**CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.
WASHINGTON, D.C.**

In the Matter of Marcia L. Riner, Respondent.	CFP Board Case No. 2025-67880

ADMINISTRATIVE ORDER OF TEMPORARY BAR

On March 9, 2026, Enforcement Counsel for Certified Financial Planner Board of Standards, Inc. ("CFP Board") filed a motion under Article 4.2 of the *Procedural Rules*) requesting that Counsel for CFP Board's Disciplinary and Ethics Commission issue an Administrative Order temporarily barring Respondent from seeking CFP® certification. No hearing on the motion was requested, and Respondent did not file a response to the Motion.

For the reasons stated below, the Motion is **GRANTED**.

I. BACKGROUND

Respondent became a CFP® professional on August 30, 2015 and remained certified until June 30, 2025, when she voluntarily relinquished her certification. Respondent has indicated that she does not intend to reapply for certification in the future.

A. Investigation

The Motion attaches two Notices of Investigation ("NOIs") dated August 12, 2025 and September 23, 2025 from Enforcement staff to Respondent seeking documents and information about a Chapter 7 Bankruptcy petition that Respondent filed in 2024. Respondent acknowledged receipt of the second NOI on February 25, 2026 but indicated that she "respectfully decline[d] to provide additional personal financial documentation or participate further in this matter."

B. Motion

Enforcement Counsel asserts in its Motion that Respondent is in default under Article 4.1.b of the *Procedural Rules* because she indicated a clear intention not to participate in CFP Board's investigation.

Enforcement Counsel asserts that Respondent's Chapter 7 Bankruptcy suggests that there is evidence of Respondent's failure to responsibly manage her personal finances, and that her conduct may have violated Standard E.2 of CFP Board's *Code of Ethics and Standards of Conduct*, which states s that a CFP® professional may not engage in conduct that reflects adversely on his or her integrity or fitness as a CFP® professional, upon the CFP® marks or upon the profession.

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II. DISCUSSION

If Respondent demonstrates a clear intention not to participate in CFP Board's investigation Respondent is in default under Article 4.1 of the *Procedural Rules*.

Enforcement Counsel's Motion states with reasonable particularity the grounds for Respondent's default, as required by Article 4.2 of the *Procedural Rules*.

Enforcement Counsel filed the Motion based on its determination of the seriousness, scope, and harmfulness of Respondent's conduct, as required under Article 4.2 of the *Procedural Rules*.

III. CONCLUSION

DEC Counsel **GRANTS** the Motion and issues this **Administrative Order of Temporary Bar** against Respondent ("Order"). This Order bars Respondent from applying for or obtaining CFP Board certification until Respondent's request for reinstatement eligibility has been granted in accordance with Article 4.6 of the *Procedural Rules*.

IV. COMPLIANCE WITH ORDER

Under Articles 4.5 and 11.2 of the *Procedural Rules*, Respondent is required to submit to Enforcement Counsel, within 45 calendar days of issuance of this Order, or by **August 3, 2026**, written evidence that Respondent:

- **Has advised Respondent's Firm(s)**, in writing, of this Order in the manner set forth in Standard D.3 of the *Code and Standards*; and

- **Has advised all Clients**[1] of this Order and provided all Clients with the location of CFP Board's website that sets forth Respondent's disciplinary history in the manner set forth in Standard A.10 of the *Code and Standards* (*see* http://www.cfp.net/verify).

Under Articles 4.5 and 11.3 of the *Procedural Rules*, Respondent is required to submit to Enforcement Counsel, within 45 calendar days of issuance of this Order, or by **August 3, 2026**, Respondent's statement of assurance that Respondent will not use the CFP Board certification marks and proof that Respondent has removed the CFP Board certification marks from all internet sites or other tangible materials that Respondent exposes to the public, including screenshots of the businesses, social media, and third-party financial advisor listing website profiles that Respondent controls, pictures of signage, and when applicable, copies of Respondent's business cards, letterhead, and marketing and promotional materials, as well as pictures of any other materials Respondent controls in which the CFP® marks previously appeared publicly in reference to Respondent or Respondent's services. Failure to do so may result in further disciplinary or legal action regarding the unauthorized use of the CFP Board certification marks.

[1] Respondent must notify all clients as the term "Client" is defined in the Glossary to CFP Board's Code and Standards, available at https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct.

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SO ORDERED

Counsel to the Disciplinary and Ethics Commission
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