



*CERTIFIED FINANCIAL PLANNER
BOARD OF STANDARDS
LICENSEE GUIDE TO USE OF THE MARKS*



Rules for Use of the Marks

A Licensee Guide

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Introduction

The following guide is intended to familiarize CFP licensees with the rules and regulations governing licensee use of the CFP certification mark as well as the CFP Board's service marks, CFP and CERTIFIED FINANCIAL PLANNER. The CFP Board's rules set forth in this guide are based upon federal law, which dictates that certain restrictions be placed on the use of all registered marks, and are intended to protect the integrity of the CFP marks. Please consult this guide when preparing your business cards, letterheads, print and internet advertising, personal promotional literature, email account, signage and all other forms of printed, electronic and written communication containing any of the CFP Board's federally registered marks.

As a CFP licensee, you have a stake in helping to uphold the value of the marks that the CFP Board owns and licenses you to use. The CFP marks were developed to provide you with recognizable visual symbols with which to gain maximum differentiation in the marketplace. If the marks are used in a way that denotes generic use (i.e., used to describe a broad group of individuals or services), they could eventually lose their trademark status and be used to describe *all* financial Planners and *all* financial planning services. The marks would no longer clearly distinguish CFP licensees from all other financial planners and their value to you would be lost.

Your adherence to the rules described in this guide is not only critical to the legal protection of the CFP Board's marks, it is also mandated by the CFP Board's *Code of Ethics and Professional Responsibility*. Failure to use the marks in compliance with the rules and regulations set forth in this guide could result in disciplinary action. Each CFP licensee should, therefore, become familiar with the information contained in this document and endeavor to follow these guidelines at all times.

The CFP Board was founded to benefit and protect the public by establishing, maintaining and enforcing education, examination, experience and ethics requirements for CERTIFIED FINANCIAL PLANNER licensees. Your full support and cooperation, however, is necessary for the CFP trademarks' effective implementation and the public's ultimate recognition of the high professional qualities for which the CFP marks stand.

How To Use This Guide

The marks  CFP and CERTIFIED FINANCIAL PLANNER are all federally registered marks of the CFP Board. Each mark serves to identify those individuals who meet current certification and license renewal requirements of the CFP Board. However, each mark is intended for use in different circumstances.

This guide is organized into three sections. Section I describes use of the marks CFP and CERTIFIED FINANCIAL PLANNER; Section II describes use of the certification mark; Section III describes stationery applications, brochures and signage, plus advertising and other promotional applications including directory listings, phone numbers, email accounts and other electronic communications.

Narrative copy in each section discusses general usage and provides examples. Printing specifications and rules for graphic use accompany each section for quick reference. These specifications were written for production specialists such as graphic designers and printers and should be provided to them when producing promotional materials.

In addition to rules and regulations for use of the marks, this guide contains numerous examples to help CFP licensees design their own business materials displaying the marks. With more than 33,000 licensees, it is impossible to anticipate and prescribe all possible graphic uses of the marks. The examples shown in this brochure are intended to illustrate the guidelines with sample applications. If you need clarification of these guidelines or have questions about marks usage that is not covered in the guide, contact the CFP Board by phone at (303) 830-7500 or by email at mail@CFP-Board.org.

The distinctiveness and integrity of these marks can be maintained only if they are used consistently and correctly. As owner of the marks, the CFP Board is legally obligated to protect them and prevent their unauthorized use. The right to use the marks can be revoked if a CFP licensee fails to meet the requisite standards for license renewal, including the need to meet continuing education and license fee requirements and adherence to the CFP Board's *Code of Ethics and Professional Responsibility*.

SECTION I

About the Marks CFP and Certified Financial Planner

The service marks CFP and CERTIFIED FINANCIAL PLANNER are intended for use whenever the certification mark ***** cannot be used. The marks indicate that an individual licensee has completed the education examination and work experience requirements of the CFP Board, and has agreed to adhere to the Board's *Code of Ethics and Professional Responsibility* and other license renewal requirements in the field of personal financial planning. In no case may any of the CFP Board's marks be used by individuals who do not hold a valid license from the CFP Board.

The service marks CFP and CERTIFIED FINANCIAL PLANNER further serve to identify education programs that are registered with the CFP Board, the official certification examinations given by the CFP Board, and membership services provided to CFP licensees by an organizational licensee of the CFP Board.

