business and be sure you completely understand what those licenses, credentials, and education signify. The CSA certification alone does not imply expertise in financial, health, or social matters. For more details visit www.csa.us.

Every CSA is required to use the disclosure statement as of March 7, 2007. As of April 1, 2016, the CSA Ethics and Disciplinary Council has the authority to investigate instances of noncompliance with this Rule 6.

The statement appears in CSA materials and is available on the CSA website. A CSA can use the materials provided by the CSA Certification Department, or they are welcome to add this disclosure statement to their own business materials that they share with consumers.

7. **Adherence to existing industry or regulatory guidelines.** Many state and/or federal agencies and corporations provide detailed advertising requirements specific to a particular profession. In addition, many companies publish guidelines for employees and other associated persons that cover advertising issues.

Furthermore, certain states or companies may provide “compliance review” services that will determine if an advertisement violates guidelines or is otherwise unsuitable for its intended audience.

A CSA is required to follow all available advertising guidelines as published by state and/or federal agencies, regulatory bodies, or individual companies, and, if available, make use of compliance review services for advertisements.

From time to time, the Certification Council may require that a CSA use specific language on their printed or electronic marketing materials, whether produced by them or on their behalf, for those materials to comply with the advertising guidelines in this Appendix A.

APPENDIX B: USAGE STANDARDS OF LOGO & CERTIFICATION MARKS

Why Have Guidelines for Use of the CSA Logo and Certification Marks?

The integrity of the CSA marks reflects the trustworthiness of the CSA Certification program and your standing as a Certified Senior Advisor (CSA)[®]. Improper use of the logo and certification marks may denigrate their value, recognition, and distinction. It is paramount that the logo and marks be used correctly and consistently.

Of course, non-CSAs and CSAs who are under certain sanctions from the CSA Ethics and Disciplinary Council are not authorized to use the CSA logo or marks in any manner. These individuals may be subject to legal remedies if the CSA Certification Department determines that they have wrongfully used the logo and marks.

Any CSA who encounters improper use of the CSA logo or marks on any communication, including advertisements, is encouraged to forward such communication to the CSA Certification Department with a brief explanation of where, when, and how they came across the communication.

What are the CSA Certification Marks?

A CSA in good standing is entitled to use the CSA marks in the conduct of their profession, as shown below:

- **Certified Senior Advisor (CSA)[®]**
- **Certified Senior Advisor[®]**
- The **CSA logo**, which appears directly below:



A CSA in good standing is authorized to use only the certification logo in business materials.

I. Basic Rules for the CSA Certification and Marks



A. A CSA acknowledges and agrees that the CSA Certification Council owns all rights, title, and interest in the certification and the marks.

B. A CSA agrees to conduct themselves and their businesses in a manner that does not cast an unfavorable light on the CSA certification and marks.

II. General Guidelines for Use of the Marks

The following guidelines apply to the use of the certification and/or marks in both printed and electronic media.

Guideline 1. The CSA certification and marks are to be used in connection with an individual, not a company or group of individuals.

Correct Use	Incorrect Use
John I. Jones, CSA Certified Senior Advisor®	Jones & Co., CSA
Joan I. Jones, Certified Senior Advisor (CSA)®	Jones & Co., Certified Senior Advisors (CSA)
 John I. Jones, CSA	 Jones & Co., CSAs

Guideline 2. The “circle R” registered trademark (®) and the trademark (™) symbols should be used properly when they appear with the certification and/or marks.

Correct Use	Incorrect Use
Joan I. Jones, CSA (in conjunction with spelling out <i>Certified Senior Advisor</i>)	Joan I. Jones, CSA® Joan I. Jones, CSA™
John I. Jones, Certified Senior Advisor (CSA)®	John I. Jones, Certified Senior Advisor (CSA)™
Joan I. Jones, Certified Senior Advisor®	Joan I. Jones, Certified Senior Advisor™

The Society of Certified Senior Advisors holds the following registered trademarks with the US Patent & Trademark Office:

