




FINANCIAL PLANNING STANDARDS BOARD

Guide to Use of the CFP Marks

Financial Planning Standards Board Ltd. owns the CFP, CERTIFIED FINANCIAL PLANNER and CFP Logo Marks outside the United States, and permits qualified individuals to use these marks to indicate that they have met FPSB's initial and ongoing certification requirements.

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Financial Planning Standards Board Ltd. (“FPSB”) owns the CFP, CERTIFIED FINANCIAL PLANNER and  certification and service marks (“CFP Marks”), and oversees the development of international CFP certification standards to benefit and protect consumers outside the United States. Individuals who have met FPSB’s initial certification and renewal standards are authorized to use the following three marks in the country or region in which they are certified:



CERTIFIED FINANCIAL PLANNER



A person’s use of the CFP Marks above identifies that he or she has met rigorous ethics, competency and professional practice standards to deliver personal financial planning services in a country or region, as established by FPSB and locally adapted and administered by the FPSB Affiliate in that territory.

To benefit and protect the public, FPSB must ensure that the CFP Marks are protected and used properly in each country or region where they are registered, and that any person using the CFP Marks has met appropriate certification requirements. Unlike licenses to practice or educational credentials, the CFP certification and service marks must be used in compliance with trademark law in each country or region in which they are registered.


If trademarks or certification marks are used improperly, they could eventually lose their protective 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 requires all stakeholders to follow our 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 FPSB’s CFP Marks. If you would like FPSB to review materials that you are developing which feature the CFP Marks, please contact us at trademark@fpsb.org.


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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 stakeholders acknowledge that FPSB 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 stakeholders will not challenge the validity of the CFP Marks.
- 1.4 CFP professionals and other FPSB stakeholders will not adopt, use or promote any mark that is confusingly similar to any of the CFP Marks, as determined by FPSB.
- 1.5 CFP professionals and other FPSB stakeholders will not challenge FPSB 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.
- 1.6 CFP professionals and other FPSB stakeholders will not take, encourage or promote any action that would/does impair the rights of FPSB 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 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 their FPSB Affiliate's CFP Certification Renewal Form.
- 1.8 The CFP Marks must be used in a way that makes it clear that FPSB owns them. The marks may not be used to imply FPSB'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 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.
- 1.10 Where possible, use a country/region-specific legal notice (see section 10.0) or the following notice in materials that use the CFP Marks: "Financial Planning Standards Board Ltd. (FPSB) owns the CFP, CERTIFIED FINANCIAL PLANNER and CFP Logo Marks outside the United States, and permits qualified individuals to use these marks to indicate that they have met FPSB's initial and ongoing certification requirements."

2.0 General Requirements for Using the CFP Marks

CFP professionals should follow FPSB's requirements when using the CFP, CERTIFIED FINANCIAL PLANNER and  Marks in communications and collateral materials. You will greatly assist FPSB in protecting its CFP Marks if you follow three general 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.

Incorrect Use:

I am a CFP.

My planner is a CERTIFIED FINANCIAL PLANNER.

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 five approved nouns that can follow the CFP Marks – professional, practitioner, certificant, certification or mark.

Correct Use:

CFP professional

CFP practitioner

CERTIFIED FINANCIAL PLANNER mark

Incorrect Use:

CFP firm

CFP advertisement

My CFP teacher was a good instructor.

2.3 Use Appropriate Identifiers 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. Refer to Trademark Legal Notices (section 10.0) and this Guide for details on proper marks use in a country or region.

3.0 Requirements For Using the 'CFP' Acronym Mark

- o Always use capital letters.
- o Never use periods (unless at the end of a sentence, i.e., "I received advice from Simon Lim, CFP®.").
- o Always use the appropriate symbol (see section 10.0) for the country or region in which the mark is being displayed.
- o Always use with one of FPSB's approved nouns: 'professional,' 'practitioner,' 'certificant,' 'certification' or 'mark' (except as provided in Rule 3.4).

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

Correct Use:

Simon Lim, CFP^{CM}

Simon Lim, CFP®

Incorrect Use:

Simon Lim, cfp

Greta Lange, C.F.P.

3.2. The CFP Acronym Mark must appear with the appropriate superscript symbol (see section 10.0) for the country or region in which the mark is being displayed in its first use in printed materials.

