



Client Brochure

FORM ADV PART 2A

This brochure provides information about the qualifications and business practices of Guidance Point Retirement Services, LLC. If you have any questions about the contents of this brochure, please contact us at (207) 899-1175 or by email at: ajwalker@guidancepointrs.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Guidance Point Retirement Services, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Guidance Point Retirement Services, LLC's CRD number is: 161000

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Date: December 10, 2013

Item 2: Material Changes

The purpose of this Item 2 is to disclose material changes that have been made to this Brochure since the last annual update of this Brochure.

The last annual update of this Brochure was dated March 2013.

The firm's principal office and place of business moved from 116 Christy Road in Portland, Maine to its current office at 121 Middle Street, Suite 403 in Portland, Maine.

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Item 4: Advisory Business

Guidance Point Retirement Services, LLC ("GPRS"), having Andrew J. Walker as its principal owner, Investment Adviser Representative and Chief Compliance Officer, is organized in the State of Delaware, and is registered as an investment adviser with the U.S. Securities and Exchange Commission.

GPRS provides comprehensive investment advisory and fiduciary services to retirement plan sponsors pursuant to an agreement. GPRS also provides recommendations on the investment of plan assets to plan participants on a non-discretionary basis. The typical services we offer to defined contribution and defined benefit plan sponsors are related to investment consulting, participant education, fiduciary education, vendor selection, plan design, and benchmarking. Our services are described below:

Investment Consulting – Plan Level:

Our Investment Consulting services include the development of an Investment Policy Statement, a target investment allocation, the selection of appropriate investment vehicles for the plan, and the on-going monitoring of the portfolio. These services are tailored to the specific needs to the firm's individual clients. GPRS will honor any reasonable restrictions on investing in certain securities or types of securities imposed by the client in writing.

GPRS investment recommendations generally include mutual funds, exchange-traded funds, collective investment funds, and insurance company separate accounts. We also may recommend certificates of deposit, U.S. government securities, insurance company fixed accounts, and money market funds.

Vendor Selection:

Our Vendor Selection process begins with a thorough understanding of the plan sponsor's goals and objectives. We develop either a Request for Proposal (RFP) or a Request for Bid (RFB). We pre-qualify vendors and request they complete either a RFP or an RFB. We coordinate and manage any questions from the vendors and prepare a comprehensive analysis of all vendor responses.

As the search process continues we help the client narrow the field of possible vendors and coordinate finalist interviews and reference checks. We work with the client through the decision making process and recommend a vendor to service the plan. As a final step we provide communication and implementation support.

Plan Design:

Our consultants have a national perspective and decades of experience working with all types of qualified retirement plans. We are able to use our experience to help our clients meet their objectives. We have direct experience working with the following types of plans:

- 401(k) and 403(b)
- Profit Sharing
- Money Purchase
- Target Benefit
- 457
- Defined Benefit
- Cash Balance

We help our clients meet their fiduciary duty by conducting unbiased, objective, comprehensive fee reviews, fiduciary reviews, investment reviews, and vendor reviews. We benchmark the review results using appropriate industry standards and surveys.

Participant and Fiduciary Education:

GPRS provides ongoing education support to participants in 401(k) and 403(b) plans. We strive to equip plan participants with the information and tools necessary to make informed investment decisions with a focus on retirement readiness.

When engaged by a plan participant, GPRS may provide mutual fund allocation recommendations based upon the mutual fund investment options made available to the plan participant. Such advice is provided to the plan participant pursuant to a non-discretionary agreement entered into by the participant (Client) and GPRS. GPRS will not make recommendations to plan participants regarding: 1) investment in public or privately held employer stock options; or 2) investment in self-directed brokerage accounts.

At the plan fiduciary level, we provide specific education to all plan fiduciaries relative to their duties and responsibilities. We conduct the education with a goal of helping the fiduciaries conform to industry best practices.

As of December 31, 2012, Guidance Point Retirement Services, LLC managed a total of \$351,770,000 in client assets across 59 accounts. \$326,370,000 of assets were managed on a non-discretionary basis and \$25,400,000 of assets were managed on a discretionary basis.