The CFP and CERTIFIED FINANCIAL PLANNER marks should be used in the text of magazine and newspaper articles, interviews books, and advertising, in addition to verbal contexts where use of the certification mark is impossible or impractical. When these marks are used in such contexts or applications, licensees should carefully advise third parties such as reporters authors, editors and publishers as to the rules for proper and authorized use as set forth below.

Use and Misuse

1. The marks CFP and CERTIFIED FINANCIAL PLANNER must not be used generically (as a noun or verb denoting a broad classification). Generic use occurs when a mark is used as a common name for a category of products or services. For instance, references to all colas as Cokes, all facial tissue as Kleenex, all photocopies as Xerox copies, and all financial planners as CFP's or CERTIFIED FINANCIAL PLANNERS are considered generic and violate federal trademark requirements. Misuse of these 'word' marks occurs when they are used like nouns such as, "I'm a CFP." Correct usage requires that they must always be used as descriptive adjectives.

Correct: She's a CFP licensee. John Doe, CFP is a local financial planner. John Doe and Mary Smith are CFP practitioners. We are CERTIFIED FINANCIAL PLANNER licensees.

Incorrect: He is a CFP who has offices in Colorado. John Doe and Mary Smith are CERTIFIED FINANCIAL PLANNERS. The award was given to the company's only CFP They are studying to become CFPs.

- *Tip: To help you decide if you are using the marks correctly, you should be able to omit the marks CFP and CERTIFIED FINANCIAL PLANNER from the sentence and still have the sentence make sense.*

2. **Upon first use** of the marks CFP or CERTIFIED FINANCIAL PLANNER in text material, include the registered trademark symbol ® after these marks. This does not apply to business cards, letterhead or correspondence, where no ***** is required

Jane Jones is a CFP licensee. Her partner is studying to take the CERTIFIED FINANCIAL PLANNER

3. Always specify in a tag line at the end of an article, at the bottom of an advertisement or at the bottom of the first page of a brochure or personal promotional literature that these federally registered marks belong to the CFP Board.

"CFP ® and CERTIFIED FINANCIAL PLANNER® are federally registered marks of the Certified Financial Planner Board of Standards, mc."

4. The mark CFP must appear in all capital letters, without periods between the letters. It is preferred that the mark CERTIFIED FINANCIAL PLANNER appear in all capital letters; however, the first letter of each word may be capitalized as an alternative.

Correct:

John Jones, CFP
John Jones, CERTIFIED FINANCIAL PLANNER
John Jones Certified Financial Planner

Incorrect:

John Jones C.F.P.
John Jones, cfp
John Jones certified financial planner

5. The form of the marks must never be altered to create a new word, phrase or design logo. The marks may never be used in the plural or possessive forms.

Correct:

Jane Jones, CERTIFIED FINANCIAL PLANNER The CFP Board's CERTIFIED FINANCIAL PLANNER examination is given three times a year. John Doe, CFP, RIA, PFS

Incorrect:

Jane Jones and John Doe are CFPs. (plural form) The CERTIFIED FINANCIAL PLANNER'S seminar was sold out. (possessive form) Certified financial planning services are available. Mary Smith was certified in Financial Planning. Jane Jones a CFP-type. John Doe, CFP/RIA/PFS John Doe @ CFP4u.com

6. The marks CFP and CERTIFIED FINANCIAL PLANNER must not be used as part of, or incorporated in, the name of a firm or firm logo or imply that the firm is entitled to use the marks. This rule applies even in those cases where one or more firm member is authorized to use the marks in association with his or her own name.

Correct:

John Doe, CERTIFIED FINANCIAL PLANNER

Incorrect:

Jane Jones Inc., Certified Financial Planner John Doe, CERTIFIED FINANCIAL PLANNER, Inc. Smith Certified Financial Planner Services John Doe, CFP and Associates, Inc. The CFP Company, Inc.

7. The marks CFP and CERTIFIED FINANCIAL PLANNER must not be used on promotional items such as coffee mugs, T-shirts, jewelry, license plates, etc. If you are considering using the marks in some promotional effort you must first obtain the permission of the CFP Board.
8. When creating a printed piece, never alter the marks CFP and CERTIFIED FINANCIAL PLANNER by using them on a patterned background, as a watermark or as part of the background itself. (Refer to Section III for specific examples.)
9. Any special reproduction techniques such as embossing, foil stamping, postage Meter imprints, etc. must be pre-approved by the CFP Board.
10. As shown in the example in Section M E on page 15, the marks CFP and CERTIFIED FINANCIAL PLANNER must be clearly linked to the licensee's name.
11. The marks CFP and CERTIFIED FINANCIAL PLANNER may never be used to imply endorsement of a licensee's company, nor may they be used as the name of an investment product or plan.

