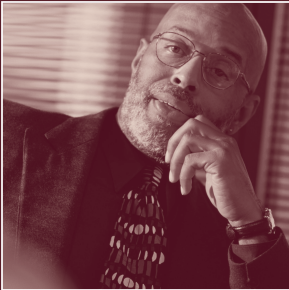


CERTIFIED FINANCIAL PLANNER
BOARD OF STANDARDS, INC.

GUIDE TO USE
OF THE CFP® CERTIFICATION MARKS



CERTIFIED FINANCIAL PLANNER™




Certified Financial Planner Board of Standards Inc. owns these certification marks in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Dear CFP® certificant,

Individuals who have met CFP Board's rigorous certification standards are authorized to use the following three certification marks in communications and marketing materials:

- CFP®
- CERTIFIED FINANCIAL PLANNER™



This *Guide to Use of the CFP® Certification Marks* has been developed to assist you in featuring the marks in print, multimedia and online communications including business cards, letterhead, advertising, presentation materials, personal promotional literature, signage and Web sites. The CFP®, CERTIFIED FINANCIAL PLANNER™ and  marks may only be used as described in this *Guide*.

The proper usage of the CFP® marks is a crucial part of your communications to current and prospective financial planning clients. When properly used, they represent standards of excellence for personal financial planning and demonstrate your commitment to upholding these standards.



The CFP® marks are not the equivalent of an educational degree, a professional designation, or a title. Instead, the marks represent that you have met the standards required by CFP Board, including completing the education and examination requirements. You are therefore entitled to use the CFP® marks in conjunction with your name to demonstrate this accomplishment, so long as you abide by the rules outlined in this *Guide*.

These rules are important to maintaining the value of the CFP® marks. Since you worked so hard to achieve the right to use the marks, we expect you will want to protect their integrity. If the CFP® marks were used improperly and if CFP Board did not take reasonable action to correct the misuse, trademark protection could be lost. This would mean that CFP Board would not be able to stop persons from using the marks without having first met CFP Board's high standards. This would be detrimental to the public who perceive the CFP® marks as indicating that the persons displaying them have met certain standards in education, experience, ethics and examination. CFP Board spends a significant portion of its legal staff's time and budget pursuing misuse and unauthorized use of the CFP® marks to ensure the day never arrives where anyone could use them without having first met all the requirements.

Please become familiar with this *Guide* and apply its rules and guidelines when developing collateral pieces that feature the CFP® marks. If you need further assistance, or would like CFP Board to review business materials that you are developing that feature the marks, feel free to contact us at 800-487-1497 or trademark@CFPBoard.org.

Thank you for your assistance in positioning the CFP® certification marks as the recognized standard of excellence for personal financial planning.

Table of Contents

- SECTION 1: Rules for Proper Usage of the CFP® Mark1**
- SECTION 2: Rules for Proper Usage of the CERTIFIED FINANCIAL PLANNER™ Mark3**
- SECTION 3: Rules for Proper Usage of the  CFP® Mark6**
- SECTION 4: Using CFP Board’s Tagline8**
- SECTION 5: Frequently Asked Questions9**
- SECTION 6: Guidelines for Reproducing the  CFP® Mark12**

SECTION 1: Rules for Proper Usage of the CFP® Mark

1.1 The CFP® mark must be clearly associated with the individual(s) certified by CFP Board.

Correct Use:

Jane Doe, CFP®

Misuse:

ABC Financial employs 3 CFP® professionals.

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

Correct Use:

John Doe, CFP®

Misuse:

John Doe, cfp®

John Doe, C.F.P.®

1.3 The CFP® mark must always appear with a superscript ® symbol. If the ® symbol cannot be created, a capital R in parentheses must be placed after the mark as a substitute, i.e. CFP(R).

Correct Use:

Jane Doe is a CFP® professional.

Jane Doe is a CFP(R) certificant.

Misuse:

John Doe is a CFP professional.

John Doe, CFP™

1.4 The CFP® mark must not be used as a parenthetical abbreviation for CERTIFIED FINANCIAL PLANNER™.

Correct Use:

John Doe is a CFP® practitioner or CERTIFIED FINANCIAL PLANNER™ practitioner.

Misuse:

John Doe is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional.

DID YOU KNOW?

Using (R) after the CFP® mark is an acceptable alternative if one is unable to create the ® symbol.

