



## GUIDE TO USE OF THE CFP<sup>CM</sup> MARKS

### Introduction

The "Guide to Use of the CFP<sup>CM</sup> Marks" has been developed to assist you in featuring the CFP<sup>CM</sup> marks in printed and online communications including business card, letterhead, advertising, personal promotional literature and web site.

The proper usage of these CFP<sup>CM</sup> marks is a crucial part of your communications to current and prospective financial planning clients. When properly used, they represent standards of excellence for personal financial planning and demonstrate your commitment to upholding these standards.

There is another reason why proper usage of these marks is important: it is the law. Unlike government certifications or educational credentials, the CFP<sup>CM</sup> marks are common law certification marks and, as such, must be used in compliance with certification mark law. If the marks are used improperly, they can eventually lose their certification mark status. If this were to happen to the CFP<sup>CM</sup> marks, you would lose the value and differentiation of the certification that you so diligently earned. So please apply the rules and guidelines in this guide when developing collateral pieces that feature the CFP<sup>CM</sup> marks.

IFPHK mandates proper use of the CFP<sup>CM</sup> marks in its Code of Ethics and Professional Responsibility and carefully monitors all usage of the marks in order to ensure their integrity. We view unauthorized use of the marks as an extremely serious matter and are prepared to take whatever steps necessary to protect them.



## Rules for Use of the CFP<sup>CM</sup> Marks

1. The marks CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, CFP<sup>CM</sup> and CFP<sup>CM</sup> CERTIFIED FINANCIAL PLANNER<sup>TM</sup> should be used only as described in this guide.
2. CFP<sup>CM</sup> certificants acknowledge that FPSB Ltd. is the sole, absolute and exclusive owner of all rights, title and interest in, and to, the CFP<sup>CM</sup> marks outside the United States.
3. CFP<sup>CM</sup> certificants acknowledge that IFPHK is the sole, absolute and exclusive authority for the CFP<sup>CM</sup> marks in Hong Kong and Macau through agreement with FPSB Ltd.
4. CFP<sup>CM</sup> certificants will not challenge FPSB Ltd. as the sole, absolute and exclusive owner of all right, title and interest in, and to, the CFP<sup>CM</sup> marks outside the United States, and the goodwill associate with these marks.
5. CFP<sup>CM</sup> certificants will not challenge the validity of the CFP<sup>CM</sup> marks.
6. CFP<sup>CM</sup> certificants will not adopt, use or promote any mark that is confusingly similar to any of the CFP<sup>CM</sup> marks, as determined by FPSB Ltd.
7. CFP<sup>CM</sup> certificants will not take, encourage or promote any action that would/does impair the rights of FPSB Ltd. in and to the CFP<sup>CM</sup> marks or the goodwill associated with them, or use the CFP<sup>CM</sup> marks in a way that would make it difficult for FPSB Ltd. to assert its ownership of the CFP<sup>CM</sup> marks outside the United States.
8. CFP<sup>CM</sup> certificants are subject to the conditions relating to use of the CFP<sup>CM</sup> marks as set forth by IFPHK's CFP<sup>CM</sup> Certification Renewal Application Form, if not included in this guide.
9. The CFP<sup>CM</sup> marks must be used in a way that makes it clear that FPSB Ltd. owns them. The CFP<sup>CM</sup> 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 IFPHK to use the CFP<sup>CM</sup> marks).
10. The CFP<sup>CM</sup> marks may not be used as part of the name of an individual's business or company.
11. The form of the CFP<sup>CM</sup> 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.

## General Requirements for Using the CFP<sup>CM</sup> Marks

CFP<sup>CM</sup> certificants should follow the requirements when using the CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, CFP<sup>CM</sup> and CFP<sup>CM</sup> CERTIFIED FINANCIAL PLANNER<sup>TM</sup> marks in communication and collateral material. You will greatly assist FPSB Ltd. and IFPHK in protecting the CFP<sup>CM</sup> marks if you follow three general rules that apply to the certification marks.

### 1. Always Use the CFP<sup>CM</sup> Marks as Adjectives

The CFP<sup>CM</sup> marks must never be used as nouns, they must always be used as an adjective modifying a noun.

#### Correct Use:

- I am a CFP professional.
- My CERTIFIED FINANCIAL PLANNER<sup>CM</sup> practitioner is named Peter Chan.

#### Incorrect Use:

- I am a CFP<sup>CM</sup>.
- My planner is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup>.



## 2. Only Modify Certain Nouns with the CFP<sup>CM</sup> Marks

Since the CFP<sup>CM</sup> marks identify individuals who have met the CFP<sup>CM</sup> certification standards, they should modify nouns that refer to individuals, the certification program or the marks themselves. There are five approved nouns that can follow the CFP<sup>CM</sup> marks – “certificant”, “certification”, “mark”, “practitioner” and “professional”.