Incorrect:

J. Jones Inc. Certified Financial Planner
The Delta CFP Investment Plan

12. The marks CFP and CERTIFIED FINANCIAL PLANNER should not be used simultaneously in reference to the same individual.

Correct:

J. Jones CFP
J. Jones CERTIFIED FINANCIAL PLANNERS

Incorrect:

J. Jones, CFP
Certified Financial Planner

SECTION II

About the Certification Mark *****

The certification mark is a distinctive visual symbol that, like the marks CFP* and CERTIFIED FINANCIAL PLANNER* described in Section 1, indicates that an individual licensee has completed the education, examination and work experience requirements of the CFP Board, and has agreed to adhere to the Board's Code of *Ethics and Professional Responsibility* and other license renewal requirements in the field of personal financial planning. In no case may any of the CFP Board's marks be used by individuals who do not hold a valid license from the CFP Board.

Use and Misuse

1. The certification mark is comprised of two graphic components: the flame element and the initials "CFP." These components must be used together as one unit at all times. The flame element can never be used without the "CFP" element.
2. The certification mark may not be altered, modified, hand-drawn, or typeset under any circumstances. The certification mark may not be reproduced or electronically scanned in such poor quality as to distort or significantly alter its appearance.
3. To ensure that the certification mark appears only in its approved form, all reproduction of the certification mark must be made from original reproduction artwork provided with this guide or from the CFP Board. (Refer to page 12, Certification Mark Reproduction Guidelines.)
4. The certification mark can be used to identify a listed group of individuals; however, each individual listed must be currently licensed.
5. Always specify in a tag line at the end of an article, at the bottom of an advertisement or at the bottom of the first page of a brochure or personal promotional literature that this federally registered mark belongs to the CFP Board.

" 0% *** is a federally registered mark of the Certified Financial Planner Board of Standards, Inc."
6. The certification mark must not be used as part of, or incorporated in, the name of a firm or firm logo or imply that the firm is entitled to use the marks. This rule applies even in those cases where one or more firm member⁵ is authorized to use the marks in association with his or her own name.
7. The certification mark must not be used on promotional items such as coffee mugs, T-shirts, jewelry, license plates, etc. If you are considering using the marks in some promotional effort, you must first obtain the permission of the CFP Board.
8. When creating a printed document, never alter the mark by using it on a patterned back ground, as a watermark, or as part of the background itself.
9. Any special reproduction techniques such as embossing, foil stamping, postage meter imprints etc. must be approved by the CFP Board.
10. As shown in the example in Section III E on page 15, the certification mark must be clearly linked to the licensee's name, but cannot be placed in such a way that it appears to be part of an individual's title or degree.

MARKS USE

11. The certification mark must never be used to imply endorsement of a licensee's company, nor may it be used as the name of an investment product or plan.

Incorrect

Jones Financial Services 1234 Main Street Anytown, U.S.A.

The Delta Investment Plan

The visual integrity of the certification mark must be protected against unauthorized applications. Shown in Section III are several examples that constitute violations of graphic or correct usage standards.

SECTION III

Applying the Marks

This section of the Gerede has been divided into seven parts:

- Readability
- Certification Mark Reproduction Guidelines
- Legibility
- Stationery and Business Cards
- Brochures and Signage
- Directory Listings, Phone Numbers and Display Advertising
- Electronic Communications

A. Readability

To maintain readability of the registered symbol 0, three relationships between the CFP certification mark and the registered symbol have been developed. Use relationship A when the certification mark measures greater than 1/2". Use relationship B when the certification mark measures between 1/2" and 9/32". Use relationship C when the certification mark rneasures 1/4". Reproduction art of the certification mark in all three registered mark relationships is included with this guide.

Certification Mark

CFP

	Greater than 1/2"	1/2"-9/32"	1/4"	A. when the certification mark is greater than 1/2" in width, the "R" is 114 the -CFE- cap height. B. When the certification -ark is between 1/2" and 9/32" in width, the -gr is 1/2 the "CFP" cap
Relationship to 0				
CFP, 1/4x x height.		CFP 1/2x x	CFP 3/14x	
	A		C	C. When the
certification -ark is				im than 1/4" in width, the '0' is 314 the -CFE- cap height.