Item 5: Fees and Compensation

Fees – Plan Level

We require a minimum fee of \$5,000 to engage our services. Our fees are negotiated in advance with the client.

Our fees are highly dependent on a variety of factors, including: the size the portfolio, the specific work required in accordance with the agreement, the location of the client and whether travel is required, and the number of meetings the client requires, etc.

Our fees are charged quarterly in advance or arrears, as agreed to in writing with the client, and may be based on a percentage of assets under management, fixed, or a combination of both. Fees based on a percentage of assets under management are charged based upon the market value of all asset in the account at the end of the previous quarter. The agreed-upon fee will be charged pursuant to a written agreement between Guidance Point and the plan sponsor. Retirement plan consulting services clients may, in addition to the fee types disclosed, elect to pay an hourly fee. Hourly fees range between \$100 - \$350 per hour depending on the personnel utilized, and the scope and complexity of the work to be performed. A price for a fixed fee project is quoted at the start of a project. Fixed fee projects are invoiced quarterly and hourly rate projects are invoiced monthly with payment due upon receipt of the invoice. Clients who elect to pay an hourly rate are billed monthly until the quote is reached.

Fees – Participant Level

Our fees are charged quarterly in advance and may be fixed or based on a percentage of assets under management. Fees based on a percentage of assets under management are charged based upon the market value of all assets in the account at the end of the previous quarter. The agreed-upon fee will be charged pursuant to a written agreement between Guidance Point and the plan participant.

Plan level and participant level Clients may make an election in the agreement: (1) to have asset under management fees deducted directly from their account(s) or (2) to be invoiced. The custodian or recordkeeper, as applicable, will provide at least quarterly statements to the client detailing the amount of the fee and the value of the client's assets on which the fees are based. Payment of fees may result in the liquidation of client's securities if there is insufficient cash in the account.

Assets under management fees for a partial quarter at the commencement of an agreement will be pro-rated based on the number of days the account was open during the quarter.

The fees paid to GPRS for investment advisory services and fiduciary consulting services are separate and distinct from fees charged by mutual funds or exchange traded funds.

Clients also pay custodial and other fees charged by the custodian for services.

Upon termination of any account(s) or project, any prepaid but unearned fees will be promptly refunded to the client. Any fees that have been earned by us but not yet paid by the client will be immediately due and payable.

We may modify the terms of the fee in the Agreement by giving clients 60 days written notice in advance. Clients do not have to accept the terms of the modified agreement. Both parties may terminate the Agreement at any time on not less than 60 days written notice.

Item 6: Performance-Based Fees and Side-By-Side Management

GPRS does not currently manage any private funds. Accordingly, side-by-side management is not a concern and performance-based fees are not charged for our asset management services.

Item 7: Types of Clients

We currently provide investment advisory services and retirement plan consulting services to individuals, trusts, charitable organizations, pension and profit sharing plans, corporations and business entities.

We require a minimum fee of \$5,000 to engage our services. This minimum fee is not applicable to agreements entered into between GPRS and individual plan participants.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

GPRS utilizes various methods for investment analysis including charting, fundamental, cyclical, and technical analysis.

- *Fundamental:* Fundamental analysis is a general assessment based upon various factors including sale price, asset value, market structure, and history. GPRS will analyze the financial condition, capabilities of management, earnings, new products and services, as well as the company's markets and position amongst its competitors in order to determine the recommendations made to clients. The primary risk in using fundamental analysis is that while the overall health and position of a company may be good, market conditions may negatively impact the security.
- *Cyclical:* Cyclical analysis is a time based assessment which incorporates past and present performance to determine future value. The primary risk of using cyclical analysis is that past performance cannot guarantee to future results.
- *Charting and Technical:* Charting consists of preparing a technical analysis using diagrams to illustrate various patterns or progressions in market or account movement. Similar to charting, technical analysis employs the use of statistical models and quantitative methodologies to evaluate performance and value over a specified period of time. Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients, and may involve the use of charts to identify market patterns and trends which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that GPRS will be able to accurately predict such a reoccurrence.