Correct Use: (As First Use In Printed Materials)

Greta Lange is a CFP® professional.

Incorrect Use: (As First Use In Printed Materials)

Simon Lim is a CFP professional specializing in estate planning.

3.3. The CFP Acronym Mark must not be used as a parenthetical abbreviation for CERTIFIED FINANCIAL PLANNER (see also Rule 4.3).

Correct Use:

Greta Lange is a CFP or CERTIFIED FINANCIAL PLANNER practitioner.

Incorrect Use:

Simon Lim is a CERTIFIED FINANCIAL PLANNER (CFP) professional.

3.4. The CFP Acronym 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 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®
Lange Financial Services

Incorrect Use:

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

Incorrect Use:

Simon Lim, cfp
Lim Financial Services

3.5. The CFP Acronym 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 Acronym Mark should be used exclusively with the approved nouns: 'professional,' 'practitioner,' 'certificant,' 'certification' or 'mark.'

Correct Use:

Simon Lim is a CFP® practitioner.
Greta Lange is a CFP^{CM} 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 the appropriate symbol (see section 10.0) for the country or region in which the mark is being displayed.
- Always use with one of FPSB's approved nouns: 'professional,' 'practitioner,' 'certificant,' 'certification' or 'mark' (except as provided in Rule 4.4).

4.1 The CERTIFIED FINANCIAL PLANNER Mark must appear in all capital letters .

Correct Use:

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 the appropriate superscript symbol (see section 10.0) for the country or region in which the mark is being displayed in its first use in printed materials.

Correct Use:

Her clients like working with a CERTIFIED FINANCIAL PLANNERTM practitioner.

Incorrect Use:

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.

Correct Use:

Simon Lim is a CERTIFIED FINANCIAL PLANNER professional.

Simon Lim
CERTIFIED FINANCIAL PLANNERTM professional
Lim Financial Services

Incorrect Use:

Simon Lim, CERTIFIED FINANCIAL PLANNERTM
Lim Financial Services

- 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 PLANNER's seminar was sold out.

- 4.6. The CERTIFIED FINANCIAL PLANNER Mark should be used exclusively with the approved nouns: professional, 'practitioner,' 'certificant,' 'certification' or 'mark.'**

Correct Use:

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

Incorrect Use:

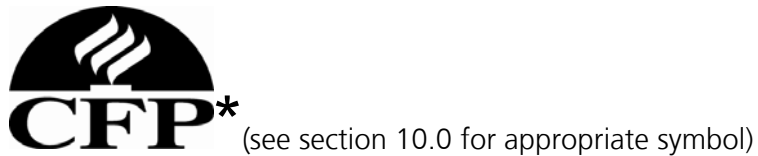
Simon Lim, CERTIFIED FINANCIAL PLANNER advisor
He completed the CERTIFIED FINANCIAL PLANNER course.

5.0 Requirements For Using the Logo Mark

- o Always use the three components of the logo – flame, 'CFP' and the appropriate symbol (see section 10.0) for the country or region in which the mark is being displayed.
- o Always reproduce the logo mark from original artwork.
- o Never alter or modify the logo mark.

- 5.1. The CFP Logo Mark is comprised of three components: the flame element, the letters 'CFP' and the country/region-specific 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 above 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.

Correct Use:



Incorrect Use:

- Do not use without the appropriate country/region-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.

- 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 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.

- 5.4. The CFP Logo Mark must be clearly associated with the individual certified by an FPSB Affiliate.

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  Logo Mark's appearance, FPSB requires all reproductions to 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 FPSB. To obtain positive and reverse reproduction images from FPSB, contact us at trademark@fpsb.org.

6.2. Readability

To maintain readability of the trademark symbol (see section 10.0), the following three graphic relationships between the mark and the trademark symbol have been developed.

Relationship A



Relationship B





Relationship C



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  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  Logo Mark. The one exception to this rule is when the mark is used within text.

Clear Zone



To ensure optimum legibility of the  Logo Mark, a minimum reproduction size of 1/4" 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  Logo Mark cannot be guaranteed when reproduced at 1/4", a larger size may be necessary. The  Logo Marks in the text paragraphs on this page are shown at the minimum 1/4" size.