### Correct Use:

- CFP<sup>CM</sup> professional
- CFP<sup>CM</sup> practitioner
- CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark

### Incorrect Use:

- CFP<sup>CM</sup> firm
- CFP<sup>CM</sup> advertisement
- CERTIFIED FINANCIAL PLANNER qualification

## 3. Use Appropriate Identifiers with the CFP<sup>CM</sup> Marks

The CFP<sup>CM</sup> marks must appear with a <sup>CM</sup> superscript symbol in its first use in printed materials.

### **Requirements for Using the CFP<sup>CM</sup> Mark**

- Always use capital letters.
- Never use periods (unless at the end of a sentence, e.g., “I received advice from Peter Chan, CFP<sup>CM</sup>.”).
- Always use the <sup>CM</sup> superscript symbol.
- Always use with the approved nouns: “certificant”, “certification”, “mark”, “practitioner” and “professional”.

#### **1. The CFP<sup>CM</sup> mark must appear in all capital letters and without periods between the letters.**

### Correct Use:

- Peter Chan, CFP<sup>CM</sup>

### Incorrect Use:

- Peter Chan, cfp<sup>CM</sup>
- Peter Chan, C.F.P.<sup>CM</sup>

#### **2. The CFP<sup>CM</sup> mark must appear with the <sup>CM</sup> superscript symbol in which the mark is being displayed in its first use in printed materials.**

### Correct Use: (as first use in printed materials)

- Peter Chan is a CFP<sup>CM</sup> professional.



Incorrect Use (as first use in printed materials):

- Peter Chan is a CFP professional specializing in estate planning.

**3. The CFP<sup>CM</sup> mark must not be used as a parenthetical abbreviation for CERTIFIED FINANCIAL PLANNER<sup>CM</sup>.**

Correct Use:

- Peter Chan is a CERTIFIED FINANCIAL PLANNER or CFP<sup>CM</sup> practitioner.

Incorrect Use:

- Peter Chan is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> (CFP<sup>CM</sup>) professional.

**4. The CFP<sup>CM</sup> 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.**

Certification marks require 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<sup>CM</sup> mark is used following an individual's name, e.g., Peter Chan, CFP<sup>CM</sup>.

Correct Use:

- Peter Chan is a CFP<sup>CM</sup> certificant.
- Peter Chan practices financial planning as a CFP<sup>CM</sup> certificant.

Correct Use (Following Practitioner's Name):

- Peter Chan, CFP<sup>CM</sup>

Incorrect Use:

- Peter Chan is a CFP<sup>CM</sup>.
- Peter Chan practices financial planning as a CFP<sup>CM</sup>.

**5. The CFP<sup>CM</sup> mark may not be used as a plural or possessive word.**

Correct Use:

- Peter Chan and Paul Chan are CFP<sup>CM</sup> professionals.
- The CFP<sup>CM</sup> professionals' seminar was sold out.

Incorrect Use:

- Peter Chan and Paul Chan are CFPs<sup>CM</sup>.
- The CFP<sup>CM</sup> s' seminar was sold out.



6. The CFP<sup>CM</sup> mark should be used exclusively with the approved nouns: “certificant”, “certification”, “mark”, “practitioner” and “professional”.

Correct Use:

- Peter Chan is a CFP<sup>CM</sup> certificant.
- Peter Chan has obtained the CFP<sup>CM</sup> certification.

Incorrect Use:

- Peter Chan is a CFP<sup>CM</sup> financial advisor.
- Peter Chan has obtained his CFP<sup>CM</sup> degree.

**Requirement for Using the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Mark**

- Always use capital letters to distinguish the mark from surrounding text.
- Always use the <sup>CM</sup> superscript symbol.
- Always use with the approved nouns: “certificant”, “certification”, “mark”, “practitioner” and “professional”.

1. The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark must appear in all capital letters.

Correct Use:

- Peter Chan is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional.

Incorrect Use:

- Peter Chan is a Certified Financial Planner<sup>CM</sup> professional.

2. The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark must appear with the <sup>CM</sup> superscript symbol in its first use in printed materials.

Correct Use (as first use in printed materials):

- Her clients like working with a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> practitioner.
- Peter Chan obtained his CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification in 1995.

Incorrect Use (as first use in printed materials):

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



**3. The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark must not be used as a parenthetical abbreviation for the CFP<sup>CM</sup> mark.**

Correct Use:

- Peter Chan is a CFP<sup>CM</sup> or CERTIFIED FINANCIAL PLANNER<sup>CM</sup> practitioner.

Incorrect Use:

- Peter Chan is a CFP<sup>CM</sup> (CERTIFIED FINANCIAL PLANNER<sup>CM</sup>) practitioner.

**4. The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark must always 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.**

The Certification mark 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<sup>CM</sup> mark is used following an individual's name.

Correct Use:

- Peter Chan is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional.

Correct Use (Following Practitioner's Name):

- Peter Chan, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>  
Chan Financial Services

Incorrect Use:

- Peter Chan provides certified financial planning.