GPRS employs a research and portfolio management process that is fundamentally based with a top-down (macroeconomic) and bottom-up (security valuation) orientation. The process is driven by GPRS's Investment Policy Committee ("IPC"), chaired by the Chief Investment Officer, that meets regularly to assess the investment climate across asset classes. The IPC establishes a tactical strategy for each asset class through its assessment of the macroeconomic environment derived from various publically available macroeconomic data sets such as, but not limited to, data reported regarding global purchasing manager indices, country GDP reports, employment indicators, monetary and fiscal policy measures, inflation data, leading economic indicators, consumer trends, trade data, geo political events, etc. The IPC is also responsible for directing the strategy within asset classes and the security selection process.

GPRS may rely also on financial newspapers and magazines, inspections of corporate activities, annual reports, prospectuses, filings with the SEC, research materials prepared by others, company press releases, and corporate rating services.

We utilize long-term and short-term purchases investment strategies. For each client, we design a specific investment strategy that is aligned with each client's investment objectives, financial situation, risk tolerance and restrictions.

Not every investment recommendation we make will be profitable. Investing in securities involves a risk of loss and clients should be prepared to bear such losses.

Item 9: Disciplinary Information

We are required to disclose all legal and disciplinary events that are material to clients and prospective clients for evaluation of GPRS or the integrity of GPRS' management. Neither GPRS nor its management persons have any legal or disciplinary events to report for this Item 9.

Item 10: Other Financial Industry Activities and Affiliations

Andrew J. Walker is the principal owner and CEO of Acacia Associates, Inc. ("Acacia"), where he provides business and retirement plan consulting services to small and mid-size business. Acacia is under common control with GPRS. Mr. Walker's activities with Acacia do not create a conflict of interest with those undertaken at GPRS.

Andrew J. Walker, Brenda Clements, Benjamin Smith, and Abigail Walker are also investment adviser representatives with Guidance Point Advisors, LLC ("GPA"), a non-related investment adviser registered with the SEC. Pursuant to a written Letter of Agreement between GPA and GPRS, GPA provides to GPRS a portion of the advisory fee revenue these individuals earn as a result of providing advisory services to clients of GPA. GPRS is responsible for compensating these individuals for services provided on behalf of GPA. Therefore, these individuals receive no direct compensation from GPA.

GPA offers wealth management services primarily to individuals and families. GPA does not provide investment management services to retirement plans. In the event an individual associated with one of

GPRS' retirement plan clients has the need for individualized wealth management services, including advice regarding a plan participant's self-directed brokerage account, GPRS may refer the individual to GPA. GPRS does not receive any compensation for this referral and individuals associated with GPRS clients are under no obligation to engage GPA for wealth management services.

All employees must adhere to the ethical standards set forth in our Code of Ethics. See Item 11.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

GPRS has adopted a Code of Ethics (the "Code") that sets forth the high ethical standard of business conduct expected of GPRS's personnel. GPRS personnel must adhere to the policies and procedures set forth in the Code.

Our Code requires, among other things, that each employee:

- Comply with all applicable federal securities laws;
- Act with integrity and competence with the public, clients, prospective clients, and other participants in the capital markets;
- Place the integrity and interest of clients above their own personal interests;
- Avoid any actual or potential conflict of interest;
- Conduct all personal securities transactions in a manner consistent GPRS' policy;
- Maintain reasonable safeguards to protect each client's privacy; and
- Report violations of the Code.

It is our express policy that no person employed by or affiliated with GPRS shall prefer his or her own interest to that of a client or make personal investment decisions based on the investment decisions of our clients. All GPRS' related persons' securities transactions are reported to the Chief Compliance Officer, who reviews all such transactions against transactions that have been recommended to GPRS clients, to ensure there is no conflict of interest or violation of the Code.

GPRS will provide a copy of its Code to clients and prospective clients upon request.

