FINANCIAL PLANNING STANDARDS BOARD

Guide to Use of the CFP Marks

CFP Certification *Global excellence in financial planning*™

Financial Planning Standards Board Ltd. (“FPSB Ltd.”) owns the CFP, CERTIFIED FINANCIAL PLANNER and CFP certification and service marks (“CFP Marks”) outside the United States, and oversees the development of international CFP certification standards to benefit consumers. Individuals who have met FPSB Ltd.’s initial certification and renewal standards are authorized to use the following three marks in the territory in which they are certified:

CFP

CERTIFIED FINANCIAL PLANNER

A person’s use of the CFP Marks identifies that he or she has met rigorous ethics, competency and professional practice standards to deliver financial planning in a territory, as established by FPSB Ltd. and locally adapted and administered by the FPSB Member in that territory.

To benefit the public, FPSB Ltd. ensures that the CFP Marks are protected and used properly in each territory where they are registered, and that any person using the CFP Marks has met appropriate certification requirements. The CFP certification and service marks must be used in compliance with trademark law in each territory in which they are registered.

If trademarks or certification marks are used improperly, they could eventually lose their protected status. If this were to happen to the CFP Marks, CFP professionals would lose the differentiation of the certification and consumers would be unable to rely on the CFP certification as a mark of quality for professional personal financial planning. To prevent this, FPSB Ltd. requires all stakeholders to follow FPSB guidelines for the use of the CFP Marks and each FPSB Member to mandate proper use of the CFP Marks by CFP professionals through a Code of Ethics and Professional Responsibility.

Please familiarize yourself with the contents of this Guide before using FPSB Ltd.’s CFP Marks. If you would like FPSB Ltd. to review materials that you are developing which feature the CFP Marks, please contact FPSB at legaldept@fpsb.org.

© 2017, Financial Planning Standards Board Ltd. All rights reserved. Unauthorized reproduction prohibited. Materials in this guide are based in part on copyrighted materials owned by Certified Financial Planner Board of Standards Inc. See FPSB Ltd.’s copyright notice at www.fpsb.org for more.

TABLE OF CONTENTS

1.0	Rules for the Use of the CFP Marks	4
2.0	General Requirements for Using CFP Marks	5
3.0	Requirements for Using the CFP Mark	6
4.0	Requirements for Using the CERTIFIED FINANCIAL PLANNER Mark	8
5.0	Requirements for Using the Logo Marks	10
6.0	Rules for Reproducing the CFP Logo Mark	12
7.0	Using the CFP Marks on Promotional Materials	14
8.0	Using the CFP Marks in Text Documents	15
9.0	Using the CFP Marks in Electronic Media	16
10.0	FPSB Ltd.'s Territory-Specific Trademark Symbols and Legal Notices	17
11.0	Frequently Asked Questions	20

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

1.0 Rules for Use of the CFP Marks

1.1 The CFP, CERTIFIED FINANCIAL PLANNER and marks should be used only as described in this guide.

1.2 CFP professionals and other FPSB Ltd. stakeholders acknowledge that FPSB Ltd. is the sole, absolute and exclusive owner of all rights, title and interest in the CFP Marks outside the United States.

1.3 CFP professionals and other FPSB Ltd. stakeholders will not challenge FPSB Ltd. as the sole, absolute and exclusive owner of all right, title and interest, including the associated goodwill, in the CFP Marks outside the United States.

1.4 CFP professionals and other FPSB Ltd. stakeholders will not challenge the validity of the CFP Marks.

1.5 CFP professionals and other FPSB Ltd. stakeholders will not adopt, use or promote any mark that is confusingly similar to any of the CFP Marks, as determined by FPSB Ltd.

1.6 CFP professionals and other FPSB Ltd. stakeholders will not take, encourage or promote any action that would/does impair the rights of FPSB Ltd. in and to the CFP Marks or the goodwill associated with them, or use the CFP Marks in a way that would make it difficult for FPSB Ltd. to assert its ownership of the CFP Marks outside the United States.