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.

6.5. Color Options

Consistent use of color in the mark is important to establish immediate recognition of individuals certified by an FPSB Affiliate. The required two-color option for the mark uses PANTONE® 280 Blue for the flame element and black for the ‘CFP’ and country/region-specific trademark symbol.

7.0 Using the CFP Marks on Promotional Materials

FPSB's CFP, CERTIFIED FINANCIAL PLANNER and  Logo Marks may be used on promotional materials provided the following requirements are met:

- 7.1. Use the Marks as described in this guide. Merchandise authorized by FPSB is the only case where some exceptions to these rules may apply.
- 7.2. Link the Marks clearly to an individual or group of individuals certified by an FPSB Affiliate in a country or region – promotional materials may not contain the CFP Marks alone. FPSB'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. Do not produce promotional items for re-sale.
- 7.5. Use the 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 Marks as described in this guide.
- 8.2. Only the first use of each Mark needs the appropriate trademark symbol (see section 10.0).

Correct Use:

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

- 8.3. Include the correct country/region-specific legal notice (see section 10.0).
- 8.4. Identify FPSB as the owner of the Marks.
- 8.5. Do not alter or modify the Marks.

9.0 Using the CFP Marks in Electronic Media

Websites

- 9.1. Use the 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 proper trademark symbol (see section 10.0).
- 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 an FPSB Affiliate.

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 if they link directly to FPSB's website, www.fpsb.org.

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

E-mail Addresses

- 9.6. The CFP and CERTIFIED FINANCIAL PLANNER marks may not be used as part of an e-mail address, unless approved by FPSB.

Correct Use:

slim@hotmail.com

Incorrect Use:


Simon_Lim@CFP4U.com







10.0 FPSB's Country/Region-Specific Trademark Symbols and Legal Notices

To claim ownership in those regions where Affiliates use the marks, FPSB will continue to largely rely upon FPSB Affiliates to notify the public of FPSB's ownership of the CFP marks outside the United States. As each organization creates new materials, or updates and reprints old ones, we ask that it incorporate the new tagline shown on the attached table. We further request that all Affiliates make appropriate changes to their websites as soon as possible.

To ensure that you are using the proper legal notices for the CFP Marks in your area, Affiliates should use the following country/region-specific trademark symbols and legal notices.

Country/Region	CFP	WORD MARK	LOGO
Australia	®	TM	®
CFP®, CERTIFIED FINANCIAL PLANNER™ and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Australia Limited is the marks licensing authority for the CFP Marks in Australia, through agreement with FPSB.			
Austria	®	TM	TM
CFP® is a registered trademark in Austria and E.U. This mark together with CERTIFIED FINANCIAL PLANNER™ and  are marks owned and used outside the U.S. by Financial Planning Standards Board Ltd. Oesterreichischer Verband Financial Planners is the marks licensing authority for the CFP Marks in Austria, through agreement with FPSB.			
Brazil	®		TM
CFP®, CERTIFIED FINANCIAL PLANNER and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Instituto Brasileiro de Certificação de Profissionais Financeiros is the marks licensing authority for the CFP Marks in Brazil, through agreement with FPSB.			
Canada	®	®	®
CFP®, CERTIFIED FINANCIAL PLANNER® and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planners Standards Council is the marks licensing authority for the CFP Marks in Canada, through agreement with FPSB.			
China		TM	TM
CFP™, CERTIFIED FINANCIAL PLANNER and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Council of China is the marks licensing authority for the CFP Marks in China, through agreement with FPSB.			
Chinese Taipei	®	®	TM
CFP®, CERTIFIED FINANCIAL PLANNER® and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Taiwan is the marks licensing authority for the CFP Marks in Chinese Taipei, through agreement with FPSB.			