Registered Trademarks



1. Text: SOCIETY OF CERTIFIED SENIOR ADVISORS , Reg. Number 3055303	• Society of Certified Senior Advisors®
2. Text: SCSA , Reg. Number 5534282 - SCSA®	• SCSA®
3. <u>Logo</u> : CSA SOCIETY OF CERTIFIED SENIOR ADVISORS logo, Reg. Number 3761348	
4. Text: CERTIFIED SENIOR ADVISOR , Reg. Number 3191175	• Certified Senior Advisor®
5. Text: CERTIFIED SENIOR ADVISOR (CSA) , Reg. Number 2516243	• Certified Senior Advisor (CSA)®

Note:



The text “CSA” by itself is not a registered trademark (there are many other definitions of the acronym “CSA”). It is therefore incorrect to use the “circle R” registered trademark symbol with the acronym by itself.

CSA® by itself is INCORRECT




The SCSA (Society of Certified Senior Advisors) logo is a registered trademark, but the CSA (Certified Senior Advisor) logo is not registered, which is why it includes the “TM” symbol rather than the “circle R” registered trademark. The CSA logo is the logo to be used by Certified Senior Advisors:






Guideline 3. The CSA logo cannot appear on any business materials alone; it must have the CSA’s name clearly associated with it.

Correct Use	Incorrect Use
 John I. Jones, CSA	



Guideline 4. The CSA logo must appear near (above, below, or adjacent to) the CSA’s name; do not separate the CSA name from the logo with other elements.

Correct Use	Incorrect Use
John A. Johnson, CSA  STRAIGHT LINE FINANCIAL SERVICES	 John A. Johnson, CSA STRAIGHT LINE FINANCIAL SERVICES 

Guideline 5. The CSA logo must be reproduced from the original CSA artwork and not modified in any way.

Correct Use	Incorrect Use
John A. Johnson, CSA 	 <i>John A. Johnson</i> Certified Senior Advisor (CSA)  John A. Johnson, CSA Certified Senior Advisor (CSA)

Guideline 6. When reproducing the logo, the resulting image should be of high quality.

Correct Use	Incorrect Use
<p>John A. Johnson, CSA</p> 	<p>John A. Johnson, CSA</p> 

Color Specifications for the CSA Logo

The CSA Certification Department sends to each newly certified CSA a “Welcome Packet” and access to the CSA website portal for CSA professionals only, which contains electronic art files for printing the CSA logo. Color specifications for the logo elements appear below.



- For two-color printing, the logo may appear in all blue (see specs above).
- For monochrome printing, the logo may appear in grayscale or black and white.

Guideline 7. A CSA must **NOT** use the “CSA” acronym as part of a web URL:
www.csaplanner.com is improper use.

Guideline 8. A CSA must **NOT** use the “CSA” acronym as part of an e-mail address:
csaplanner@msn.com is improper use.

THE CSA ETHICS AND DISCIPLINARY COUNCIL

The CSA Ethics and Disciplinary Council was established to resolve complaints lodged against any CSA for alleged violations of the *CSA Code of Professional Responsibility* (“Code”) in the conduct of their business.

The CSA Ethics and Disciplinary Council reviews complaints against any CSA at its regularly scheduled meetings. The CSA Ethics and Disciplinary Council hears each complaint on its merits. Cases may be dismissed if it is determined that the CSA did not violate the Code. If the CSA Ethics and Disciplinary Council determines that disciplinary action is warranted, it chooses a corrective action ranging from censure to revocation of the certification, although the CSA Certification Council must approve all sanctions involving the suspension or revocation of a CSA’s right to use the CSA certification mark. A CSA sanctioned with suspension or revocation of their right to use the CSA Certification mark may file an appeal with the CSA Certification Appeals Committee.

Every CSA acknowledges the disciplinary authority of the CSA Ethics and Disciplinary Council and agrees to abide by the judgments the Council renders.

THE CSA CERTIFICATION COUNCIL AND CSA CERTIFICATION DEPARTMENT

The CSA Certification Council. The independent CSA Certification Council oversees the CSA certification program, including the establishment of the eligibility criteria to earn the CSA credential, the requirements for an existing CSA to recertify, and the design, development, and administration of the CSA certification exam.

The CSA Certification Department. The CSA Certification Department is comprised of dedicated certification staff, employed or contracted, to manage and direct all operational and day-to-day activities of the certification program.