1.7 CFP professionals are subject to the conditions relating to use of the CFP Marks as set forth by the FPSB Member granting certification.

1.8 The CFP Marks must be used in a way that makes it clear that FPSB Ltd. owns them. The CFP Marks may not be used to imply FPSB Ltd.'s endorsement of an individual or company (even when one or more employees are certified by an FPSB Member to use the CFP Marks).

1.9 The CFP Marks may not be used as part of the name of an individual's business or company.

1.10 The form of the CFP Marks may not be altered by modifying in text form, animating, making three-dimensional, or using them on a patterned background, as a watermark, or as part of the background itself.

1.11 Where possible, use a territory-specific legal notice (see section 10.0) or the following notice in materials that use the CFP Marks:

"Financial Planning Standards Board Ltd. (FPSB) owns the CFP, CERTIFIED FINANCIAL PLANNER and marks outside the United States, and permits qualified individuals to use these marks to indicate that they have met FPSB's initial and ongoing certification requirements."

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

2.0 General Requirements for Using the CFP Marks

CFP professionals should follow FPSB Ltd.'s requirements when using the CFP, CERTIFIED FINANCIAL PLANNER and CFP marks in communications and collateral material. You will greatly assist FPSB Ltd. in protecting its CFP Marks if you follow three general rules that apply to all trademarks.

2.1 Always Use the CFP Marks as Adjectives

Although it sounds strange to the casual user, trademarks should never be used as nouns or verbs. A trademark should always be used as an adjective modifying a noun.

Correct Use:
I am a CFP professional.
My CERTIFIED FINANCIAL PLANNER practitioner is named Simon Lim.
I am a CFP professional who provides financial planning services.

Incorrect Use:
I am a CFP.
My planner is a CERTIFIED FINANCIAL PLANNER.
I provide Certified Financial Planning services.

2.2 Only Modify Certain Nouns with the CFP Marks

Since the CFP Marks identify individuals who have met FPSB Ltd.'s certification standards, they should modify nouns that refer to individuals, the certification program or the marks themselves. FPSB Ltd. has eight approved nouns that may be used with the CFP Marks: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.

Correct Use:
CFP professional
CFP practitioner
CERTIFIED FINANCIAL PLANNER mark

Incorrect Use:
CFP firm
CFP advertisement
CERTIFIED FINANCIAL PLANNER qualification

2.3 Use Appropriate Identifiers with the CFP Marks

How trademarks should be identified ("®", "CM", "TM") and the legal notices that describe their status in a country or region vary based on the territory in which the marks are being used. Refer to Trademark Legal Notices (section 10.0) and this Guide for details on proper marks use in a territory.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

3.0 Requirements For Using the CFP Mark

- Always use capital letters.
- Never use periods (unless at the end of a sentence, e.g., "I received advice from Simon Lim, CFP®.").
- Always use the appropriate symbol (see section 10.0) for the territory in which the mark is being displayed.
- Always use with one of FPSB Ltd.'s approved nouns: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional (except as provided in Rule 3.4).

3.1 The CFP mark must appear in all capital letters and without periods between the letters.

Correct Use:
Simon Lim, CFP℠
Greta Lange, CFP®

Incorrect Use:
Simon Lim, cfp
Greta Lange, C.F.P.

3.2 The CFP mark must appear with the appropriate superscript symbol (see section 10.0) in its first use in printed materials.

Correct Use: (as first use in printed materials)
Greta Lange is a CFP® professional.

Incorrect Use: (as first use in printed materials)
Simon Lim is a CFP professional specializing in estate planning.

3.3 The CFP mark must not be used as a parenthetical abbreviation for the CERTIFIED FINANCIAL PLANNER mark (see also Rule 4.3).

Correct Use:
Greta Lange is a CERTIFIED FINANCIAL PLANNER or CFP practitioner.

Incorrect Use:
Simon Lim is a CERTIFIED FINANCIAL PLANNER (CFP) professional.

3.4 The CFP mark must be used as a descriptive adjective, not as a noun or a verb, except when used within a signature block, on letterhead or on a business card.

