

Marks Use Guide for Canadian CFP® Professionals




FPSC FINANCIAL
PLANNING
STANDARDS
COUNCIL®

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Table of Contents

Introduction	1
1.0 Rules for Use of the CFP Marks	2
2.0 General Requirements for Using the CFP Marks	3
3.0 Requirements for Using the CFP Mark	4
4.0 Requirements for Using the CERTIFIED FINANCIAL PLANNER Mark	6
5.0 Requirements for Using the Logo Mark	8
6.0 Rules for Reproducing the Logo Mark	9
7.0 Using the CFP Marks on Promotional Materials	10
8.0 Using the CFP Marks in Text Documents	11
9.0 Using the CFP Marks in Electronic Media	12
10.0 Frequently Asked Questions	13

Introduction

Financial Planning Standards Board Ltd. (“FPSB Ltd.”) owns the CFP®, CERTIFIED FINANCIAL PLANNER® and  certification and service marks (“CFP Marks”), and oversees the development of international CFP certification standards to benefit consumers.

Use in Canada

In Canada, individuals who have met Financial Planning Standards Council’s (“FPSC”) CFP certification and renewal standards are authorized to use the following three marks:

-  CFP®
- 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 Affiliate (Financial Planning Standards Council) in that territory (Canada).

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 Affiliate 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 the CFP Marks in Canada.

Contact Us

If you would like Financial Planning Standards Council (FPSC®) to review materials that you are developing that feature the CFP Marks, please contact FPSC Communications at communications@fpsc.ca.


Download Logo Artwork

Canadian CFP professionals can sign in to their FPSC Portal and access the marks from the Marks Use Guide in the Quick Links menu.

1.0 Rules for Use of the CFP Marks

- 1.1 The marks CFP, CERTIFIED FINANCIAL PLANNER and  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, and to, 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 in, and to, the CFP Marks outside the United States, and the goodwill associated with these marks.
- 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 in the Canadian CFP Certification Renewal Form.
- 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 Affiliate 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 the following legal notice in materials that use the CFP Marks:
“CFP®, CERTIFIED FINANCIAL PLANNER® and  are certification trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. (FPSB). Financial Planning Standards Council is the marks licensing authority for the CFP marks in Canada, through agreement with FPSB. All other ® / ™ are trademarks of FPSC, unless indicated.”

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  marks in communication and collateral material. You will greatly assist FPSB Ltd. in protecting its CFP Marks if you follow these rules that apply to all trademarks.

2.1 Always Use the CFP Marks as Adjectives

Although it sounds strange to the casual user, trademarks must never be used as nouns—a trademark must 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's certification standards, they should modify nouns that refer to individuals, the certification program or the marks themselves. FPSB has eight approved nouns that can follow the CFP Marks:

certificant	certification	credential	designation
exam/examination	mark	practitioner	professional

CORRECT USE:

- CFP professional
- CFP practitioner
- CERTIFIED FINANCIAL PLANNER mark

INCORRECT USE:

- CFP firm
- CFP advertisement
- CERTIFIED FINANCIAL PLANNER qualification

2.3 Use ® Identifier 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. In Canada, the CFP mark is a registered trademark, therefore you must use the ® mark after the acronym (CFP®) or full spelling (CERTIFIED FINANCIAL PLANNER®).

3.0 Requirements for Using the CFP Mark

- Always use capital letters to distinguish the mark from surrounding text.
- Never use periods, unless at the end of a sentence. (“I received advice from Simon Lim, CFP.”)
- Always use with one of the approved nouns: certificant, certification, credential, designation, exam / examination, mark, practitioner and professional (except as in Rule 3.4).

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

CORRECT USE:

- Greta Lange, CFP

INCORRECT USE:

- Simon Lim, cfp
- Greta Lange, C.F.P.

3.2 In Canada, the CFP mark must appear with a registered trademark superscript symbol on first mention.

CORRECT USE: (AS FIRST USE IN PRINTED MATERIALS OR ONLINE)

- Greta Lange is a CFP[®] professional.

INCORRECT USE: (AS FIRST USE IN PRINTED MATERIALS OR ONLINE)

- Simon Lim is a CFP professional specializing in estate planning.

3.3 The CFP mark must not be used as a parenthetical abbreviation for CERTIFIED FINANCIAL PLANNER (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” acronym 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

INCORRECT USE:

- Simon Lim is a CFP.
- He practices financial planning as a CFP.

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	professional

CORRECT USE:

- Simon Lim is a CFP practitioner.
- Greta Lange is a CFP professional who got her CFP certification this year.

INCORRECT USE:

- Simon Lim is a CFP financial advisor.
- Greta Lange got her CFP degree.

4.0 Requirements for Using the CERTIFIED FINANCIAL PLANNER Mark

- Always use capital letters to distinguish the mark from surrounding text.
- Always use with one of the approved nouns: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional (except as in Rule 4.4).

4.1 The CERTIFIED FINANCIAL PLANNER mark must appear in all capital letters or large and small capital letters (i.e. “small caps”).

CORRECT USE:

- Simon Lim is a CERTIFIED FINANCIAL PLANNER professional.
- Simon Lim is a CERTIFIED FINANCIAL PLANNER professional.