The CSA Certification Department authority to accept or deny enrollment applications

The CSA Certification Department may accept or deny an individual’s application to enroll in the CSA certification program based on compliance with the established eligibility criteria and on a review of any enforcement or disciplinary history on the part of the applicant based on the criteria set forth by the *CSA Policies Manual* and CSA Certification Council.

The CSA Certification Department authority to withhold enrollee certification

~~The CSA Certification Department may withhold from any candidate the right to use the CSA~~

certification if the candidate has not met, or has failed to complete, eligibility criteria for earning the certification as established by the CSA Certification Council. In addition, the CSA Certification Department may withhold certification if it determines that improprieties occurred during certification testing.

The CSA Certification Department authority to ensure proper use of the CSA certification and marks

The CSA Certification Department will work with a CSA to confirm and/or correct proper use of the CSA certification, logo, and marks, according to guidelines set forth in the *CSA Code of Professional Responsibility*. If, after being notified by the CSA Certification Department about improper use of the certification and/or marks, the CSA fails to correct the instance(s) of improper use, the CSA Certification Department may escalate the matter to the CSA Ethics and Disciplinary Council for disciplinary action.

The CSA Certification Department authority to address cases of wrongful use

Every CSA in good standing — those who have fulfilled all CSA-mandated requirements for earning and maintaining the CSA certification — is authorized to use the Certified Senior Advisor (CSA)[®] certification and the CSA logo and marks in the conduct of their business.

Individuals who are not a CSA in good standing are not allowed to present themselves as a CSA. They cannot use the certification, logo, or marks in any media or for any purpose. Those who use the CSA certification without the CSA Certification Department's authorization to do so are guilty of wrongful use. The CSA Certification Department reserves the right to notify regulators of CSA certification wrongful use on the part of such an individual.

The table below summarizes the CSA Certification Department's authority to address wrongful use of the CSA certification:

For these individuals . . .	the CSA Certification Department's response to wrongful use is . . .
Those who have not passed the certification examination	<ul style="list-style-type: none"> • Cease and desist letter • Notification to state regulators • Further legal action if warranted
Enrollees in the CSA certification program who have not completed eligibility requirements for certification	<ul style="list-style-type: none"> • Cease and desist letter • Notification to state regulators • Disenrollment from CSA Certification Program • Mandatory 3-year period before application for re-enrollment is allowed • Further legal action if warranted
Former CSA whose certification has been suspended or revoked	<ul style="list-style-type: none"> • Cease and desist letter • Notification to state regulators • Mandatory 3-year period before application for recertification is allowed • Further legal action if warranted

The CSA Certification Department authority to investigate disclosure information

Individuals who apply for the CSA certification program are required to disclose to the CSA Certification Department information about legal, administrative, regulatory, or other actions in which they are or have been involved. At its discretion, the CSA Certification Department may request more information from the applicant or recertifying CSA and may take other steps to investigate these disclosures. On the basis of its findings, the CSA Certification Department may accept or deny applications for certification or recertification or may accept applications on a provisional basis pending the outcome of a civil, legal, or regulatory action.

The CSA Certification Department rights at renewal

The CSA Certification Department reserves the right to decline the recertification of any CSA who has not complied with the Code and/or other established criteria for maintaining certification with the CSA Certification Council. The CSA Certification Department also reserves the following rights at renewal:

Investigating “affirmative answers.” The CSA Certification Department is empowered to investigate “yes” disclosure answers on renewal forms to clarify or amplify the CSA’s explanation of the affirmative answer(s). Depending on the nature of the affirmative answer, the CSA Certification Department may ask the recertifying CSA to provide additional information and/or it may decide to research the matter on its own.

Requiring sufficient explanations for affirmative answers. In certain cases when the CSA Certification Department deems an explanation of an affirmative answer incomplete, it reserves the right to require the CSA in question to provide further explanatory information. Depending on the nature of the affirmative disclosure, this additional information might include the following:

- dates
- locations
- case numbers
- case status
- involved parties
- summaries of charges and rebuttals
- summaries of settlements or other judgments
- copies of documents

A CSA who furnishes such detailed information to the CSA Certification Department demonstrates their integrity and professionalism — and expedites the review of their recertification.