Item 12: Brokerage Practices

Clients may designate a broker-dealer for purposes of effecting transactions. In the absence of such designation by the client, GPRS may recommend broker-dealers such as Charles Schwab & Co., National Financial Services, Inc., or MSC Financial Services, LLC. In making such recommendation, GPRS considers several factors: (a) Execution capability, (b) reliability, (c) responsiveness, (4) commission rates, (5) financial responsibility, (6) reporting capability, (7) facility, and (8) investment availability. GPRS Does not direct brokerage in exchange for client referrals.

In the event the client designates a specific broker-dealer, GPRS will not negotiate the terms and arrangements of the designated broker-dealer for brokerage directed accounts. Furthermore, clients should understand that GPRS may not be able to aggregate their trades with other client account(s). Clients should consider whether the commission costs, execution clearance and settlement capabilities they will obtain through their broker are adequately favorable in comparison to what we would otherwise obtain for them.

GPRS does not obtain research through providing “soft-dollar” brokerage transactions.

Item 13: Review of Accounts

Each investment adviser representative on a client account will review the account as needed, but not less frequently than annually for plan level accounts and not less frequently than quarterly for participant level accounts. Additional reviews will be conducted where there is a material change impacting the financial outlook of the client.

Clients will receive regular reports from the qualified custodian holding client assets. Clients are encouraged to review these reports promptly and contact either GPRS or the custodian, as appropriate, with any questions.

Item 14: Client Referrals and Other Compensations

From time to time, GPRS may compensate other parties for client referrals in accordance with Rule 206(4)-3 of the Investment Advisers Act of 1940. All such compensation will be disclosed to the client at the time of the referral as required by Rule 206(4)-3.

GPRS has entered into solicitors relationships with Camden National Corporation and Acadia Trust, N.A., both “solicitors”, through which the solicitors may be compensated for referring clients to GPRS. In accordance with the terms of a written agreement, the solicitors deliver to referral clients, at the time of referral, a copy of this brochure as well as a Solicitors Disclosure Statement, which describes, among other things, the relationship between GPRS and the solicitor and the terms of compensation between them.

Item 15: Custody

Guidance Point is not deemed to have custody of Client funds or Securities. Guidance Point’s clients may instruct the custodian to debit the client’s account for advisory fees each quarter. The custodian makes all fee calculations and does not take instruction with regard to the payment of fees from Guidance Point.

All clients who have elected to have our fees deducted directly from their account(s) should receive information as to fee deduction in the account statement from their qualified custodian. Clients should review these account statements, and compare them to our investment analysis reports.

Item 16: Investment Discretion

Plan Level Advice

GPRS manages clients' assets on a discretionary and non-discretionary basis; each such authority is memorialized in the agreement. In exercising our authority to manage clients' assets on a discretionary basis, we limit our authority to each client's investment policy statement, objectives, limitations and restrictions. The discretionary authority extended to GPRS by clients includes the ability to determine the securities and the amount of securities to be bought or sold for a client's account. The management of assets on a non-discretionary basis requires us to first obtain client authorization before we act on any recommendations made to the client's account.

Participant Recommendations

All recommendations provided to plan participants are provided on a non-discretionary basis.

Item 17: Voting Client Securities

GPRS does not accept authority to vote client securities. Clients will receive their proxies or other solicitations directly from the transfer agent, qualified custodian, or broker-dealer where applicable. Clients may contact GPRS if they have questions about a particular solicitation.

Item 18: Financial Information

GPRS does not require or solicit pre-payment of more than \$1,200 in fees, six months or more in advance.

GPR has no financial condition that is reasonably likely to impair its ability to meet its contractual obligations to clients.

Neither GPRS, nor any of its management persons, has been the subject of a bankruptcy petition.



Individual Disclosure Brochure

FORM ADV PART 2B

This brochure provides information about the investment adviser representative named below that supplements the Guidance Point Retirement Services, LLC brochure. You should have received a copy of that brochure. Please contact Andrew J. Walker at the telephone number listed on this cover page or send an email to ajwalker@guidancepointrs.com if you did not receive a copy of our Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about the investment adviser representative named below is also available on the SEC's website at www.adviserinfo.sec.gov.

