

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

In the Matter of

Patrick J. Flanagan,

Respondent.

CFP Board Case No. 2025-68053

July 16, 2026

ADMINISTRATIVE ORDER OF SUSPENSION

On March 17, 2026, Enforcement Counsel for Certified Financial Planner Board of Standards, Inc. (“CFP Board”) filed a motion under Article 4.2 of the *Procedural Rules* (“Motion”) requesting that Counsel for CFP Board’s Disciplinary and Ethics Commission issue an Administrative Order suspending Respondent’s 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 December 4, 1989.

A. Investigation

On October 16, 2025, CFP Board Enforcement staff sent Respondent a Notice of Investigation (“NOI”) seeking documents and information about a Chapter 13 Bankruptcy petition that Respondent filed on September 15, 2025. Because Respondent did not acknowledge receipt or otherwise respond to the NOI, on November 12, 2025, Enforcement staff sent a second NOI to Respondent’s addresses of record with CFP Board via both certified U.S. Mail and email. Respondent failed to acknowledge receipt of the second NOI as well; Enforcement staff’s efforts to reach him by telephone also were not successful.

On January 21, 2026, Enforcement staff made its final attempt to reach Respondent, sending both NOIs to his email address of record with CFP Board. Respondent did not acknowledge or respond to either NOI.

B. Motion

Enforcement Counsel asserts in its Motion that Respondent is in default under Article 4.1.a of the *Procedural Rules* because he failed to acknowledge receipt of either NOI as required by Article 1.1.b of the *Procedural Rules*.

Enforcement Counsel asserts that Respondent’s Chapter 13 Bankruptcy suggests that there is evidence of Respondent’s failure to responsibly manage his personal finances, and that his conduct may have violated Standard E.2 of CFP Board’s *Code of Ethics and Standards of Conduct*, which

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states 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.

II. DISCUSSION

If Respondent fails to acknowledge a NOI, then the 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 Suspension** against Respondent ("Order") suspending his CFP Board certification and right to use the CFP Board certification marks. Respondent is prohibited 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 **DATE, 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 **DATE, 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

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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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 16, 2026