Trademark law requires that a mark be used as a descriptive adjective, not as a noun or verb, to prevent the mark from becoming generic. An exception applies when the CFP mark is used following an individual's name, e.g., Simon Lim, CFP.

Correct Use:
Simon Lim is a CFP professional.
He practices financial planning as a CFP certificant.

Correct Use: (following practitioner's name)
Greta Lange, CFP®
Lange Financial Services

Incorrect Use:
Simon Lim is a CFP.
He practices financial planning as a CFP.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

Incorrect Use: (following practitioner's name)
Simon Lim, cfp
Lim Financial Services

3.5 The CFP mark may not be used as a plural or possessive word.

Correct Use:
Greta Lange and Simon Lim are CFP professionals.
The CFP professionals' seminar was sold out.

Incorrect Use:
Greta Lange and Simon Lim are CFPs.
The CFPs' seminar was sold out.

3.6 The CFP mark should be used exclusively with the approved nouns: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.

Correct Use:
Simon Lim is a CFP practitioner.
Greta Lange is a CFP professional who earned her CFP certification this year.

Incorrect Use:
Simon Lim is a CFP financial advisor.
Greta Lange earned her CFP degree.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

4.0 Requirements For Using the CERTIFIED FINANCIAL PLANNER Mark

- Always use capital letters (or larger and small capital letters) to distinguish the mark from surrounding text.
- Always use the appropriate symbol (see section 10.0) for the territory in which the mark is being used.
- Always use with one of FPSB Ltd.'s approved nouns: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.

4.1 The CERTIFIED FINANCIAL PLANNER mark must appear in all capital letters or in large and small capital letters.

Correct Use:
Simon Lim is a CERTIFIED FINANCIAL PLANNER professional.

Simon Lim earned the CERTIFIED FINANCIAL PLANNER certification.

Incorrect Use:
Simon Lim is a Certified Financial Planner professional.
Simon Lim earned the certified financial planner certification.

4.2 The CERTIFIED FINANCIAL PLANNER mark must appear with the appropriate superscript symbol (see section 10.0) in its first use in printed materials.

Correct Use: (as first use in printed materials)
Her clients like working with a CERTIFIED FINANCIAL PLANNER™ practitioner.

Incorrect Use: (as first use in printed materials)
Her clients like working with a CERTIFIED FINANCIAL PLANNER practitioner.

4.3 The CERTIFIED FINANCIAL PLANNER mark must not be used as a parenthetical abbreviation for the CFP mark (see also Rule 3.3).

Correct Use:
Greta Lange is a CFP or CERTIFIED FINANCIAL PLANNER practitioner.

Incorrect Use:
Simon Lim is a CFP (CERTIFIED FINANCIAL PLANNER) professional.

4.4 The CERTIFIED FINANCIAL PLANNER mark must always be used as a descriptive adjective, not as a noun or verb, except when used within a signature block, on letterhead or on a business card.

Trademark law requires that a mark be used as a descriptive adjective, not as a noun or verb, to prevent the mark from becoming generic. An exception applies when the CFP mark is used following an individual's name, e.g., Simon Lim, CERTIFIED FINANCIAL PLANNER.

Correct Use:
Simon Lim is a CERTIFIED FINANCIAL PLANNER professional.

Correct Use: (following practitioner's name)

Simon Lim, CERTIFIED FINANCIAL PLANNER™
Lim Financial Services

Incorrect Use:
Mary Murphy provides certified financial planning.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

4.5 The CERTIFIED FINANCIAL PLANNER mark should not be used as a plural or possessive word.

Correct Use:
Simon Lim and Greta Lange are CERTIFIED FINANCIAL PLANNER professionals.
The CERTIFIED FINANCIAL PLANNER professionals' seminar was sold out.

Incorrect Use:
Simon and Greta are CERTIFIED FINANCIAL PLANNERS.
The CERTIFIED FINANCIAL PLANNERS' seminar was sold out.

4.6 The CERTIFIED FINANCIAL PLANNER mark should be used exclusively with the approved nouns: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.