Tag Line is a federally registered certification mark of the Certified Financial Planner Board of Standards, Inc.

C. Legibility

The impact and legibility of the printed certification mark will be lessened by crowding it with copy or other visual elements. A "clear zone" surrounding the mark has been established as an area into which no other graphic imagery, typography or other visual elements may enter. As shown in the example below, the unit of measurement to define this space is determined by the cap height of "CFP," the typographic element of the certification mark.

To ensure optimum legibility of the certification mark, a minimum reproduction size of 1/4" is recommended. If reduced to a smaller size, the overall legibility and visual impact of the certification mark will be severely compromised. If reproduction quality of the certification mark cannot be guaranteed when reproduced at 1/4", a larger size may be necessary. The recommended minimum size would generally be reserved for business cards or other stationery items.

Shown below are several examples that constitute violations of graphic or correct usage standards; however, this is not an exhaustive list.

Minimum

Minimum

Clear Zone 1x

7

..... 1x

1x 1x

Misuse of Certification Mark

Do not add other colors. separate the graphic contrasting

Do not add other elements

Do not use the

Do not repropotion

Do not

elements with

*C
 Other Name
 Financial, Ltd.*

Fina

Do not reproduce the certification mark on

Do not reproduce the certification mark in garish colors

Do not irrit or

Do not use the certification mark as a company logo). Do not combine the certification mark with a company

*** Other Name

Financial, Ltd. J,

Do not use the certification mark as

D. Stationery and Business Cards

Approved uses of the certification mark are shown in various applications below to help you design printed business materials that incorporate the marks.

The certification mark can be correctly used in a number of ways in a variety of print applications. The examples below are not intended to be mandatory design requirements for formatting licensee business cards and letterheads. Rather, they illustrate how to display the certification mark with a generous amount of clear space, enhancing certification mark recognition and visual impact.

Use of the CFP and CERTIFIED FINANCIAL PLANNER word marks alone on personal stationery, promotional literature, etc. is acceptable, though not the preferred use. However, you may use the word marks in addition to the certification mark, as shown in example B below, or without the certification mark where it is impossible to reproduce the certification mark (e.g., employer's corporate regulations prohibit other logos or symbols on corporate stationery items), as shown in example C.

Examples A. Preferred. >

Certification mark is used in close proximity to personalization but not as part of the personalization and without using CFP or CERTIFIED FINANCIAL PLANNER.

**Other Name
Financial, Ltd.**

B. Acceptable: >

Word marks are used after personalization in

Other Name

Conjunction with certification mark.

**Other Name
Financial Ltd.**

Ich.

Ltd.

Doe CFP

555 5.

333.3353

P

C. Acceptable: v

Word marks only may be used after personalization

*John A. CFP
ak*

where it is impossible to use the certification mark (e.g. employer's regulations prohibit other logos or symbols

**Other Name
Financial Ltd.**

B

C

FINANCIAL

2314 s E Street 61030 555 123 456

2214 5
Anyform K

c

E. Brochures and Signage

Shown below are examples of certification Mark use in promotional applications brochures and signage. These illustrations are not intended to show standard. Rather, they are provided to demonstrate general formatting. In promotional applications, the certification mark serves as the seal of quality for the licensee or licensees.

The certification mark should be clearly linked to an individual name licensees' names. As shown in example B, loose linkage of the certification mark to the CFP licensee or licensees fails to identify licensed individuals and could be confusing. Examples A, C and D demonstrate how a clear link can be created.

The certification mark may only be reproduced from approved reproduction artwork, and clear zone guidelines must be maintained at all times. Reproduction artwork for the certification mark can be obtained by calling the CFP Board at (303) 830-7500 or by email request to mail@CFP-Board.org.

Other

Group

Other Name

Financial, Ltd.

*C & D. Correct:
Clear linkage and*

*Personal
Financial*

*identification of
a UP licensee.*

Planning

John A. Jones

Certified Financial

*A. Correct:
Clear linkage and*

*B. Incorrect:
Loose linkage to*

Planner Licensee

*identification of
or group of CFP
licensees*

*individual licensees'
which individuals are
licensed and implies
use as a company logo).*

CFP CFP licensee

names fails to identify

F. Directory Listings, Phone Numbers and Display Advertising

Directors listings and display ads require special attention when using the CFP Board's marks. Care must be exercised to protect against reproduction artwork falling into the hands of unauthorized users and to safeguard against their misuse by printers and publishers unfamiliar with production and correct use guidelines set forth in this section.