1.5 The CFP® mark must be followed by one of the following six approved nouns, except when the mark immediately follows a certificant's name:

professional,

practitioner,

certificant,

certification,

mark,

exam.

DID YOU KNOW?

According to U.S. trademark law, a trademark should be used as a descriptive adjective, not as a noun or verb, in order to prevent the mark from becoming generic. This is why CFP Board requires a noun to follow the CFP® and CERTIFIED FINANCIAL PLANNER™ marks.

Correct Use:

Jane Doe, CFP®

Jane Doe is a CFP® certificant.

Misuse:

John Doe is a CFP®.

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

Correct Use:

John and Jane Doe are CFP® practitioners.

Misuse:

Jane and John Doe are CFPs®.

The CFP's seminar was sold out.

1.7 CFP® certificants may not own or use an e-mail address or internet domain name that includes the CFP® mark.

Correct Use:

johndoe@hotmail.com

www.johndoefinancial.com

Misuse:

johndoecfp@yahoo.com

jdoe@johndoecfp.com

www.johndoecfp.com

1.8 When using the CFP® mark on Web sites, advertisements and other promotional materials, CFP Board's tagline must be used. (Please see section 4 for tagline options.)

DID YOU KNOW?

CFP Board does not allow its certificants to use the CFP® marks in e-mail addresses or internet domain names.

SECTION 2: Rules for Proper Usage of the CERTIFIED FINANCIAL PLANNER™ Mark

2.1 The CERTIFIED FINANCIAL PLANNER™ mark must be clearly associated with the individual(s) certified by CFP Board.

Correct Use:

John Doe is a CERTIFIED FINANCIAL PLANNER™ certificant.

John Doe, CERTIFIED FINANCIAL PLANNER™

Misuse:

ABC Financial employs 3 CERTIFIED FINANCIAL PLANNER™ professionals.

2.2 The CERTIFIED FINANCIAL PLANNER™ mark must always appear in all capital letters, or some type of "small cap" font (this is a font that displays all letters of the word capitalized, but makes the first letters of each word slightly bigger).

Correct Use:

John Doe is a CERTIFIED FINANCIAL PLANNER™ professional.

John Doe is a CERTIFIED FINANCIAL PLANNER™ professional.

Misuse:

John Doe is a certified financial planner™ professional.

John Doe is a Certified Financial Planner™ professional.

DID YOU KNOW?

The CERTIFIED FINANCIAL PLANNER™ mark must always be displayed in ALL capital letters.

2.3 The CERTIFIED FINANCIAL PLANNER™ mark must always appear with a ™ symbol. If the ™ symbol cannot be created, a tm in parentheses must be placed after the mark as a substitute, i.e., CERTIFIED FINANCIAL PLANNER(tm).

Correct Use:

Jane Doe obtained her CERTIFIED FINANCIAL PLANNER™ certification in 1995.

Jane Doe obtained her CERTIFIED FINANCIAL PLANNER(tm) certification in 1995.

Misuse:

Jane Doe obtained her CERTIFIED FINANCIAL PLANNER certification in 1995.

John Doe is a CERTIFIED FINANCIAL PLANNER® practitioner.

2.4 The CERTIFIED FINANCIAL PLANNER™ mark must not be used as a parenthetical expansion of the CFP® mark.

Correct Use:

John Doe is a CERTIFIED FINANCIAL PLANNER™ professional or CFP® professional.

Misuse:

John Doe is a CFP® (CERTIFIED FINANCIAL PLANNER™) professional.

John Doe is a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional.

2.5 The CERTIFIED FINANCIAL PLANNER™ mark must be followed by one of the following six approved nouns, except when the mark immediately follows a certificant's name:

professional,

practitioner,

certificant,

certification,

mark,

exam.

DID YOU KNOW?

The only nouns acceptable to use after the CFP® and CERTIFIED FINANCIAL PLANNER™ marks are: professional, practitioner, certificant, certification, mark and exam.

Correct Use:

Jane Doe is a CERTIFIED FINANCIAL PLANNER™ professional.

John Doe obtained his CERTIFIED FINANCIAL PLANNER™ certification.

Jane Doe, CERTIFIED FINANCIAL PLANNER™

Misuse:

Jane Doe is a CERTIFIED FINANCIAL PLANNER™

2.6 The form of the words in the CERTIFIED FINANCIAL PLANNER™ mark may not be altered or changed.

Misuse:

John Doe practices CERTIFIED FINANCIAL PLANNING™.

