

## **The Complaint Process**

The purpose of the process is to determine whether allegations in the complaint are true, and if so, whether disciplinary action is warranted. A Designation Oversight Committee (DOC) staff oversees the process. There is no cost to the complaining party.

### **Request for Investigation**

Receipt of a written Complaint is considered to be a request for an investigation. A copy of the Complaint shall be furnished to the CRFA Designee. The DOC shall review the complaint to determine whether an investigation is warranted. That determination shall be made in writing with a response to the Complainant and the CRFA Designee.

### **Investigation**

If further investigation is recommended, the CRFA Designee is given 30 days to file a written response to the Complaint that is assessed by the DOC. The DOC shall determine by majority vote whether or not there has been an improper application of the fiduciary practices promulgated by the Center. If so, the DOC may admonish the Designee in one of the following ways: (1) a private written reprimand; (2) a letter of censure to the designee and a public listing of censure published on the Website; (3) suspension of the right to use the CRFA designation for a specified period of time, not to exceed five years; or (4) permanent revocation of the right to use the CRFA designation.

### **Submit a Complaint**

Your written complaint should include important information surrounding the circumstances of your complaint, including photocopies of relevant letters, contracts, agreements or other documents, which should be accompanied with the complaint form. DOC staff will request additional information if needed and may request a personal interview if it appears necessary.

The public should be aware of normal remedies under state and federal laws and regulations with applicable regulatory bodies and also avail themselves of other avenues. The burden should be on the complainant to pursue such remedies. The findings and actions of appropriate regulatory bodies will be given due consideration by the DOC.

**Society of Certified Retirement Financial Advisors – Designee Complaint Form**

**Please complete the following Complaint Form. When finished, fax the form to 1-419-791-7029**

**Contact information for the CRFA Designee against whom this complaint is being filed:**

**First Name** \_\_\_\_\_

**Last Name** \_\_\_\_\_

**Address** \_\_\_\_\_  
\_\_\_\_\_

**City** \_\_\_\_\_

**State** \_\_\_\_\_

**Zip** \_\_\_\_\_

**Country** \_\_\_\_\_

**Company** \_\_\_\_\_

**Phone** \_\_\_\_\_

**E-Mail** \_\_\_\_\_

**Please describe your complaint and the reasons you believe a violation exists. If possible, please refer to the process or practice that you feel has been violated.**

**Please provide a copy of the letter of engagement, proposal or any document outlining the arrangement between you and the CRFA Designee.**

**Did you pay a fee to the CRFA Designee?**

**Did you sign a written contractual agreement? If so please provide a copy. If not what is your business relationship with this individual?**

**Have you notified any other regulatory authorities in connection with your complaint? If so, please describe in complete detail.**

**Have you begun legal action against this individual?  
Yes / No**

**Your complaint will be reviewed and feedback will be given in a timely manner.**