Correct Use:
Simon Lim is a CERTIFIED FINANCIAL PLANNER professional.
He has the CERTIFIED FINANCIAL PLANNER certification.

Incorrect Use:
Simon Lim is a CERTIFIED FINANCIAL PLANNER adviser.
He completed the CERTIFIED FINANCIAL PLANNER course.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

5.0 Requirements For Using the Logo Marks

- Always use the three components of the logo – flame, “CFP” or “CERTIFIED FINANCIAL PLANNER” and the appropriate symbol (see section 10.0) for the territory in which the mark is being displayed.
- Always reproduce the Logo Marks from original artwork.
- Never alter or modify the Logo Marks.

5.1 The Logo Marks are comprised of three components: the flame element, the letters “CFP” or the words “CERTIFIED FINANCIAL PLANNER,” and the territory-specific symbol (“®”, “CM”, “TM;” see section 10.0 for territory-specific symbol). These three components should be used together as one unit at all times to protect the visual integrity of the mark.

Correct Use:

CFP® CERTIFIED FINANCIAL PLANNER®

Incorrect Use:
Any deviation from the three components above is a misuse and is unacceptable use.

5.2 All reproduction of the Logo Marks should be made from original reproduction artwork provided by FPSB Ltd.

Correct Use:

CFP®

Incorrect Use:
Do not use without the appropriate territory-specific symbol.
Do not use without the flame.
Do not use the flame alone.
Do not separate the graphic elements.
Do not add other elements.
Do not re-proportion the elements.
Do not reproduce the mark in unapproved colors.
Do not reproduce the mark on complex backgrounds.

5.3 Under no circumstances may the Logo Marks be altered, modified or hand drawn, nor may they be typeset, reproduced or electronically scanned in such poor quality as to distort or significantly alter its appearance.

Correct Use:

CFP®

Incorrect Use:
Do not use poor quality reproduction art.
Do not try to recreate the mark.
Do not skew or distort the mark.
Do not use the mark in outline form.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

5.4 The Logo Marks should be clearly associated with the individual certified by an FPSB Member.

Correct Use:
CFP® Simon Lim, CFP*

Incorrect Use:
CFP® Lim Financial Services Corp.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

6.0 Rules for Reproducing the CFP Logo Mark

To control the quality of the CFP Logo Mark's appearance, FPSB Ltd. requires all reproductions to be made from original artwork, be readable, legible and on approved backgrounds, and have consistent use of color. The information below will provide your print vendor the information necessary to create proper reproductions of the mark.

6.1 Original Artwork

All reproductions of the CFP Logo Mark must be made from original artwork provided by FPSB Ltd. To obtain positive and reverse reproduction images from FPSB Ltd., contact us at legaldept@fpsb.org.

6.2 Readability

To maintain readability of the trademark symbol (see section 10.0), the following three graphic relationships between the mark and the trademark symbol have been developed.

6.3 Legibility

The impact and legibility of the printed CFP Logo Mark will be lessened by crowding it with other visual elements. A clear zone surrounding the mark has been established as an area into which no other graphic imagery or other visual elements may enter. As shown below, this space is determined by the cap height of "CFP," the typographic element of the CFP Logo Mark. The one exception to this rule is when the mark is used within text.

Clear Zone

To ensure optimum legibility of the CFP Logo Mark, a minimum reproduction size of 6 mm is recommended. If reduced to a smaller size, the overall legibility and visual impact of the mark may be compromised. If reproduction quality of the CFP Logo Mark cannot be guaranteed when reproduced at 6 mm, a larger size may be necessary.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

6.4 Approved Backgrounds

The positive mark should be used on light colored backgrounds ranging from white to values no darker than 40% of black. The CFP Logo Mark should be reversed if used on dark backgrounds from 50%–100% value of black.