Directory Listings

Use of the certification mark is not possible in many directory listings. Accordingly, the word marks CFP and CERTIFIED FINANCIAL PLANNER may be used alone in these situations after a licensee's name but not in connection with a firm name. In this case, rules of use set forth in Section 1 "About the Marks CFP and CERTIFIED FINANCIAL PLANNER" must be employed to guard against word marks falling into generic use or misuse.

A CFP licensee, or group of CFP licensees, may be listed in directory advertising under the heading of "Financial Planner," "Certified Financial Planner Practitioners," "Financial Planning Consultant" "Members of the Institute of Certified Financial Planners" or similar listings However, the headings "Financial Planner-Certified" "Financial Planner-CFP," and "Certified Financial Planners" may not be employed as they are all considered improper use of the CFP Board's marks.

FINANCIAL PLANNER-PERSONAL

Jones John, CFP
Small Business- Individual
1234 N. Main Street
555-5555

A. Directory listing

Other Name
Financial, Ltd.

B. Directory ad where all individuals are CFP Licensees

Joan K. Smith
 1234 North Main Street
 Anytown, IL 6 1000
 (555) 555-5555

CFP
 John A. Jones
 David Q. Johnson

Display Advertising

A CFP licensee or CFP licensee's firm may use display advertising, following rules set forth **throughout this guide, provided that the advertising is** not false or misleading, personal opinions are clearly identified and such advertising is not otherwise prohibited in this guide

Under no circumstances should the CFP licensee give the impression that he or she is representing the views of the CFP Board, and statements concerning specific products or services should provide appropriate disclaimers to indicate that the CFP Board does not endorse such products or services. An example of a display ad, including appropriate disclaimers, is shown here.

Phone Numbers

The marks may never be used as part of a phone number. Please note that the as owner and promoter of the CFP trademarks, the CFP Board is entitled to use the CFP marks in applications prohibited to licensees.

Incorrect:

1-888-CFP 4444
1-800-CAL-ACFP

The illustrations provided in this Guide are intended to serve as models for print advertising. CFP licensees are responsible for advising publishers producers and advertising agencies as to the correct use of the CFP Board's marks and for ensuring correct usage.

1 This...

Specific questions regarding the use of the in advertising or other functional appli

cations that are not described in this guide should be directed to the CFP Board.

*CERTIFIED FINANCIAL
LICENSEE PLANNER*

AKA Financial Services

2,5

*stocks & bare and insurance years of uluat
insurance funds
products*

-ax
CM.

Board) is a
. Cm%

service marks Board of Standards

CFP

(CFP

Z

C. Display ad

Rev. 7/98

G. Electronic Communications

Using the CFP marks in electronic communications requires special attention. Please note that, as owner and promoter of the CFP trademarks, the CFP Board is entitled to use the CFP marks in applications prohibited to licensees.

1. The marks must not be used in email addresses. Refer to Section I, items 1, 5, and 6.

Incorrect:

jjonescfp@aol.com
cfpcpa82@aol.com
jjpcfp@aol.com

2. The marks must not be used in domain names. Refer to Section I, items 1, 5, and 6.

Incorrect:

www.jones-cfp.com www.cfp4u.com

3. The marks must not be used as meta-tags¹ or hyperlinks²

Incorrect:

<META name "keywords" content = "Certified Financial Planner, UP

4. The marks must not be used as an animated image.
5. The marks cannot recur throughout a Website unless associated with the licensee's name each time, or unless the marks are followed by use of the registered trademark symbol and a tag line is used to indicate ownership of the marks by the CFP Board. Refer to Section I, items 2, 3, and 10.
6. The marks must not be used alone under a photograph without the licensee's name; they must be used in conjunction with the licensee's name. Refer to Section I, item 10.
7. The marks must not be used on a patterned background as a watermark, or as part of the background. Refer to Section I, item 8.
8. The marks must not be used as an icon, or small graphic image intended to represent some hyperlinked page or service on the Web.

If you would like the CFP Board to review your Website prior to activation, please feel free to contact us by phone at (303) 8307500 or by email at mail@CFP-Board.org.

¹ A meta-tag is hypertext markup (HTML) code that allows Web authors to embed information in a Web page that can be extracted by servers / clients for use in identifying indexing, and cataloging Web documents.

² A hyperlink is text or image displayed as part of a Web document that, when selected, calls up another document elsewhere on the World Wide Web.

Clicking onto your hyperlinked email address, for instance allows a server/client to send you a message.