CSA CONTINUING EDUCATION (CSA CE) RECERTIFICATION REQUIREMENTS FOR CSAs

CSA professionals are required to earn 30 Continuing Education (CE) credits every three years, including the three credits for the CSA Ethics Module. Credits applied toward meeting the recertification requirements may be obtained through several options and must be completed during the certification cycle. If a CSA earns more than the required 30 credits during the three-year certification period, credits that exceed the required 30 – and that are earned within the last three months of the cycle – may be carried over, with a maximum of 10 credits eligible for rollover into the next cycle. For a full description of the recertification options, calculation of CE credits, acceptable forms of CE credits, and recertification policies affecting a CSA, please refer to the *CSA Certification Handbook* available on the SCSA website.

THE CSA CERTIFICATION COUNCIL TERMS OF AWARDING AND MAINTAINING CERTIFICATION

1. I have read and will comply with all policies contained within the **CSA Certification Handbook**, available for viewing/downloading at the CSA website: https://csa.us/wp-content/uploads/csa_certification_handbook.pdf.
2. I have read and will comply with the **CSA Code of Professional Responsibility**, available for viewing and downloading at the CSA website at https://www.csa.us/wp-content/uploads/csa_code_of_professional_res.pdf.
3. The Society of Certified Senior Advisors® (SCSA) reserves the right to audit my application and related information that I submit to SCSA for any purpose and may take any steps reasonably required to verify the authenticity, accuracy and completeness of any information or documents submitted by me in relation to my application for certification, including contacting third parties to verify any information relevant to my application.
4. SCSA has the authority to investigate my responses to the Disclosure Questionnaire and to perform checks of my background history, including by utilizing background check vendors and investigators and requesting information from court systems, police departments and other third parties. I agree to cooperate with all requests of SCSA related to any investigation of my background history and further understand that providing false, misleading or incomplete information, or having others do so on my behalf, is a violation of the CSA Code of Professional Responsibility and CSA Policies and may result in sanctions.
5. I will immediately inform SCSA of any changes to the information included in this application, and for as long as I am certified by the CSA Certification Council, and I am

required to do so within 30 days of any change. This obligation includes any changes in circumstances that would affect responses I've given to the CSA Disclosure Questions. I also agree to immediately inform SCSA of any matters that may affect my capability to continue to fulfill certification requirements.

6. I will comply with all policies and requirements of the CSA Certification Council. If certified as a CSA, I will comply with all standards and requirements that the CSA Certification Council may issue from time to time, including usage standards for the Certified Senior Advisor (CSA)[®] certification and all CSA Marks (as defined below). I acknowledge that SCSA and the CSA Certification Council are not responsible for any usage standards put in place by outside entities. I will uphold the highest standards of professionalism and integrity in all personal and professional conduct. I will not engage in any behavior or make any statements—whether in person, in writing, or via digital or social media—that are discriminatory, harassing, disparaging, defamatory, lewd, unethical, immoral, misleading, or otherwise offensive, or that may reflect adversely on or bring into disrepute the Society of Certified Senior Advisors[®], the CSA Certification Council, fellow Certified Senior Advisors, or the CSA credential. I understand that such conduct or communications may diminish the value of the certification and may result in denial or revocation of certification or disciplinary action pursuant to applicable policies.
7. I understand that if I am granted certification, I will be listed in the SCSA online certification directory; however, if in the future should I not want to continue to be listed in the online directory, I will contact the Certification staff to request removal from the list. I understand that even if my credentials are not listed in the online directory, the Certification staff will continue to verify credentials upon request.
8. I authorize SCSA and its staff and affiliates to communicate with me via postal mail, email and text messages (additional charges by my cellular service provider may apply) to provide me with information regarding SCSA and CSA Certification, including but not limited to: (a) transactions with SCSA and its certification vendors; (b) notices about the CSA Certification and examinations; (c) updates to CSA Certification and maintenance of certification policies and requirements; (d) administrative messages and other information; and (e) advertising, marketing, and other materials regarding SCSA's products and services.
9. I will comply with the CSA Certification Renewal and Recertification requirements to maintain CSA certification, available for viewing and downloading at <https://www.csa.us/certification/certification-requirements/>, which include the requirement to annually answer the Disclosure Questions, pay the applicable annual renewal fee and complete recertification requirements every three years, including completion of 30 CSA continuing education credits, the CSA Ethics Module, and a supplemental CSA Background Check..