6.5 Color Options

Consistent use of color in the mark is important to establish immediate recognition of individuals certified by an FPSB Member. The required two-color option for the mark uses PANTONE® 280 Blue for the flame element and black for the “CFP” and territory-specific trademark symbol.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

7.0 Using the CFP Marks on Promotional Materials

FPSB Ltd.'s CFP, CERTIFIED FINANCIAL PLANNER and marks may be used on promotional materials provided the following requirements are met:

7.1 Use the CFP marks as described in this guide. Merchandise authorized by FPSB Ltd. is the only case where some exceptions to these rules may apply.

7.2 Link the CFP marks clearly to an individual or group of individuals certified by an FPSB Member in a territory. Promotional materials may not contain the CFP marks alone. FPSB Ltd.'s publications, which make reference to the CFP certification in general, are one of the exceptions to this rule.

7.3 Note the date of the promotion.

7.4 Refer to the FPSB Ltd. Branded Merchandise Policy for guidelines on resale of promotional items.

7.5 Use the CFP marks only on promotional items that are in good taste and that do not degrade the marks.

7.6 Use only original artwork to reproduce the CFP and CERTIFIED FINANCIAL PLANNER logo marks.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

8.0 Using the CFP Marks in Text Documents

8.1 Use the CFP marks as described in this guide.

8.2 Only the first use of each mark in a publication or on a web page needs the appropriate trademark symbol (see section 10.0).

Correct Use:
Greta Lange recently attained the CERTIFIED FINANCIAL PLANNER™ certification. She works with another CFP® professional in Toronto. They consider the CFP certification to be financial planning's gold standard.

8.3 Include the correct territory-specific legal notice (see section 10.0).

8.4 Identify FPSB Ltd. as the owner of the CFP marks.

8.5 Do not alter or modify the CFP marks.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

9.0 Using the CFP Marks in Electronic Media

Web sites

9.1 Use the CFP Marks as described in this guide.

9.2 In the content of each individual Web site page, only the first use of each mark needs the proper trademark symbol (see section 10.0).

9.3 The CFP and CERTIFIED FINANCIAL PLANNER marks should appear only once in the meta-text of the code within each Web site page belonging to an individual currently certified by an FPSB Member.

Correct Use:
<META name “keywords” content = “CERTIFIED FINANCIAL PLANNER”>

Incorrect Use:
<META name “keywords” content = “CFP, CFP, CFP, CFP”>
<META name “keywords” content = “CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER”>

9.4 The CFP and CERTIFIED FINANCIAL PLANNER marks may be used as Web site hyperlinks only if they link directly to FPSB Ltd.’s Web site, www.fpsb.org.

Domain Names

9.5 The CFP and CERTIFIED FINANCIAL PLANNER marks may not be used as part of a domain name. They may appear as text or images throughout the Web site, according to FPSB Ltd.’s rules for proper use.

Correct Use:
www.simonlimfinancialplanning.com

Incorrect Use:
www.simonlimcfp.com
www.CFP4U.com

E-mail Addresses

9.6 The CFP and CERTIFIED FINANCIAL PLANNER marks may not be used as part of an e-mail address.

Correct Use:
SLim@hotmail.com

Incorrect Use:
SLimCFP@simonlimfinancialplanning.com
cfp@simonlimfinancialplanning.com

Other Social/Electronic Media

9.7 The CFP marks may not be used as part of a name or address in any social or electronic media, such as Twitter, LinkedIn and Facebook.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

10.0 FPSB's Territory-Specific Trademark Symbols and Ownership Notices

To claim ownership in those regions where Members use the marks, FPSB Ltd. relies upon FPSB Members to notify the public of FPSB Ltd.'s ownership of the CFP Marks outside the United States. As each organization creates new materials, or updates and reprints old ones, it should incorporate the tagline shown on the attached table. Members should make appropriate changes to their Web sites as soon as possible.

Members should use the following country/region-specific trademark symbols and legal notices in their territories.

