



FINANCIAL PLANNING STANDARDS BOARD INDIA

Marks Usage Guide


For

CFP^{CM} Certificants

Financial Planning Standards Board Ltd. (FPSB Ltd.), the US-based organization owns the CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM} and  (Logo Mark) outside the United States, and permits qualified individuals to use these marks to indicate that such individuals have met FPSB Ltd.'s initial and ongoing certification requirements. Financial Planning Standards Board India (FPSB India) is the CFP^{CM} Marks licensing authority through an agreement with FPSB Ltd.

For more information please refer to our website www.fpsbindia.org or FPSB Ltd.'s website www.fpsb.org

CFP^{CM} 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:

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} credential, CFP^{CM} designation, CFP^{CM} exam/examination, CFP^{CM} professional, CFP^{CM} practitioner or CFP^{CM} mark.**

These are eight approved noun usages with CFP^{CM} Marks.

Incorrect usages are **CFP advisor, CFP course, CFP education, CFP program, CFP syllabus**, etc.

5. However, it is alright if it is used immediately after a certified individual's name, as in **A N Sharma, CFP^{CM}.**
6. Always use **CERTIFIED FINANCIAL PLANNER^{CM}** in capitals followed by certification, certificant, credential, designation, examination, practitioner, professional, mark as mentioned in para 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

The **incorrect** usages could be **CFPs, CFP's, CFPs'**

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} certification.

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.

For following requirements for using the  Logo Mark may be noted:

- Always use the three components of the logo – flame, the acronym “CFP” and the appropriate symbol CM in superscript, in which the mark is being displayed.
- Always reproduce the logo mark from original artwork.
- Never alter or modify the logo mark.

9.1 The CFP Logo mark is comprised of three components: the flame element, the letters “CFP” and symbol CM in superscript. These three components must be used together as one unit at all times to protect the visual integrity of the mark.

Correct Use: 

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

9.2 All reproduction of the CFP Logo mark must be made from original reproduction artwork provided by FPSB India.

Correct Use: 

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.


9.3 Under no circumstances may the CFP Logo 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: 

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.


9.4 The CFP Logo mark must be clearly associated with the individual certified by an FPSB India.

Correct Use: Sanjay Jain, 

Incorrect Use: Jain Financial Services Corp. 

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
rameshcfp@cfp.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.