10. I UNDERSTAND AND ACCEPT THAT, TO THE EXTENT NOT PROHIBITED BY LAW, IN NO EVENT WILL PROFESSIONAL TESTING INC., SCSA OR THEIR AFFILIATES, OFFICERS, DIRECTORS, SUBSIDIARIES, VENDORS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS OR LICENSORS BE LIABLE FOR: ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, COVER OR CONSEQUENTIAL DAMAGES (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOST PROFITS, BUSINESS INTERRUPTION, REVENUE, GOODWILL, USE OR CONTENT) HOWEVER CAUSED, UNDER ANY THEORY OF LIABILITY, INCLUDING, WITHOUT LIMITATION, CONTRACT, TORT, BUSINESS INTERRUPTION, LOSS OF OPPORTUNITY, WARRANTY, NEGLIGENCE OR OTHERWISE, EVEN IF PROFESSIONAL TESTING, INC. AND/OR SCSA HAS BEEN ADVISED AS TO THE POSSIBILITY OF SUCH DAMAGES. THE AGGREGATE LIABILITY OF PROFESSIONAL TESTING INC., SCSA AND THEIR AFFILIATES, OFFICERS, DIRECTORS, SUBSIDIARIES, VENDORS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS OR LICENSORS RELATING TO CSA CERTIFICATION SERVICES WILL BE LIMITED TO THE GREATER OF: (A) THE AMOUNT ACTUALLY PAID BY ME FOR THE CSA CERTIFICATION SERVICES (IF ANY) IN THE TWELVE (12) MONTHS PRECEDING THE EVENT OR CIRCUMSTANCES GIVING RISE TO SUCH CLAIMS; OR (B) ONE HUNDRED DOLLARS (\$100 U.S.D.). THE LIMITATIONS AND EXCLUSIONS ALSO APPLY IF THIS REMEDY DOES NOT FULLY COMPENSATE ME FOR ANY LOSSES OR FAILS OF ITS ESSENTIAL PURPOSE.
11. Upon being granted CSA certification, SCSA provides me with limited, revocable permission to use the mark Certified Senior Advisor (CSA)[®] and all related marks, including all CSA trademarks, logos, badges and electronic or paper certificates issued by the CSA Certification Council (collectively, the “CSA Marks”), valid for a period of three years, as long as I remain in good standing with the CSA Certification Council and use the CSA Marks in accordance with SCSA’s trademark usage guidelines. In the event of the expiration, suspension, revocation, nonrenewal or voluntary withdrawal of my CSA certification for any reason, my permission to use the CSA Marks is automatically terminated and I will immediately cease and desist using the CSA Marks, and refrain from communicating or implying in any way that I am CSA certified. I acknowledge that, upon the termination of my permission to use the CSA Marks, I am exclusively responsible for ensuring that any third party displaying or using the CSA Marks on my behalf, including but not limited to websites, marketing and advertising agencies and commercial printing services, immediately ceases and desists using the CSA Marks. I further understand that, if a third party that provided services to me in connection with the CSA Marks does not cease and desist using the CSA Marks within thirty (30) calendar days of the termination of my permission to use the CSA Marks, I will be required to reimburse SCSA for all legal fees and expenses it may incur in taking legal action against any such third parties to stop them from using the CSA Marks without permission. The CSA Certification Council may publish on its website names of individuals who have used the certification in an unauthorized manner.

12. The CSA Certification Council, following the recommendation of the CSA Ethics and Disciplinary Council, has the absolute and unrestricted right to revoke or suspend my CSA certification, including any rights I may have to use the CSA Marks, if it finds that I have failed to comply with the CSA Code of Professional Responsibility or the CSA Policies. The CSA Certification Council has the authority to publish on the CSA website names of individuals for whom the right to carry the CSA certification has been revoked or suspended or otherwise discontinued for any reason.



The CSA Certification Department
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