



FINANCIAL PLANNING STANDARDS BOARD

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FPSB's CROSS-BORDER MARKS USE POLICY (Ver. 2, 10/08)

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.

Definitions

- Home Territory – territory in which the individual first received CFP certification.
- New Territory – territory that is not the Home Territory in which the CFP professional intends to do or is currently doing business or holding himself or herself out as a CFP professional.
- Unaffiliated Territory – country or region where there is no FPSB Affiliate administering or authorized to administer a CFP certification program.
- Partner Territory – Unaffiliated Territory assigned to an FPSB Affiliate which is authorized to offer CFP certification to qualifying candidates primarily resident or practicing personal financial planning in the Partner Territory.

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 Territory. 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.

Territories Where an FPSB Affiliate Exists

This 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 (Partner Territory) on behalf of FPSB, due to proximity, common language/marketplace conditions or historically established trading patterns. A CFP

CFP Certification *Global excellence in financial planning*

professional's "home territory" is either an Affiliated Territory or a Partner Territory, as described above.

Cross-Border 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 territories, 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 certifying FPSB Affiliate's CFP Marks Use Guide*

Process for Cross-Border 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 Partner 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 s/he 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 his or her 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.

Biographical Statement

If an individual who has been certified in a Home Territory does not want to re-certify in a 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 cross-border certified use the CFP marks in a New Territory where an FPSB Affiliate exists.

Territories Where No FPSB Affiliate Exists

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.

CFP Professionals Moving to an Unaffiliated Territory

If a CFP professional moves from an Affiliated or Partner Territory to an Unaffiliated Territory, he or she does not have the opportunity to pursue cross-border certification due to the lack of an organization administering CFP certification/use of the CFP marks in that country 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 Affiliate, 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.”

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

Individuals 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 assign 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 a Partner or Affiliated Territory, and individuals seeking to use the CFP marks there would comply with the cross-border CFP certification process as described earlier in this document.

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