Territory	Letter Mark	Word Mark	Logo(s)	Legal Notice
Australia	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Australia Limited is the marks licensing authority for the CFP marks in Australia, through agreement with FPSB.
Austria	®	TM	®	CFP® and CFP® are registered trademarks in Austria and E.U. These marks together with the CERTIFIED FINANCIAL PLANNER™ mark are owned and used outside the U.S. by Financial Planning Standards Board Ltd. Ősterreichischer Verband Financial Planners is the marks licensing authority for the CFP marks in Austria, through agreement with FPSB.
Brazil	®	TM	®	CFP®, CERTIFIED FINANCIAL PLANNER and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Instituto Brasileiro de Certificação de Profissionais Financeiros is the marks licensing authority for the CFP marks in Brazil, through agreement with FPSB.
Canada	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Council is the marks licensing authority for the CFP marks in Canada, through agreement with FPSB.
China	®	TM	®	CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® and ® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board China Ltd. (Shanghai) is the marks licensing authority for the CFP marks in China, through agreement with FPSB.
Chinese Taipei	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Taiwan is the marks licensing authority for the CFP Marks in Chinese Taipei, through agreement with FPSB.
Colombia	®	TM	®	CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Asociación Colombiana de Planeación Financiera is the marks licensing authority for the CFP Marks in Colombia, through agreement with FPSB.
France	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Association Française des Conseils en Gestion de Patrimoine Certifiés is the marks licensing authority for the CFP marks in France, through agreement with FPSB.
Germany	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board Deutschland e.V. is the marks licensing authority for the CFP marks in Germany, through agreement with FPSB.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

Territory	Letter Mark	Word Mark	Logo(s)	Legal Notice
Hong Kong	CM/TM	CM/TM	CM/TM/®	CFP[CM], CERTIFIED FINANCIAL PLANNER[CM], CFP[CM], and CERTIFIED FINANCIAL PLANNER™ are certification marks and / or trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks and AFP marks in Hong Kong and Macau, through agreement with FPSB. *Note: the ® symbol may also be used with the CFP mark if desired.*
India	CM	CM	CM	CFP[CM], CERTIFIED FINANCIAL PLANNER[CM] and CFP[CM] are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board India is the marks licensing authority for the CFP marks in India, through agreement with FPSB.
Indonesia	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board Indonesia is the marks licensing authority for the CFP marks in Indonesia, through agreement with FPSB.
Ireland	®	TM	®	CFP®, CERTIFIED FINANCIAL PLANNER[TM] and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board Ireland is the marks licensing authority for the CFP marks in Ireland, through agreement with FPSB.
Israel	®	TM	®	CFP®, CERTIFIED FINANCIAL PLANNER[TM] and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Union of Financial Planners in Israel administers the CFP certification program on FPSB's behalf, and is licensed to use the CFP marks, in Israel through agreement with FPSB.
Japan	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Japan Association for Financial Planners is the marks licensing authority for the CFP marks in Japan, through agreement with FPSB.
Malaysia	CERT TM	®	CERT TM	CFP[CERT TM], CERTIFIED FINANCIAL PLANNER® and CFP CERT TM are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Malaysia is the marks licensing authority for the CFP marks in Malaysia, through agreement with FPSB.
Netherlands	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board Nederland is the marks licensing authority for the CFP marks in the Netherlands, through agreement with FPSB.
New Zealand	CERT TM	CM	CERT TM	CFP[CERT TM] and CFP CERT TM are registered certification marks and CERTIFIED FINANCIAL PLANNER[CM] is a common law certification mark owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Advisers is the marks licensing authority for the CFP marks in New Zealand, through agreement with FPSB.
Republic of Korea	®	TM	®/TM	CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® and CERTIFIED FINANCIAL PLANNER are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board Korea is the marks licensing authority for the CFP Marks in the Republic of Korea, through agreement with FPSB.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