Country/Region	CFP	WORD MARK	LOGO
France	® or (MD)	® or (MD)	® or (MD)
<p>CFP[®], CERTIFIED FINANCIAL PLANNER[®] and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Association Française des Conseils en Gestion de Patrimoine Certifiés is the marks licensing authority for the CFP Marks in France, through agreement with FPSB.</p>			
Germany	®	®	®
<p>CFP[®], CERTIFIED FINANCIAL PLANNER[®] and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. FPSB Deutschland e.V. is the marks licensing authority for the CFP Marks in Germany, through agreement with FPSB.</p>			
Hong Kong	CM	CM	CM
<p>CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM} and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planners of Hong Kong Limited is the marks licensing authority for the CFP Marks in Hong Kong, through agreement with FPSB.</p>			
India	CM	CM	CM
<p>CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM} and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board India is the marks licensing authority for the CFP Marks in India, through agreement with FPSB.</p>			
Indonesia	®	®	®
<p>CFP[®], CERTIFIED FINANCIAL PLANNER[®] and CFP logo mark[®] are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board Indonesia is the marks licensing authority for the CFP Marks in Indonesia, through agreement with FPSB.</p>			
Japan	®	®	®
<p>CFP[®], CERTIFIED FINANCIAL PLANNER[®] and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Japan Association for Financial Planners is the marks licensing authority for the CFP Marks in Japan, through agreement with FPSB.</p>			
Malaysia	® Certification Trademark	CM	® Certification Trademark
<p>CFP[®] and  are registered certification trademarks and CERTIFIED FINANCIAL PLANNER^{CM} is a certification mark owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Malaysia is the marks licensing authority for the CFP Marks in Malaysia, through agreement with FPSB.</p>			




Country/Region	CFP	WORD MARK	LOGO
New Zealand	CM CERT. TM	CM	CM CERT. TM
<p>CFP^{CM} and  are registered certification marks and CERTIFIED FINANCIAL PLANNER^{CM} is a common law certification mark owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Advisers is the marks licensing authority for the CFP Marks in New Zealand, through agreement with FPSB.</p>			
Republic of Korea	®	TM	®
<p>CFP[®], CERTIFIED FINANCIAL PLANNERTM and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Standards Board Korea is the marks licensing authority for the CFP Marks in the Republic of Korea, through agreement with FPSB.</p>			
Singapore	®		®
<p>CFP[®], CERTIFIED FINANCIAL PLANNER and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Singapore is the marks licensing authority for the CFP Marks in Singapore, through agreement with FPSB.</p>			
South Africa	®	®	®
<p>CFP[®], CERTIFIED FINANCIAL PLANNER[®] and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Institute of South Africa is the marks licensing authority for the CFP Marks in South Africa, through agreement with FPSB.</p>			
Switzerland	®	®	®
<p>CFP[®], CERTIFIED FINANCIAL PLANNER[®] and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. Swiss Financial Planners Organization is the marks licensing authority for the CFP Marks in Switzerland, through agreement with FPSB.</p>			
United Kingdom	CM	CM	CM
<p>CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM} and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP Marks in the United Kingdom, through agreement with FPSB.</p>			

10.1 Associate Members

Associate members may use the FPSB Marks to indicate Associate Member status with FPSB on their website, letterhead or other promotional materials, or in materials promoting the introduction of the CFP Certification Program in their respective country or region as follows:

“<Associate name> is an Associate Member of Financial Planning Standards Board Ltd. (FPSB), which promotes CFP certification worldwide.”

Any use of the CFP Marks and/or the tagline must be approved by FPSB before publication. Upon prior FPSB approval, Associates will be able to use the following taglines on promotional materials:

COUNTRY/REGION	CFP	WORD MARK	LOGO
Ireland	®	TM	TM
CFP®, CERTIFIED FINANCIAL PLANNER™ and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd.			
Netherlands	®	®	TM
CFP®, CERTIFIED FINANCIAL PLANNER® and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd.			
Thailand	TM/SM		TM/SM
CFP™/SM, CERTIFIED FINANCIAL PLANNER and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd.			

11.0 Cross-Border Marks Use Policy (Ver.06.03.F)

FPSB's Cross-Border Marks Use Policy regulates how CFP professionals may use FPSB's CFP, CERTIFIED FINANCIAL PLANNER and CFP (with flame logo) marks outside the borders of the country or region in which they first received CFP certification.

What Constitutes Cross-Border Use?

When a CFP professional displays the CFP Marks in a country or region other than the one in which he or she was first certified while delivering, directly supporting or supervising the personal financial planning process, or to hold him or herself out as a CFP professional, FPSB considers this cross-border use of the CFP Marks.

