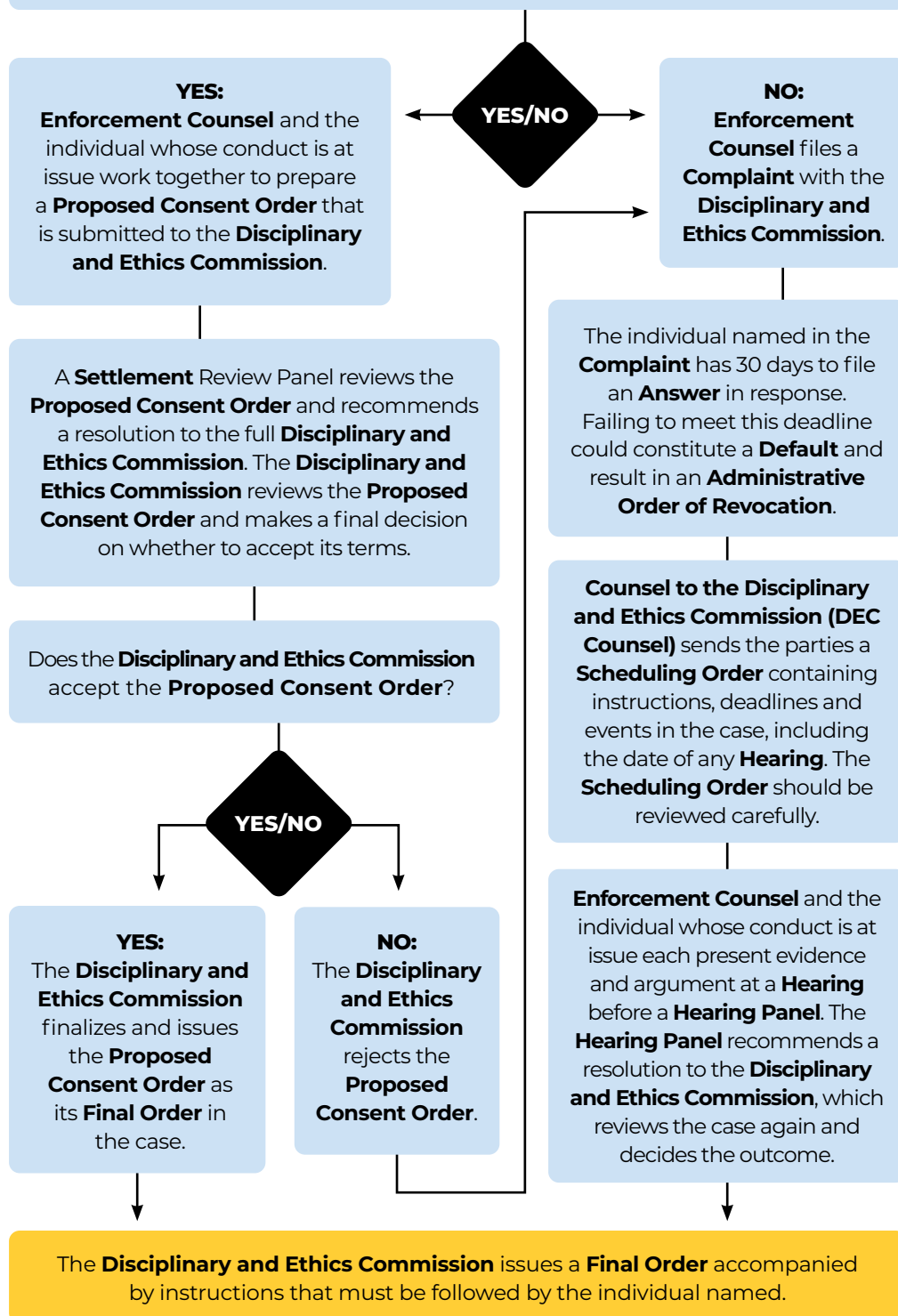


Complaints, Settlements and Hearings

If **Enforcement Counsel** decides it is likely that an individual violated the [Code and Standards](#), the parties may pursue a **Settlement** or **Enforcement Counsel** may file a **Complaint**. Both **Settlements** and **Complaints** are submitted to CFP Board's **Disciplinary and Ethics Commission (DEC)**.

Can **Enforcement Counsel** and the individual whose conduct is at issue reach an agreement on what happened and what the consequences should be?



DOES THIS MAP APPLY TO ME?

This process applies to current CFP® professionals and, with some exceptions, former CFP® professionals whose conduct might conflict with the [Code of Ethics and Standards of Conduct](#).

PRACTICE TIPS

Concepts to Consider:

Administrative Order of Revocation: An order issued by **DEC Counsel** permanently revoking a CFP® professional's certification due to a **Default**.

Assessment of Fee: Candidates before the **Disciplinary and Ethics Commission** are assessed a fee. In some circumstances, a **Fee Waiver** or refund of the assessed fee may be available.

Proposed Consent Order: At any point in time, the individual whose conduct is at issue and **Enforcement Counsel** may submit a settlement offer to the **Disciplinary and Ethics Commission** in the form of a **Proposed Consent Order**. If the parties cannot agree to settlement terms, **Enforcement Counsel** will likely file a **Complaint**, and the case will proceed to a **Hearing**.

It is important to note that:

- Once the **Disciplinary and Ethics Commission** accepts a **Proposed Consent Order** and issues it as its **Final Order** in the case, its terms cannot be appealed.
- **Proposed Consent Orders**, including any related negotiation or settlement discussion materials, are not admissible in future hearings or investigations.

Settling After a Complaint Is Filed:

Even if a **Settlement** cannot be reached before a **Complaint** is filed, the parties can still try to settle the case at any point later in the proceedings. The settlement terms must be approved by the **Disciplinary and Ethics Commission**.

KEY RESOURCES

[Procedural Rules:](#)

Article 3
Article 8
Article 9
Article 10

[Hearings Video](#)

[Settlements, Complaints and Motions Video](#)