2.7 The CERTIFIED FINANCIAL PLANNER™ mark cannot be used as a plural or possessive word.

Correct Use:

John and Jane Doe are CERTIFIED FINANCIAL PLANNER™ certificants.

Misuse:

John and Jane Doe are CERTIFIED FINANCIAL PLANNERS™.

The CERTIFIED FINANCIAL PLANNER'S™ seminar was sold out.

2.8 CFP® certificants may not own or use an e-mail address or internet domain name that includes the CERTIFIED FINANCIAL PLANNER™ mark.

Correct Use:

janedoe@hotmail.com

www.janedoefinancial.com

Misuse:

jdcertifiedfinancialplanner@aol.com

jdoe@janecertifiedfinancialplannner.com


www.janedoecertifiedfinancialplanner.com

2.9 When using the CERTIFIED FINANCIAL PLANNER™ mark on Web sites, advertisements and other promotional materials, CFP Board's tagline must be used. (Please see section 4 for tagline options.)

DID YOU KNOW?

Aspirin, escalator and yo-yo all started off as strong trademarks, but became generic terms when their owners failed to take appropriate measures to prevent improper use of those marks.

SECTION 3: Rules for Proper Usage of the Mark

3.1 The  mark is comprised of three components: the flame element, the letters "CFP" and the [®] (registered mark) symbol. These three components must be used together as one unit at all times to protect the visual integrity of the mark.

Correct Use:

John Doe 

Misuse:



Do not use
without the [®]



Do not use
without
the flame.




Do not use the
flame alone.



Do not separate
the graphic
elements.

3.2 The  mark must be clearly associated with the individual(s) certified by CFP Board.

Correct Use:

 Jane Doe, CFP[®]


Misuse:



~~FINANCIAL COMPANY NAME LTD.~~



DID YOU KNOW?

The  mark must be used in close proximity to a certificant's name.

3.3 All reproductions of the CFP® mark must be made from original reproduction artwork provided by CFP Board, and may only be used in black, blue or gray, unless otherwise approved by CFP Board. (See section 6 for more detailed information on reproduction of the CFP® mark.) In instances where these colors are too dark for the background on which they appear, use white. CFP®certificants can download artwork by logging in to www.CFP.net/login. Under no circumstances may the CFP® mark be altered, modified or hand-drawn, nor may it be typeset, reproduced or electronically scanned in such poor quality as to distort or significantly alter its appearance.

Correct Use:



Misuse:



Do not re-proportion the elements.



Do not reproduce the mark in un-approved colors.



Do not use poor quality reproduction art.



Do not try to recreate the mark.

3.4 When using the CFP® mark on Web sites, advertisements and other promotional materials, CFP Board's tagline must be used. (Please see section 4 for tagline options.)

DID YOU KNOW?

CFP® certificants can download the CFP® mark at www.CFP.net/login.


SECTION 4: Using CFP Board's Tagline

4.1 CFP® certificants are required to use the following tagline when featuring the CFP® marks on Web sites, in advertisements and on promotional materials. (It is *not* necessary to use the tagline on business cards, letterhead or notepads.)

OPTION A - ARTWORK TAGLINE (may be downloaded from www.CFP.net/login):



OPTION B - TEXT AND DESIGN TAGLINE:

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and  in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.


OPTION C - TEXT ONLY TAGLINE (for use when the flame design cannot be reproduced):

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

OPTION D - TEXT WITHOUT SYMBOLS (for use when the trademark symbols cannot be created):

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP(R), CERTIFIED FINANCIAL PLANNER(tm) and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

OPTION E - SPACE LIMITATION ALTERNATIVE (for use when space is limited, i.e. in a newspaper advertisement):

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and  in the U.S.

DID YOU KNOW?

There are five tagline options from which to choose.

SECTION 5: Frequently Asked Questions

Q 1. HELP! THIS IS ALL SO CONFUSING. HOW DO I KNOW IF I HAVE FULLY COMPLIED WITH THE REQUIREMENTS?

A You may contact CFP Board's trademark department with any questions, comments or concerns at 800-487-1497 or trademark@CFPBoard.org. They will answer any questions and proof your materials if you desire.

Q 2. WHAT IS THE DIFFERENCE BETWEEN THE TM AND THE ®?

