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CFP Marks Usage Guide for CFP^{CM} Certificants

CFP Marks usage

CFP Marks enforcement is consistent with the efforts of US-based principal body Financial Planning Standards Board Ltd. (FPSB Ltd.) globally in their mission to benefit and protect the public. The CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM} and  marks are owned by FPSB Ltd. outside the United States. The CFP^{CM} Certification Program is administered and monitored within India by Financial Planning Standards Board India (FPSB India) through a license agreement with FPSB Ltd. CFP Marks stand for a globally accepted competency level, ethics and professional practice standards in order to protect the public and other stakeholders in Financial Planning. It is important that the CFP Marks do not fall into common use. If the marks fall into common use, the public may not be able to differentiate a personal financial planner who has completed FPSB Ltd.'s rigorous certification requirements from the one who has not.

It is necessary that the stakeholders in Financial Planning use CFP Marks in the correct perspective in all usages - soft content as well as printed material. The mark usage guidelines are given below with illustrative examples. The **CORRECT** usage is highlighted in **BLUE** color, whereas **INCORRECT** usage is highlighted in **RED** color.

1. Use "**Financial Planning Standards Board India**" or "**FPSB India**" or "**FPSBI**" when referring to the Indian Affiliate to distinguish from the US based FPSB Ltd., which is the Principal Body.

For instance, **incorrect** usages when referring to FPSB India, could be

Financial Planning Standards Board
Financial Planning Standards Board of India
Financial Planning Standards Board (FPSB), India
Financial Planning Standards Board, India
Financial Planning Standards Board India (FPSB)
etc.

2. Use the following tagline in all content wherever a reference is made to CFP^{CM} Marks or to FPSB India:

CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM} and  are certification marks owned outside the US by Financial Planning Standards Board Ltd. (FPSB Ltd.). Financial Planning Standards Board India (FPSB India) is the marks licensing authority for the CFP Marks in India, through agreement with FPSB Ltd.

3. Always use CFP in capital letters and without periods between letters, and with the symbol CM in superscript, as in **CFP^{CM} Certification**, **CFP^{CM} Certificant**, **CFP^{CM} Professional**, etc.

For instance, **incorrect** usages could be

CFPCM C F P C.F.P. cfp

4. Always use CFP^{CM} as an adjective instead of a noun, e.g. always use **CFP^{CM} Certification, CFP^{CM} Certificant, CFP^{CM} Professional, CFP^{CM} Practitioner** or **CFP^{CM} Mark**. These are five approved noun usages with CFP^{CM} Marks.

Incorrect usages are **CFP advisor, CFP course, CFP program, CFP exam**, etc.

Correct usages are **CFP^{CM} professional, CFP^{CM} Certification course, CFP^{CM} Certification program**

5. Never use CFP^{CM} as standalone noun but it can be used as an acronym to qualify a noun, as in **A N Sharma, CFP^{CM}**.

6. Always use **CERTIFIED FINANCIAL PLANNER^{CM}** in capitals followed by Certification, Certificant, Practitioner, Professional, Mark as mentioned in (4) above. It should always be used as a descriptive adjective.

Incorrect usages could be **Certified Financial Planner, certified financial planner**

7. Do not use plurals as in **CERTIFIED FINANCIAL PLANNERS** or **CFPs**.

The correct usages are

CERTIFIED FINANCIAL PLANNER^{CM} Professionals, CFP^{CM} Practitioners

Incorrect usages could be **CFPs, CFP^{CM}s, CFPs^{CM}**

8. Do not use **CERTIFIED FINANCIAL PLANNER^{CM}** as a parenthetical abbreviation for CFP^{CM} or vice versa.

For instance, **Incorrect** use could be

CERTIFIED FINANCIAL PLANNER^{CM} (CFP^{CM})

CFP^{CM} (CERTIFIED FINANCIAL PLANNER^{CM})

The correct usage is

CFP^{CM} or **CERTIFIED FINANCIAL PLANNER^{CM} Professional**.

9. The CFP^{CM} flame logo must always be reproduced from original artwork with proper compliance for the three components, viz. the 'flame', the acronym 'CFP' and the 'symbol' in appropriate color, size and background specifications as elaborated on our website www.fpsbindia.org.

10. The consistent use of color in the mark is important to establish immediate recognition of individuals certified by an FPSB Affiliate. The logo should be legible, should not be compressed or stretched and should not be in any color other than **PANTONE® 280 Blue** for the **flame** element and **Black** for the **'CFP'**.

11. The form of the CFP^{CM} Marks shall 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.

12. The CFP^{CM} Certificant will not adopt, use or promote any mark that is confusingly similar to any of the CFP^{CM} Marks.

13. The CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM} and Marks may be used on promotional materials provided the following requirements are met:

- (i) Link the Marks clearly to an individual or group of individuals certified by FPSB India. Promotional materials may not contain the CFP^{CM} Marks alone.
- (ii) Use the Marks only on promotional items that are in good taste and that do not degrade the marks.
- (iii) Use only original artwork to reproduce the CFP^{CM} Logo Mark.
- (iv) Identify FPSB Ltd., US as the owner of the Marks. [See (1) & (2) above]
- (v) Do not alter or modify the Marks.

14. **Domain names:** The CFP^{CM} or CERTIFIED FINANCIAL PLANNER^{CM} Marks may not be used as part of a domain name. They may appear as text or images throughout the website, in accordance with FPSB Ltd.'s or FPSB India's rules for proper use.

For instance, incorrect use is www.rameshcfp.com

The correct use can be www.rameshfinancialplanning.com

15. **E-mail Addresses:** The CFP^{CM} and CERTIFIED FINANCIAL PLANNER^{CM} Marks may not be used as part of an e-mail address by the CFP^{CM} certificants.

For instance, **incorrect** usages are ramesh@cfp.com
ramesh@cfpcfp.com, rameshs@cfp4u.com, etc.

16. CFP^{CM} Certificants of FPSB India acknowledge that the US based body FPSB Ltd. is the sole, absolute and exclusive owner of all rights, title and interest in, and to, the CFP Marks outside the United States.

17. CFP^{CM} Certificants of FPSB India will not challenge the validity of the CFP Marks.

The CFP^{CM} Certificants are required to follow the guidelines for the usage of CFP Marks on their business cards, letter heads and other stationery as well as in soft content on their e-mails and website in manner as detailed in this document. Any usage of CFP Marks or CFP Logo Mark other than the specified usage shall be treated as infringement/unauthorized usage/Misuse of the CFP Marks.