Incidental Use

FPSB permits incidental use of the CFP Marks by CFP professionals outside their home country. Incidental use consists of displays of the CFP Marks in: articles published in a new territory; business cards or brochures distributed while traveling abroad (for purposes other than seeking personal financial planning business in the new territory); or on websites viewable in the new territory that are targeted toward stakeholders in the home territory.

Marks Use Policy

Option #1: Dual Certification

If an individual wishes to hold himself or herself out as a CFP professional or use the CFP Marks outside his or her home territory for anything other than incidental use, the CFP professional must be certified by the FPSB Affiliate in the new territory and abide by that Affiliate's certification standards when using the CFP Marks in the new territory. Until the individual has become certified in the new territory, s/he may not use the CFP Marks on business cards, letterheads or promotional materials. Once certified in both countries, the CFP professional can identify him or herself as follows and must comply with CFP certification requirements in each territory:

Simon Lim, CFP*

Juliet Lange, CFP* (home territory and new territory)

** Territory(ies)-specific trademark superscript(s) based on the FPSB Affiliate's CFP Marks Use Guide*

Option #2: Biographical Statement

If an individual who has been certified in home territory does not want to re-certify in new territory where an FPSB Affiliate exists, s/he should use a biographical statement on business cards, letterhead and other promotional materials in the form of:

"Simon Lim, certified to advise on Australian financial planning matters by the Financial Planning Association of Australia, an affiliate of Financial Planning Standards Board Ltd."

Under no circumstances can an individual who chooses not to become dually certified use the CFP Marks in a new territory where an FPSB Affiliate exists.

11.1 Affiliated / Allocated Territory

This cross-border CFP certification process applies to territories in which FPSB has entered into a licensing and affiliation agreement with a nonprofit organization, or its equivalent, to administer the CFP certification program. The FPSB Affiliate can be located in the territory (Affiliated Territory) or exclusively authorized by FPSB to administer the CFP certification program in that country or region (Allocated Territory) on behalf of FPSB, due to proximity, common language/marketplace conditions or historically established trading patterns. Current Allocated Territories include Macau (Hong Kong) and Luxemburg (Germany). For a list of Affiliated Territories, visit www.fpsb.org. A CFP professional's 'home territory' is either an Affiliated Territory or an Allocated Territory, as described above.

Process for Dual Certification

1. An individual must first be certified by the FPSB Affiliate in the home territory before he or she can petition for candidacy for CFP certification in the new territory.
2. A candidate for CFP certification in the new territory must provide to the FPSB Affiliate in the new territory:
 - a. Proof of residency in an Affiliated or Allocated Territory; CFP professionals who misrepresent their residency may be subject to disciplinary action by either or both FPSB Affiliate(s);
 - b. A letter of good standing from the FPSB Affiliate in the home territory, confirming the CFP professional's:
 - i. date of initial certification;
 - ii. pathway to the CFP Certification Examination (registered education program, transcript review or challenge status), confirming that the candidate passed the CFP Certification Examination in the home territory;
 - iii. business contact information;
 - iv. certification identification number; and
 - v. disciplinary history with the FPSB Affiliate in the home territory.
 - c. A declaration indicating the country(ies) or region(s) in which he/she conducts business, regardless of whether s/he holds out as a CFP professional in that territory;
 - d. Signed declarations (in the FPSB Affiliate's initial application and renewal forms for CFP certification in the new territory) attesting to the accuracy of the information provided; and
 - e. A declaration indicating that s/he has read and understands her/his obligations to the FPSB Affiliate in the new territory under FPSB's Cross-Border Marks Use Policy.
3. Once the FPSB Affiliate in the new territory has certified the cross-border applicant, the FPSB Affiliate must notify the FPSB Affiliate in the home territory and FPSB so that both organizations can update their records.
4. To retain the right to use the CFP Marks in both countries or regions, a CFP professional must abide by the FPSB Affiliate's CFP certification standards and renewal requirements in both the home and new territories.

11.2 Unaffiliated Territory

Unaffiliated Territories are territories in which neither FPSB nor the US-based Certified Financial Planner Board of Standards (CFP Board) currently manage a CFP certification program, either directly or through a licensing and affiliation agreement with another entity. This category includes countries or regions where FPSB has an Associate member in the process of preparing to administer the CFP certification program.

