

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

IN THE MATTER OF  
  
JACQUELINE NOVECK,  
  
Respondent.

CFP Board Case No. 2023-64908

November 6, 2024

**ADMINISTRATIVE ORDER OF REVOCATION**

On October 1, 2024, Enforcement Counsel for Certified Financial Planner Board of Standards, Inc. (“CFP Board”) filed a Motion for Order of Administrative Revocation under Article 4.2 of *Procedural Rules* (“Motion”) requesting that Counsel for CFP Board’s Disciplinary and Ethics Commission (“DEC Counsel”) issue an Administrative Order of Revocation against Respondent. Oral argument was not 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 March 24, 1992. (Motion, Exhibit 1 (“Ex. 1”) at 1.)

**A. Complaint**

On June 20, 2024, Enforcement Counsel filed a Complaint with DEC Counsel alleging that Respondent had violated CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”). (*Id.* at 36-41.) The Complaint cited a judgment and unpaid lien that arose from a lawsuit Respondent filed in the Circuit Court of the Sixth Judicial Circuit in and for Pinellas County, Florida asserting claims against a restaurant arising out of a “slip and fall” accident. The Complaint alleges that Respondent failed to comply with a court order entered after trial that required her to pay a portion of the opposing party’s attorneys’ fees and costs. (*Id.*)

In an April 15, 2024 email to Respondent, Enforcement Counsel summarized the options the parties had discussed were available to Respondent in responding to the Complaint, including Respondent’s declining to participate and receiving an administrative order of revocation. (*Id.* at 44-47; *see also* Motion at 1.) Respondent stated in a reply email that she had reviewed the options described and acknowledged that she would receive the administrative order. (*Id.* at 46.)

Respondent did not file an answer to the Complaint and Enforcement Counsel filed its Motion.

**B. Motion**

Enforcement Counsel asserts that Respondent is in default on Article 4.1.e of the *Procedural Rules*, and that the existence of the civil lien suggests that there is evidence that Respondent continues to

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engage in conduct that reflects adversely on her integrity or fitness as a CFP® professional, upon the CFP® marks, or upon the profession, in violation of Standard E.2 of the *Code and Standards*. (Motion at 2.)

Enforcement Counsel states in its Motion that it has determined that the seriousness, scope, and harmfulness of Respondent's conduct warrants an Administrative Order of Revocation.

## II. DISCUSSION

If a Respondent fails to file an Answer in accordance with Articles 3.2 or 3.4 of the Procedural Rules, then Respondent is in default under Article 4.1.e.

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 Revocation** against Respondent revoking her Certification and Trademark License ("Order"). Respondent is permanently barred from applying for or obtaining CFP® certification.

## 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, ***written evidence*** that Respondent:

- Has advised Respondent's Firm(s), in writing, of this Administrative Order of Suspension in the manner set forth in Standard D.3 of the *Code and Standards*; and
- Has advised all Clients (as Client is defined in the Glossary to the *Code and Standards*) of this Administrative Order of Suspension and provided all Clients 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*; and
- Will advise all future Clients of the location of CFP Board's website that sets forth Respondent's disciplinary history, according to Standard A.10 of the *Code and Standards*.

Under Articles 4.5 and 11.3 of the Procedural Rules, within 45 calendar days from the date of this Order, or **December 23, 2024**, Respondent is required to submit to Enforcement Counsel, by

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sending an email to [discipline@cfpboard.org](mailto:discipline@cfpboard.org), 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.

Issued by:

Counsel to the Disciplinary and Ethics Commission

Date: November 6, 2024