

THE DISCIPLINARY AND ETHICS COMMISSION

In the Matter of

Gina Anderson,

Respondent.

CFP Board Case No. 2024-66456

July 10, 2025

ADMINISTRATIVE ORDER OF TEMPORARY BAR

On June 4, 2025, Enforcement Counsel for Certified Financial Planner Board of Standards, Inc. (“CFP Board”) filed a Motion for Administrative Order of Temporary Bar under Article 4.2 of the *Procedural Rules* (“Motion”) requesting that Counsel for CFP Board’s Disciplinary and Ethics Commission (“Commission” or “DEC”) issue an administrative order barring Respondent from applying for or obtaining CFP® certification.¹ Respondent did not file a response to the Motion and no oral argument was requested.

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

I. BACKGROUND

Respondent became a CFP® professional on September 4, 2013 and remained certified until August 31, 2024, when Respondent relinquished her certification by failing to submit a renewal application.

A. Notice of Investigation

On October 23, 2024, Enforcement staff mailed Respondent a Notice of Investigation (“NOI”) seeking documents and information related to her resignation from her firm in June 2024. (Motion, Exhibit 1 at 002-003.) Respondent’s FINRA BrokerCheck Report, submitted as an exhibit to the Motion, states that Respondent was “permitted to resign for failing to comply with the terms of the firm’s corrective action plan.” (*Id.* at 14.)

After Respondent failed to acknowledge receipt of the NOI within 14 calendar days as required by Article 1.1.b of the *Procedural Rules*, Enforcement staff sent a second copy of the NOI to Respondent by certified mail on November 19, 2024. (*Id.* at 004.) Respondent did not respond to this communication either, and Enforcement staff attempted (unsuccessfully) to reach Respondent by telephone. (Motion at 2.)

On December 17, 2024, Enforcement staff sent a third letter to Respondent attaching the NOI and informing her that she would be in default and subject to an administrative order if she did not

¹ Enforcement Counsel certified in its Motion that it had attempted to meet and confer with Respondent in a good faith attempt to resolve or narrow the issues on December 10, 2024, but Respondent did not respond to Enforcement Counsel’s attempt.

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respond within ten days. (Motion, Exhibit 1 at 005.) After receiving no response, Enforcement Counsel filed its Motion.

B. Motion

Enforcement Counsel asserts in its Motion that it sought to investigate Respondent's separation from a firm alleging that she failed to comply with the terms of the firm's "corrective action plan." Enforcement Counsel asserts that Respondent's separation from her firm suggests there is evidence that she failed to comply with its policies and procedures in violation of Standard D.2 of CFP Board's *Code of Ethics and Standards of Conduct*. (Motion at 3.)

Enforcement Counsel states that its written communications to Respondent about the NOI were mailed to her mailing address of record with CFP Board, and that Enforcement staff tried to reach her by telephone at her telephone number of record. (*Id.* at 1-2.)

Enforcement Counsel states in its Motion that it has determined that the seriousness, scope, and harmfulness of Respondent's conduct warrants an administrative order imposing a temporary bar against Respondent. (*Id.* at 3.)

II. DISCUSSION

If a Respondent fails to acknowledge receipt of a Notice of Investigation delivered in accordance with Article 1.1 of the *Procedural Rules*, then Respondent is in default under Article 4.1.

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 twice delivered its NOI to Respondent as required by Article 1.1, but Respondent failed to acknowledge either communication.

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"). Respondent is prohibited from applying for or obtaining CFP® certification until Respondent has been deemed eligible to apply for CFP® certification under Article 4.6 of the *Procedural Rules*.

IV. COMPLIANCE WITH ORDER

Pursuant to Article 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)** of the public sanction, in writing, in the manner set forth in Standard D.3 of the *Code and Standards*; and

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- **Has advised all Clients²** of the public sanction 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* (see <http://www.cfp.net/verify>); 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*.

Pursuant to Article 11.3 of the *Procedural Rules*, Respondent is required to submit to Enforcement Counsel, within 45 calendar days of issuance of this Order 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.

SO ORDERED

Counsel to the Disciplinary and Ethics Commission

Date: July 10, 2025

² 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>.