

# Insurance of persons

## Group insurance of persons

### Financial planning



## Other occupation

Due to their nature (relationship of authority or influence) or a high risk of a conflict of interest, certain activities and occupations are considered incompatible with work as an advisor in insurance or financial planner, even if they are practised as a secondary occupation.

The list is as follows:

- Judge.
- Police officer.
- Minister of religion.
- Funeral director or any other similar position in the funeral services industry.
- Practising bankruptcy trustee activities.
- Practising a health care profession governed by the Professional Code.
- Practising as a lawyer or notary (except financial planners).
- Practising any professional public accountancy activity (except financial planners).
- Practising real estate broker activities (except broker activities related to loans covered by a property mortgage).
- Member of management of a union, other than a union formed of representatives, or a professional association, or an employee of such an organization.

## Before committing

Before taking on this other occupation, and throughout your engagement, you must meet these four criteria:

Working this other occupation:

1. Is not incompatible with your work as an advisor (see the above list).
2. Does not put you in a conflict of interest situation and does not call your objectivity into question.
3. Does not prevent you from being available and diligent in your work as an advisor. This means you could work as an advisor on a part-time basis and take on a second occupation, as long as you remain available and diligent for your clients.
4. Is authorized by your firm or partnership.

## When authorized

When you are authorized, you must:

- Adhere to the ethical standards applicable to your field of practice.
- Ensure you put your client's personal interests before your own.
- Respect the confidentiality of all client information you obtain in the course of your duties.
- Declare your dual employment status to the Autorité des marchés financiers (AMF) within 5 days of the start of your other occupation by sending them the [applicable form](#) as well as your supporting documents. This can be done via the AMF's online services or by mail.

To see the CSF's definition of a **conflict of interest**, visit [InfoDéonto](#).