

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

## Declaration

If you have previously disclosed a matter to CFP Board, you do not need to disclose it again.

Please respond to the following questions by checking "yes" or "no":

1. Are you currently charged with or have you ever been convicted of a felony?  YES  NO
2. Are you currently charged with or have you been convicted of a misdemeanor (other than minor traffic violations) within the last five years?  YES  NO
3. Have you ever had a professional license suspended or revoked?  YES  NO
4. Have you, or an organization in which you had material participation, ever filed a petition for bankruptcy? (A bankruptcy filing may bar an individual from becoming certified. For more information, please see CFP Board's *Fitness Standards for Candidates and Registrants* at [www.CFP.net/become/fitness.asp](http://www.CFP.net/become/fitness.asp))  YES  NO

Please answer questions 5-9 as they relate to your professional activities.

5. Have you ever had a civil judgment entered against you?  YES  NO
6. Have you ever been a defendant or respondent in a civil action including, but not limited to, a lawsuit, arbitration or mediation?  YES  NO
7. Have you, or any organization over which you have exercised control, ever been the subject of a governmental agency or self-regulatory organization inquiry or investigation?  YES  NO
8. Have you ever been terminated for cause or permitted to resign in lieu of discipline when the cause of the termination or resignation involved allegations relating to compliance, honesty or ethical considerations?  YES  NO
9. Have you ever been or are you currently the subject of a written complaint that led to an investigation by an employer or other entity? Do not disclose customer complaints that have been denied or closed/no action by your firm.  YES  NO

If you checked yes to any of the above questions, please describe the principal facts and the outcome, if any, relating to the matters disclosed, including the name(s) of any relevant court, governmental agency, self regulatory organization, plaintiff or claimant, any case or proceeding number, the date each inquiry, investigation or proceeding was initiated, and the date matter was resolved. CFP Board will contact you shortly regarding any matters disclosed.

## Definition of Terms on the Declaration Page

**Arbitration** – A method of dispute resolution involving one or more neutral third parties who are usually agreed to by the disputing parties and whose decision is binding. [See *Black's Law Dictionary*. Seventh Edition. West Publishing Co., St. Paul, Minnesota, 1999]

**Civil Judgment** – A court's final determination of the rights and obligations of the parties in a case. Civil judgments may include, but are not limited to, judgment liens and tax liens. A lien is a legal right or interest that a creditor has in another's property, lasting usually until a debt or duty that it secures is satisfied. [See *Black's Law Dictionary*. Seventh Edition. West Publishing Co., St. Paul, Minnesota, 1999]

**Defendant or Respondent** – A person sued in a civil proceeding or accused in a criminal proceeding; the party against whom a motion or petition is filed. [See *Black's Law Dictionary*. Seventh Edition. West Publishing Co., St. Paul, Minnesota, 1999]

**Felony** – A crime that is more serious than a misdemeanor, usually punishable by imprisonment for more than one year or by death. Examples include murder, rape, arson, and burglary. [See *Black's Law Dictionary*. Seventh Edition. West Publishing Co., St. Paul, Minnesota, 1999]

**Inquiry** – A request for information. [See The Free Dictionary website, [legal-dictionary.thefreedictionary.com](http://legal-dictionary.thefreedictionary.com)]

**Investigation** - The process of inquiring into a matter through research, follow-up, study, or formal procedure of discovery. [See The Free Dictionary website, [legal-dictionary.thefreedictionary.com](http://legal-dictionary.thefreedictionary.com)]

**Material participation** – A person materially participates in an activity if he or she works on a regular, continuous and substantial basis in operations. To have material participation, the person must meet one of the following seven tests: 1) The person works 500 hours or more during the year in the activity; 2) The person does substantially all the work in the activity; 3) The person works more than 100 hours in the activity during the year and no one else works more than the person; 4) The activity is a significant participation activity (SPA), and the sum of SPAs in which the person works 100-500 hours exceeds 500 hours for the year; 5) The person materially participated in the activity in *any* five of the prior 10 years; 6) The activity is a personal service activity and the person materially participated in that activity in *any* three prior years; and 7) Based on all of the facts and circumstances, the person participates in the activity on a regular, continuous, and substantial basis during such year. However, this test only applies if the person works at least 100 hours in the activity, no one else works more hours than the person in the activity, and no one else receives compensation for managing the activity. [See Internal Revenue Service website, [www.irs.gov/businesses/small/article/0,,id=146335,00.html](http://www.irs.gov/businesses/small/article/0,,id=146335,00.html)]

**Mediation** – A method of nonbinding dispute resolution involving a neutral third party who tries to help the disputing parties reach a mutually agreeable solution. [See *Black's Law Dictionary*. Seventh Edition. West Publishing Co., St. Paul, Minnesota, 1999]

**Minor traffic violation** – A nonincarcerable violation of any traffic law, ordinance, or regulation. [See Maryland Criminal Procedure § 10-101(g) of The Maryland Code]

**Misdemeanor** – A crime that is less serious than a felony and is usually punishable by fine, penalty, forfeiture, or confinement, usually for a brief term, in a place other than prison. [See *Black's Law Dictionary*. Seventh Edition. West Publishing Co., St. Paul, Minnesota, 1999]

**Self-regulatory organization (SRO)** – Any national securities exchange, registered securities association, or registered clearing agency, or (solely for purposes of sections 19(b), 19(c), and 23(b)) the Municipal Securities Rulemaking Board established by section 15B. [See Securities Exchange Act of 1934, section 3 – Definitions and Application]

**Terminate for cause** - The complete severance of an employer-employee relationship for a legally sufficient reason. [See *Black's Law Dictionary*. Seventh Edition. West Publishing Co., St. Paul, Minnesota, 1999]

## Acknowledgement

I hereby affirm that I am over the age of eighteen, and I authorize the investigation of all statements made by me to CFP Board including, but not limited to, those statements contained in this application. I understand that misrepresentation or omission of facts is cause for denial or revocation of the right to use the CFP<sup>®</sup>, CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> (with plaque design) and CFP<sup>®</sup> (with flame design) certification marks (the CFP<sup>®</sup> marks), and that I may not use the CFP<sup>®</sup> marks until I receive official notification of my certification by CFP Board.

I affirm that I have read, understand and voluntarily agree to be bound by the terms and conditions of certification. I declare under penalty of perjury and peril of fraud that the representations contained in this certification application are true and complete. I understand that submission of this information in conjunction with all other requirements for certification constitutes an application for certification. I understand that upon completion of all certification requirements, CFP Board will issue an ID card and CFP Board and I will be bound by the terms and conditions. I understand that all fees are non-refundable, regardless of whether certification is granted or revoked.

I understand that by submitting this application electronically, I am consenting to the use of electronic records regarding my application for certification with CFP Board. I understand that I may withdraw my consent for the use of electronic records by sending a non-electronic written request to CFP Board's offices. I understand that withdrawal of consent will become effective within a reasonable time after CFP Board receives my withdrawal but not prior to CFP Board's notification to me that it has received my withdrawal request. I understand that withdrawal of my consent will not affect agreements executed prior to such withdrawal.

I acknowledge that I am the same individual referenced in the information I am submitting to CFP Board. I understand that I am waiving any rights to challenge the authenticity of this record and any further electronic records between me and CFP Board.