(1) For CFP Professionals Moving to an Unaffiliated Territory

If a CFP professional moves from an Affiliated or Allocated Territory to an Unaffiliated Territory, s/he does not have the opportunity to pursue dual certification due to the lack of an organization administering CFP certification/use of the CFP Marks in that territory or region.

The CFP professional may use the CFP Marks in the Unaffiliated Territory as long as s/he uses the following statement on business cards, letterheads and other promotional materials to indicate where, and by which Affiliates, s/he was certified:

Simon Lim, CFP*

***Certified to advise on Australian financial planning matters by the Financial Planning Association of Australia, an Affiliate of Financial Planning Standards Board Ltd."**

(2) For Individuals Seeking CFP Certification in an Unaffiliated Territory

Individuals primarily resident and doing business in an Unaffiliated Territory may become certified through any FPSB Affiliate after meeting all of the Affiliate's certification requirements. CFP professionals may use the marks in the Unaffiliated Territory together with the following statement on business cards, letterheads or promotional materials:

Simon Lim, CFP*

Certified to advise on Australian financial planning matters by the Financial Planning Association of Australia, an Affiliate of Financial Planning Standards Board Ltd."

** Territory-specific trademark superscript(s) based on the certifying FPSB Affiliate's CFP Marks Use Guide*

If there is sufficient interest in CFP certification from a community of financial practitioners in an Unaffiliated Territory, FPSB may allocate an Unaffiliated Territory to an FPSB Affiliate or enter into a licensing agreement with a nonprofit organization, or its equivalent, which could eventually become an FPSB Affiliate. This region would then become an Allocated Territory or Affiliated Territory, and individuals seeking to use the CFP Marks there would comply with the cross-border CFP certification process for Affiliated/Allocated Territories, as described earlier in this document.

12.0 Frequently Asked Questions

(1) What are 'Marks'?

'Marks' refer to the various CFP, CERTIFIED FINANCIAL PLANNER and  certification and service marks owned by FPSB Board 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 country or region; in fact, many jurisdictions require commercial use prior to seeking registration. The "TM" symbol indicates that FPSB 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 being used or 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 country's or region's laws, and earn degrees and titles such as MD and J.D. Unlike doctors and lawyers, CFP professionals earn certification of their services and, with that, the permission to use FPSB'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's initial and ongoing certification standards. Therefore, you must use 'CFP' as an adjective (as required by trademark law).

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

FPSB has five approved nouns that can follow the CFP Marks – professional, practitioner, certificant, certification or mark.

(6) Why does FPSB insist on correct use of the CFP Marks?

Marks enforcement is consistent with our efforts to support FPSB Affiliates in their missions to benefit and protect the public. It is important that the CFP Marks do not fall into common use. If the marks no longer stand for the competency, ethics and professional practice standards that FPSB has established, then we will be unable to protect the public as we do today. If the marks fall into common use, the public may not be able to differentiate between a personal financial planner who has completed FPSB's rigorous certification requirements and one who has not.

(7) Can I become a CFP professional if I live in a territory that does not have an FPSB Affiliate?

You may become certified through any FPSB Affiliate provided that you meet the Affiliate's certification requirements for that territory. You will need to indicate in proximity to the CFP marks information about the organization that authorized you to use the marks. Individuals typically choose an Affiliate which shares geographic proximity, common language/marketplace conditions or geopolitical ties.

(8) Can I take my CFP certification with me when I relocate to another Affiliate territory?

Because each territory has its own specific legal, tax, regulatory and other systems and requirements, CFP certification is adapted to indicate financial planner competency for that territory. If you wish to hold yourself out as a CFP professional capable of practicing financial planning in a new territory, your Code of Ethics requires you to master the competencies to practice in that territory; to use the CFP marks in that territory, you must become certified by

meeting the Affiliate's requirements for cross-border certification. Contact the Affiliate in the new territory using the contact information found at www.fpsb.org/members for further details regarding certification requirements.

(9) I want to promote proper use of the CFP Marks but am not sure if I am using them correctly. Before I have advertising or business materials printed/published, can my materials be reviewed?

FPSB 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.