INCORRECT USE:

- Simon Lim is a Certified Financial Planner professional.

4.2 The CERTIFIED FINANCIAL PLANNER mark must appear with a registered trademark superscript symbol on first mention.

CORRECT USE: (AS FIRST USE IN PRINTED MATERIALS OR ONLINE)

- Her clients like working with a CERTIFIED FINANCIAL PLANNER[®] practitioner.

INCORRECT USE: (AS FIRST USE IN PRINTED MATERIALS OR ONLINE)

- 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 “CFP” (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 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.

4.5 The CERTIFIED FINANCIAL PLANNER mark cannot 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	professional

CORRECT USE:

- Simon Lim, CERTIFIED FINANCIAL PLANNER professional
- He has the CERTIFIED FINANCIAL PLANNER certification.

INCORRECT USE:

- Simon Lim, CERTIFIED FINANCIAL PLANNER advisor
- He completed the CERTIFIED FINANCIAL PLANNER course.

5.0 Requirements for Using the Logo Mark

- Canadian CFP professionals can sign in to their FPSC Portal and access the marks from the Marks Use Guide in the Quick Links menu.
- Always reproduce the logo mark from original artwork.
- Never alter or modify the logo mark.

5.1 For Canada, the CFP Logo mark comprises three components: the flame element, the letters “CFP” and the “®” symbol. 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 is a misuse and is unacceptable use.

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

CORRECT USE:



INCORRECT USE:

- Do not use without the registered “®” mark.
- 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 CFP Logo mark be altered, modified or hand drawn, nor may it be typeset, reproduced or electronically scanned in 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.

5.4 The CFP Logo mark must be clearly associated with the individual certified by FPSC.

CORRECT USE:

-  Simon Lim, CFP

INCORRECT USE:

-  Lim Financial Services Corp.

6.0 Rules for Reproducing the Logo Mark

To control the quality of the CFP Logo mark's appearance, all reproductions must 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 FPSC. To obtain positive and reverse reproduction images from FPSC, contact communications@fpsc.ca.

6.2 Readability

To maintain readability of the registered mark symbol, the following four 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.



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.


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 FPSC. The required two-color option for the mark uses PANTONE® 280 Blue for the flame element and black for the "CFP" and the ® indicating registered trademark.

7.0 Using the CFP Marks on Promotional Materials

The 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 Affiliate 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 FPSB 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 Logo mark.**

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 needs the registered trademark superscript symbol.

CORRECT USE:

Greta Lange recently attained the CERTIFIED FINANCIAL PLANNER® certification. She works with another CFP® professional in Toronto. They consider CFP certification to be the standard in financial planning.

8.3 Identify FPSB Ltd. as the owner of the CFP Marks.

8.4 Do not alter or modify the CFP Marks.

9.0 Using the CFP Marks in Electronic Media

Websites

- 9.1 Use the CFP Marks as described in this guide.**
- 9.2 In the content of each individual website page, only the first use of each mark needs the registered trademark superscript symbol.**
- 9.3 The CFP and CERTIFIED FINANCIAL PLANNER marks should appear only once in the meta-text of the code within each website page belonging to an individual currently certified by FPSC.**

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 website hyperlinks only if they link directly to the FPSC or FPSB Ltd. website (fpsc.ca or fpsb.org) or to a digital badge or certificate provided by FPSC.**

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 website, according to FPSB’s rules for proper use.**

CORRECT USE:

- www.simonlimfinancialplanning.com

INCORRECT USE:

- www.simonlimcfp.com

Email Addresses

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

CORRECT USE:

- slim@hotmail.com

INCORRECT USE:

- Simon_Lim@CFP4U.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.**
- 9.8 CFP professionals may link only FPSC-provided digital certificates or digital badges to their FPSC-provided digital credential page.**

10.0 Frequently Asked Questions

(1) What are “Marks”?

“Marks” refer to the various CFP, CERTIFIED FINANCIAL PLANNER and  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 Patent and 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 and designations 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 “CFP” as an adjective (as required by trademark law). An exception applies when the “CFP” acronym mark is used following an individual’s name, e.g., Simon Lim, CFP.

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

FPSB Ltd. has eight approved nouns that can follow 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 FPSB’s efforts to support FPSB Affiliates 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 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 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 materials printed/published, can my materials be reviewed?

FPSB Ltd. encourages all CFP certificants to submit their use of the CFP Marks in collateral materials for review by the FPSB Affiliate in the territory prior to publishing. Remember to allow sufficient time before your scheduled print/publish date for the Affiliate to conduct an appropriate review. If you wish to have your draft materials reviewed in Canada, please submit them to communications@fpbc.ca.

ABOUT FPSC

FINANCIAL PLANNING STANDARDS COUNCIL (FPSC) is a not-for-profit organization dedicated to instilling confidence in the financial planning profession. FPSC establishes and enforces professional standards in financial planning through CERTIFIED FINANCIAL PLANNER® certification and FPSC Level 1® certification.

FINANCIAL PLANNING STANDARDS COUNCIL
902-375 University Avenue
Toronto, ON M5G 2J5
phone 416 593 8587
toll free 1 800 305 9886
www.fpsc.ca