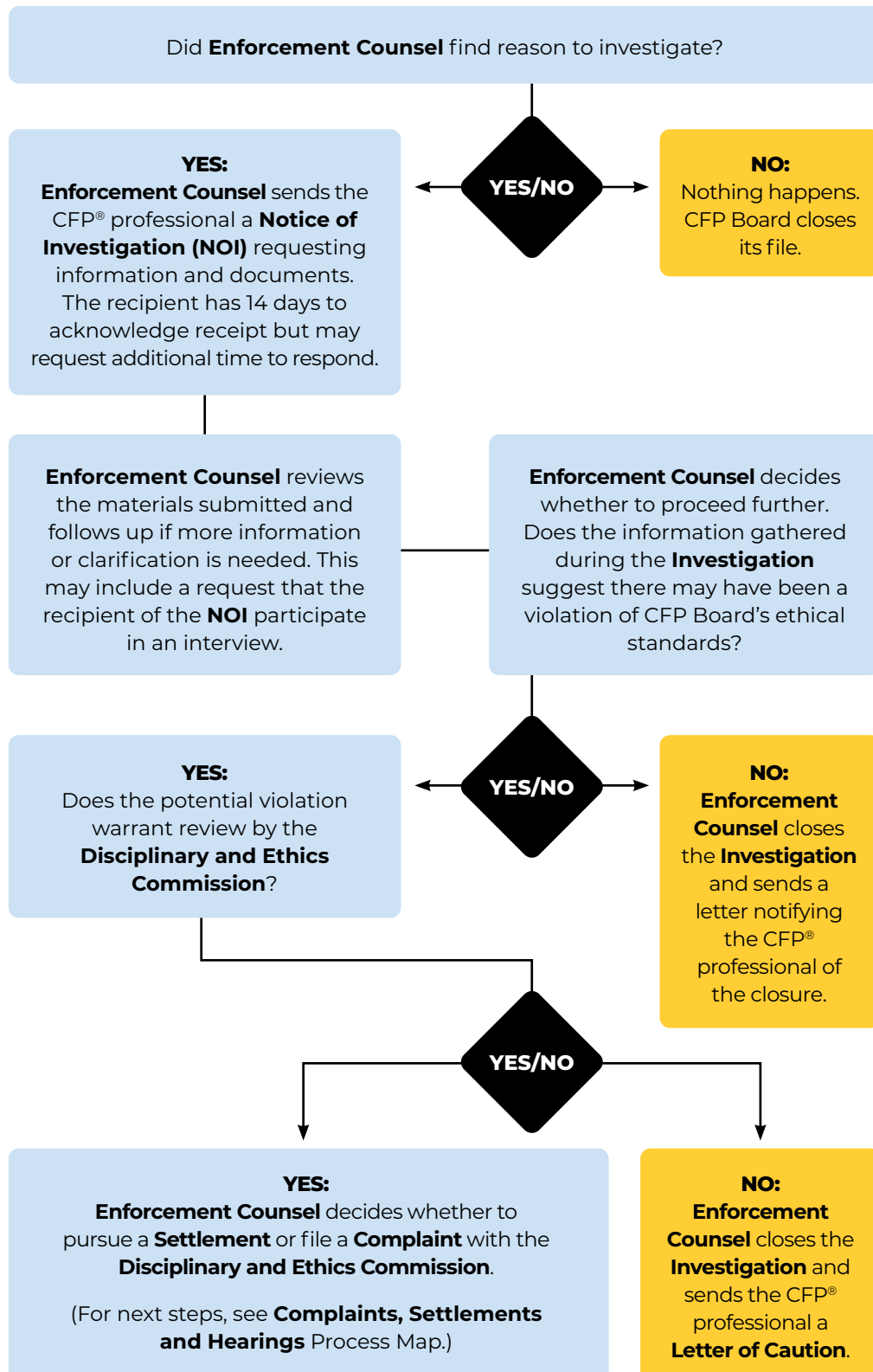


Investigation of CFP® Professionals

In deciding whether to open an **Investigation**, **Enforcement Counsel** reviews information provided by the CFP® professional, reported by others or uncovered through independent research.



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:

Duty to Cooperate: A CFP® professional is required to fully cooperate with CFP Board **Investigations** and **Informal Inquiries**. This means providing accurate, complete and timely information. A failure to cooperate could lead to a temporary or permanent ban from using the CFP Board certification marks.

Letter of Caution: A non-public letter issued by CFP Board warning a CFP® professional that their conduct may have violated CFP Board's [Code and Standards](#) or [Rules of Conduct](#) and that the letter may be considered in a future disciplinary proceeding.

Notice of Investigation (NOI): A letter sent by CFP Board's **Enforcement Counsel** informing the recipient that an event or conduct is being reviewed. The **NOI** explains the general reason for the review and provides instructions on how and when to respond. The **NOI** must be acknowledged by the recipient within 14 days.

Probable Cause: In considering whether a sanction may be warranted, **Enforcement Counsel** consults applicable CFP Board's [Sanction Guidelines](#), [Case History Database](#), and [Code and Standards](#) to determine whether it is more likely than not that CFP Board's standards were violated.

KEY RESOURCES

Procedural Rules: Article 1 governs the primary components of the **Investigations** process. Other [Procedural Rules](#) may apply in certain circumstances.

Code and Standards: Standard E.5 provides the basis for a CFP® professional's obligation to cooperate with an **Investigation**.

[Enforcement Process Overview Video](#)

[Introduction to Investigations Video](#)

[Duty of Cooperation Video](#)

[Handbook for Respondents](#)