Territory	Letter Mark	Word Mark	Logo(s)	Legal Notice
Singapore	®	TM	®	CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Singapore is the marks licensing authority for the CFP marks in Singapore, through agreement with FPSB.
South Africa	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Institute of South Africa is the marks licensing authority for the CFP marks in South Africa, through agreement with FPSB.
Switzerland	®	®	®	CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Swiss Financial Planners Organization is the marks licensing authority for the CFP marks in Switzerland, through agreement with FPSB.
Thailand	®	TM	TM/®	CFP®, CERTIFIED FINANCIAL PLANNER™, CFP™ and ® are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Thai Financial Planning Association is the marks licensing authority for the CFP marks in Thailand, through agreement with FPSB.
United Kingdom	CM/ TM	CM/ TM	CM/TM	CFPCM, CERTIFIED FINANCIAL PLANNERCM and CFPCM are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

The CFP Logo mark in these legal notices is the minimum size of 6 mm. If the size of the legal notices is such that the CFP is smaller than the minimum required size of 6 mm, use the text version “CFP Logo mark” with the territory-specific trademark symbol.

10.1 Associate Members

Associate members of FPSB Ltd. may use the CFP Marks to indicate their status with FPSB Ltd. on their Web site, letterhead or other promotional materials, or in materials promoting the introduction of the CFP certification program in their respective territory as follows:

“<Associate name> is an Associate member of Financial Planning Standards Board Ltd. (FPSB), which promotes global excellence in financial planning. FPSB owns the CFP, CERTIFIED FINANCIAL PLANNER and CFP certification and service marks (“CFP Marks”) outside the U.S. and oversees the development of international CFP certification standards to benefit consumers.”

Any use of the CFP Marks and/or the tagline must be approved by FPSB Ltd. before publication.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.

11.0 Frequently Asked Questions

(1) What are “Marks"?

“Marks” refer to the various CFP, CERTIFIED FINANCIAL PLANNER and CFP certification and service marks owned by FPSB Ltd. outside the United States.

(2) What is the difference among “CM”, “TM” and “®”?

An organization can claim rights in a trademark prior to its official registration with a trademark office in a territory; in fact, many jurisdictions require commercial use prior to seeking registration. The “TM” symbol indicates that FPSB Ltd. is relying on its common law rights in the marks, “®” indicates a formal registration with a trademark office, and “CM” is the equivalent of “TM” or “®” in some jurisdictions and indicates that the mark is registered as a certification mark.

(3) Why do I have to use a “TM” or “CM” when other professionals don’t?

Professionals such as doctors, lawyers and accountants are governed by a territory's laws, and earn degrees and titles such as MD and JD. Unlike doctors and lawyers, CFP professionals earn certification of their services and, with that, the permission to use FPSB Ltd.’s CFP Marks.

(4) Why can’t I call myself a “CFP”?

Trademark law specifically precludes titles from receiving trademark protection. The CFP Marks do not indicate a title, but a certification that is given in recognition of one’s satisfaction of FPSB Ltd.’s initial and ongoing certification standards. Therefore, you must use the CFP marks as adjectives (as required by trademark law). An exception applies when the CFP or CERTIFIED FINANCIAL PLANNER mark is used following an individual’s name, e.g., Simon Lim, CFP.

(5) What are FPSB Ltd.’s approved nouns that must be used with the CFP Marks?

FPSB Ltd. has eight approved nouns for use with the CFP Marks: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.

(6) Why does FPSB Ltd. insist on correct use of the CFP Marks?

Marks enforcement is consistent with our efforts to support FPSB Members in their missions to benefit the public. It is important that the CFP Marks do not fall into common use and become generic. If the CFP Marks no longer stand for the competency, ethics and professional practice standards that FPSB Ltd. has established, then we will be unable to benefit the public as we do today. If the CFP Marks become generic, the public may not be able to differentiate between a personal financial planner who has completed FPSB Ltd.’s rigorous certification requirements and one who has not.

(7) I want to promote proper use of the CFP Marks but am not sure if I am using them correctly. Before I have advertising or business materials printed/published, can my materials be reviewed?

FPSB Ltd. encourages all CFP professionals to submit their use of the CFP Marks in collateral materials for review by the FPSB Member in the territory prior to publishing. Remember to allow sufficient time before your scheduled print/publish date for the Member to conduct an appropriate review.

Copyright ©2016, Financial Standards Planning Board Ltd. All rights reserved.