Andrew J. Walker

121 Middle Street, Suite 403
Portland, ME 04101
Telephone: (207) 899-1175
Facsimile: (207) 878-3049
www.guidancepointrs.com

Date: December 10, 2013

Educational Background and Business Experience

Name and Title: Andrew J. Walker, CEO, Chief Compliance Officer & Investment Adviser Representative

Born: 1961

Education: University of Maine, B.S., 1983.

Professional Designations: AIF*

Business Background:

- 2011 - Present, Guidance Point Retirement Services, LLC, CEO, Chief Compliance Officer
- 2008 - Present, Acacia Associates Inc., Founder and CEO
- 2004 – 2008, Retirement System Group, Executive Vice President of Business Development and President of RS Group Brokerage Services
- 1983 – 2004, Walker Associates Inc./Invesmart, Regional President and Executive Vice President of Business Development

Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Andrew J. Walker.

Other Business Activities & Additional Compensation

Mr. Walker is the principal owner and CEO of Acacia Associates, Inc., where he provides business and retirement plan consulting services for compensation to small and mid-size business.

Mr. Walker is also an investment adviser representative of Guidance Point Advisors, LLC ("GPA"). In this capacity, Mr. Walker provides advisory services to clients of GPA for compensation. These activities do not create a conflict of interest with the services Mr. Walker provides to clients of GPRS.

Supervision

Mr. Walker is responsible for the supervision of each employee of Guidance Point Retirement Services, LLC ("GPRS"). This supervision includes business practices and monitoring advice given to clients. Questions related to the activities of the GPRS or any of its employees should be directed to Mr. Walker at the telephone number listed on the cover page or by sending an email to ajwalker@guidancepointrs.com.



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Additional information about the investment adviser representative named below is also available on the SEC's website at www.adviserinfo.sec.gov.

Brenda Clements

80 Exchange Street, Suite 1

Bangor, ME 04401

(207) 991-7585

121 Middle Street, Suite 403

Portland, ME 04101

Telephone: (207) 899-1175

Facsimile: (207) 878-3049

www.guidancepointtrs.com

Date: August 2013

Educational Background and Business Experience

Name and Title: Brenda Clements, Retirement Plan Consultant & Investment Adviser Representative

Born: 1975

Education: University of Maine Augusta, 1995-1997

Professional Designations: AIF*

Business Background:

- 2012 – Present, Guidance Point Retirement Services, LLC, Relationship Manager
- 2012 – Present, Guidance Point Advisors, LLC, Registered Advisor
- 2006 – 2012, Acadia Trust, N.A, Relationship Manager & Trust Officer
- 2006 – 2012, Linsco Private Ledger / Acadia Financial Consultants / Camden Financial Consultants, Administrative Associate
- 2000 – 2006, Putnam Investments, Client Service Representative

Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Brenda Clements.

Other Business Activities & Additional Compensation

Ms. Clements is also an investment adviser representative of Guidance Point Advisors, LLC ("GPA"). In this capacity, Ms. Clements provides advisory services to clients of GPA for compensation. These activities do not create a conflict of interest with the services Ms. Clements provides to clients of GPRS.

Supervision

Mr. Walker is responsible for the supervision of each employee of Guidance Point Retirement Services, LLC ("GPRS"). This supervision includes business practices and monitoring advice given to clients. Questions related to the activities of the GPRS or any of its employees should be directed to Mr. Walker at the telephone number listed on the cover page or by sending an email to ajwalker@guidancepointrs.com.



Individual Disclosure Brochure

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Additional information about the investment adviser representative named below is also available on the SEC's website at www.adviserinfo.sec.gov.

Benjamin Smith

80 Exchange Street, Suite 1
Bangor, ME 04401
(207) 991-7585

121 Middle Street, Suite 403
Portland, ME 04101
Telephone: (207) 899-1175
Facsimile: (207) 878-3049
www.guidancepointtrs.com

Date: August 2013

Educational Background and Business Experience

Name and Title: Benjamin Smith, Chief Investment Officer & Investment Adviser Representative

Born: 1981

Education: University of Maine, B.S., 2003 and MBA, 2004.