A The TM symbol stands for "trademark" and the ® symbol stands for "registered" trademark. Using the TM symbol lets others know that CFP Board has adopted the mark and will object to unauthorized or infringing use of the exact or confusingly similar marks in order to protect its rights. Using the ® has the same function, but also tells others that the mark is registered with the U.S. Patent and Trademark Office. It is illegal to use the ® symbol unless the mark is registered.

Q 3. HOW DO I MAKE THE TM OR ® IN MY WORD DOCUMENT OR ON MY WEB SITE PAGE?

A In a Word document:

TM = Ctrl+Alt+t

® = Ctrl+Alt+r, then highlight the symbol and press Ctrl+Shift+" +"

HTML code for a Web site page:

TM = ™

® = ®

Q 4. WHY IS CFP BOARD SO CONCERNED WITH ENFORCING CORRECT USE OF THE CFP® MARKS?

A Enforcement of the CFP® marks is consistent with our mission. It is important that the CFP® certification marks do not fall into common use. If CFP Board fails to take appropriate steps to prevent generic use of its marks, it could lose its trademark rights, which would mean anyone could say he or she is a "CFP," even if they have not met CFP Board's rigorous certification requirements. If the marks no longer stand for the competent and ethical financial planning standards CFP Board has established, then we will be unable to assure the public that persons displaying the CFP® marks have in fact met our standards.

Q 5. WHY MUST I USE THE TM OR ® SYMBOLS WHEN OTHER PROFESSIONALS, SUCH AS DOCTORS, LAWYERS AND CPAs, DON'T HAVE TO?

A Professionals such as doctors, lawyers and CPAs are governed by state law and earn degrees and titles such as M.D. and J.D. that are granted by many different colleges and universities. By contrast, CFP® professionals earn certification of their services solely from CFP Board, and with that, the permission to use the CFP® certification marks. If an individual calls him or herself a CPA when he or she is not, the state has jurisdiction to sanction the individual. CFP Board's only jurisdiction over an individual who improperly calls himself a CFP® professional is to bring a civil lawsuit based on trademark rights. Proper use of the CFP® marks and associated symbols by CFP® certificants assists CFP Board in maintaining its rights to the marks and its ability to certify practitioners.

Q 6. WHY DOESN'T CFP BOARD HAVE TO USE THE ™ OR ® SYMBOLS IN ITS COMPANY NAME?

A Certified Financial Planner Board of Standards Inc. (CFP Board) is a company name or trade name, not a trademark, and therefore is not required to be displayed with the ® or ™ symbols.

Q 7. WHY CAN'T I USE THE WORD "DESIGNATION" IN ASSOCIATION WITH THE MARKS?

A "Designation" refers to a degree or title awarded to individuals who pass certain education and examination requirements of entities such as universities and associations, thereby attaining a degree. "Certification" refers to the approval by a certifying entity of certain qualities for specified goods or services offered by individuals or organizations. The requirements for a certification of services, such as financial planning, typically include rigorous education and examination programs.

Q 8. WHY MUST I ADD A CFP BOARD-APPROVED NOUN TO THE CFP® AND CERTIFIED FINANCIAL PLANNER™ MARKS?

A Under the federal trademark act, a certification mark must not be used as a title or degree. In practical terms, the use of the CFP® marks as adjectives in connection with one of the approved nouns is appropriate use. As owners of certification marks, CFP Board is required to maintain quality control over the use by its certificants of its proprietary trademarks. As a result, CFP Board has implemented the list of nouns as a way to ensure uniform and proper use of the CFP® marks.

Q 9. MAY I CHOOSE WHICH CFP BOARD-APPROVED NOUN I WISH TO USE?

A Yes. It is entirely the choice of the individual. However, it should be used correctly and according to the rules in this *Guide*.

Q 10. DO I HAVE TO USE ALL THREE TRADEMARKS (CFP®, CERTIFIED FINANCIAL PLANNER™ AND ) IN MY BUSINESS MATERIALS?

A No. You may use one, two or all three of the marks as long as you follow the appropriate rules for each mark.

Q 11. MY PHONE BOOK COMPANY/PUBLICATION DIDN'T/WON'T ADD THE ® AFTER THE CFP® MARK OR THE ™ AFTER THE CERTIFIED FINANCIAL PLANNER™ MARK, AND THEY DIDN'T/WON'T FOLLOW MY OTHER DIRECTIONS REGARDING ADDING THE NOUN. WHAT SHOULD I DO?

A CFP Board realizes that some phone companies will not adhere to trademark regulations in their printed materials. You may offer them the alternative of using (R) instead of ®, and (tm) instead of ™. Please make a good faith effort to request the publisher follow the trademark guidelines as set forth in this *Guide*.