Licenses/Professional Designations: AIF* and CFA**

Business Background:

- 2012 – Present, Guidance Point Retirement Services, LLC, Chief Investment Officer
- 2005 – 2012, Acadia Trust, N.A, Portfolio Manager
- 2004 – 2005, Merrill Bank, Trust Assistant

Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Benjamin Smith.

Other Business Activities & Additional Compensation

Mr. Smith is also an investment adviser representative of Guidance Point Advisors, LLC. ("GPA"). In this capacity, Mr. Smith provides advisory services to clients of GPA for compensation. These activities do not create a conflict of interest with the services Mr. Smith provides to clients of GPRS.

Supervision

Mr. Walker is responsible for the supervision of each employee of Guidance Point Retirement Services, LLC ("GPRS"). This supervision includes business practices and monitoring advice given to clients. Questions related to the activities of the GPRS or any of its employees should be directed to Mr. Walker at the telephone number listed on the cover page or by sending an email to ajwalker@guidancepointrs.com.



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Additional information about the investment adviser representative named below is also available on the SEC's website at www.adviserinfo.sec.gov.

Abigail Walker

121 Middle Street, Suite 403
Portland, ME 04101
Telephone: (207) 899-1175
Facsimile: (207) 878-3049
www.guidancepointrs.com

Date: October 2013

Educational Background and Business Experience

Name and Title: Abigail Walker, Associate & Investment Adviser Representative

Born: 1987

Education: Gordon College, B.A., 2009

Business Background:

- 2013 – Present, Guidance Point Retirement Services, LLC, Associate
- 2013 – Present, Guidance Point Advisors, LLC, Registered Advisor
- 2012 – 2013, Fidelity Brokerage Services, LLC, Registered Representative
- 2009 - 2012, TD Bank, Financial Service Representative

Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Abigail Walker.

Other Business Activities & Additional Compensation

Ms. Walker is also an investment adviser representative of Guidance Point Advisors, LLC. ("GPA"). In this capacity, Ms. Walker provides advisory services to clients of GPA for compensation. These activities do not create a conflict of interest with the services Ms. Walker provides to clients of GPRS.

Supervision

Mr. Walker is responsible for the supervision of each employee of Guidance Point Retirement Services, LLC ("GPRS"). This supervision includes business practices and monitoring advice given to clients. Questions related to the activities of the GPRS or any of its employees should be directed to Mr. Walker at the telephone number listed on the cover page or by sending an email to ajwalker@guidancepointrs.com.

***Accredited Investment Fiduciary (AIF)**

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of IFA's Prudent Practices for investment advisors and stewards.

****Chartered Financial Analyst® (CFA):** *Becoming a CFA charterholder is voluntary; no federal or state law or regulation requires investment advisors or financial planners to become a CFA charterholder. However, the CFA program is a globally recognized standard for measuring portfolio management and investment analysis competence and integrity. The program is administered by CFA Institute, a global not-for-profit association of investment professionals.*

The program requires candidates to study for and pass three levels of exams that measure a candidate's ability to apply the fundamental knowledge of investment principles at a professional level. Candidates who pass the exams and meet other requirements earn a CFA Charter.

The CFA® program is a graduate-level, self-study curriculum and examination program for investment specialists - especially securities analysts, money managers and investment advisors. To register in the CFA program, an applicant must have a bachelor's degree (or comparable non-US degree). Four years of qualified professional work experience or a combination of education and qualified work experience may be acceptable in lieu of a degree. The CFA program sets the global standard for investment knowledge, standards and ethics. The rigorous curriculum covers a broad range of investment topics and is committed to the highest ethical standards in the profession.

To be awarded the CFA charter, a candidate must pass the Level I, Level II, and Level III examinations and have at least four years of acceptable professional experience working in the investment decision-making process. Candidates must also exhibit a high degree of ethical and professional conduct.

Charterholders must comply with CFA Institute's Articles of Incorporation, Bylaws, Code of Ethics and Standards of Professional Conduct to maintain the Charter. In addition, they must annually submit a Professional Conduct Statement and pay membership dues. Failure to comply with CFA Institute's conditions, requirements, policies and procedures can result in disciplinary sanctions, including suspension or revocation of the right to use the CFA designation.