Q 12. WILL I BE HELD RESPONSIBLE FOR THIRD-PARTY TRADEMARK MISUSE?

A CFP Board understands that third-party use of the CFP® marks may not be within your control. As a CFP® certificant, you have agreed to comply with the rules in this *Guide* and we ask that you help educate those, like the media, who may use the marks in association with the certification or your name, about the correct use of the marks. CFP Board will not bring a certificant before

Professional Review because of third-party marks misuse. Certificants may, however, be sent through the professional review process due to misuse of the CFP® marks in their own materials and/or Web sites.

Q 13. WHAT HAPPENS IF I DON'T FOLLOW THE RULES IN THIS GUIDE?

A As a CFP® certificant you have agreed to adhere to the rules and regulations set by CFP Board, and following this *Guide* is a condition of being permitted to display the CFP® marks. If for some reason you decide not to follow the rules in this *Guide*, you will be subject to CFP Board's disciplinary process which may result in the revocation of your certification.

Q 14. HOW DO I USE TRADEMARK SYMBOLS IN MY E-MAIL DOCUMENTS?

A CFP Board understands that trademark symbols do not always translate when sent in e-mail messages, so we recommend using the (R) and (tm) alternatives in your e-mails. This way, no matter what e-mail program the recipient uses, the message that the marks are protected by trademark law is conveyed.


Q 15. MAY I SELL ITEMS LIKE HATS OR BRIEFCASES THAT HAVE THE CFP® MARKS ON THEM?

A No. CFP® certificants may not produce promotional items that display the CFP® marks for re-sale.


Q 16. MAY I INCLUDE A HYPERLINK TO CFP BOARD'S WEB SITE ON MY WEB PAGE?

A Yes. It is important, however, that these links take the user completely out of your site and directly to CFP Board's site. Framing is not allowed.


SECTION 6: Rules for Reproducing the Mark

To maintain quality control over the appearance of the  mark, CFP Board requires that all reproductions 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.

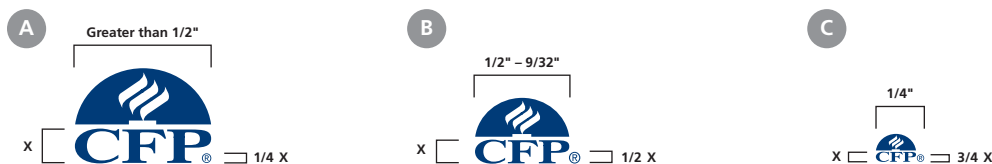
6.1. Original Artwork

All reproductions of the  mark must be made from original reproduction artwork provided by CFP Board. To obtain positive and reverse reproduction images, download from CFP Board's Web site at www.CFP.net/login, contact us at 800-487-1497 or e-mail us at mail@CFP-Board.org.



6.2. Readability




To maintain readability of the registered symbol, three graphic relationships between the  mark and the ® (registered mark) symbol have been developed.

Use relationship A when the mark measures greater than 1/2", relationship B when the mark measures between 1/2" and 9/32" and relationship C when the mark measures 1/4".



6.3. Legibility



The impact and legibility of the printed  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 in D, this space is determined by the cap height of "CFP," the typographic element of the  mark. The one exception to this rule is when the mark is used within text.

To ensure optimum legibility of the  mark, a minimum reproduction size of 1/4" is recommended (see E). If reduced to a smaller size, the overall legibility and visual impact of the mark may be compromised. If reproduction quality of the  mark cannot be guaranteed when reproduced at 1/4", a larger size may be necessary. The  marks in the text paragraphs on this page are shown at the minimum 1/4" size.





For examples that violate graphic or correct usage standards, see pages 9 and 10.

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  mark should be reversed if used on dark backgrounds from 50%-100% value of black. Use the illustration below as a guide when determining background values.



6.5. Color Options

Consistent use of color in the  mark is important to establish immediate recognition of individuals certified by CFP Board. The only two-color option for the  mark is shown in example A below, PANTONE®* 280 Blue for the flame element and black for the "CFP" and ® elements. Also shown are other approved one-color options. Printers should refer to the PANTONE® color formula guide for an exact color and density match.



*Pantone® is a registered trademark of PANTONE Inc. for its color matching system (PMS).

CERTIFIED FINANCIAL PLANNER
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