**5. The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark cannot be used as a plural or possessive word.**

Correct Use:

- Peter Chan and Paul Chan are CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professionals.
- The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professionals' seminar was sold out.

Incorrect Use:

- Peter Chan and Paul Chan are CERTIFIED FINANCIAL PLANNERS<sup>CM</sup>.
- The CERTIFIED FINANCIAL PLANNER<sup>CM</sup>'s seminar was sold out.



6. The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> mark should be used exclusively with the approved nouns: "certificant", "certification", "mark", "practitioner" and "professional".

Correct Use:

- Peter Chan is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional.
- Peter Chan has obtained the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification.

Incorrect Use:

- Peter Chan is a CERTIFIED FINANCIAL PLANNER<sup>CM</sup> advisor.
- Peter Chan has completed the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> course.

**Requirements for Using the CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>TM</sup> Logo Marks**

- Always use the three components of the logo – flame, "CFP" or "CERTIFIED FINANCIAL PLANNER" and the superscript symbol ("CM" or "TM").
- Always reproduce the logo mark from original artwork. You may request for the original artwork file by contacting us at [info@ifphk.org](mailto:info@ifphk.org).
- Never alter or modify the logo mark.

1. The CFP<sup>CM</sup> Logo mark is comprised of three components: the flame element, the letters "CFP" or the words "CERTIFIED FINANCIAL PLANNER", and the superscript symbol ("CM" or "TM"). 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 an unacceptable use.



Do not use without the  
CM.



Do not use without the  
flame.



Do not use the flame alone.



Do not separate the  
graphic elements.



2. All reproduction of the **CFP CM** and **CERTIFIED FINANCIAL PLANNER™** marks must be made from original reproduction artwork as provided by IFPHK.

Correct Use:



Incorrect Use:

- Any reproduction without using the original artwork is a misuse and is an unacceptable use.
- Do not use without the appropriate superscript 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.



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.

3. Under no circumstances may the Logo marks be altered, modified or hand drawn, nor may they be typeset, reproduced or electronically scanned in such poor quality as to distort or significantly alter its appearance.

Correct Use:



Incorrect Use:

- Any alteration or modification in poor quality is a misuse and is an unacceptable 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.



Do not use poor quality reproduction art.



Do not try to recreate the mark.



Do not skew the mark.



Do not use the mark in outline form.

#### 4. The Logo marks should be clearly associated with the individual certified by IFPHK.

##### Correct Use:

 Peter Chan, CFP<sup>CM</sup>

P. Chan

 CERTIFIED FINANCIAL PLANNER<sup>TM</sup>

##### Incorrect Mark:

 Chan Financial Services Company



#### Rules for Reproducing the CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>TM</sup> Logo Marks

To control the quality of the appearance of the CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>TM</sup> marks, IFPHK 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.

#### 1. Original Artwork

All reproductions of the CFP Logo mark must be made from original artwork provided by IFPHK. To obtain positive and reverse reproduction images, contact us at [info@ifphk.org](mailto:info@ifphk.org).

#### 2. Readability

To maintain readability of the certification mark symbol, the following three graphic relationships between the mark and the certification mark symbol have been developed.

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, , CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, AFP<sup>TM</sup>, ASSOCIATE FINANCIAL PLANNER<sup>TM</sup>,  AFP and  ASSOCIATE FINANCIAL PLANNER<sup>®</sup> are certification marks and / or trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks and AFP marks in Hong Kong and Macau, through agreement with FPSB.



Relationship A



Relationship B

Relationship C

Relationship D

&gt; 36 mm



This size relationship is to be used when it is greater than 36mm (logo shown is 36mm).



This size relationship is to be used when it is between 12 and 36mm (logo shown is 20mm).



This size relationship is to be used when it is between 7 and 12mm (logo shown is 10mm).



This size relationship is to be used within text paragraphs and should be no smaller than 6mm in width.

### 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.

#### Clear Zone



To ensure optimum legibility of the CFP Logo mark, a minimum reproduction size of 6mm 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 6mm, a larger size may be necessary.

### 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.



### 5. Color Options

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, CFP<sup>CM</sup>, CFP<sup>TM</sup>, CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, AFP<sup>TM</sup>, ASSOCIATE FINANCIAL PLANNER<sup>TM</sup>, AFP<sup>®</sup> and ASSOCIATE FINANCIAL PLANNER<sup>®</sup> are certification marks and / or trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks and AFP marks in Hong Kong and Macau, through agreement with FSPB.



Consistent use of color in the mark is important to establish immediate recognition of individuals certified by IFPHK. The required two-color option for the mark uses PANTONE® 280 Blue for the flame element and black for the "CFP" and <sup>CM</sup> superscript symbol.

POSITIVE TWO-COLOR	POSITIVE ONE-COLOR	POSITIVE ONE-COLOR	POSITIVE ONE-COLOR
Flame element prints in Pantone®280 blue, CFP <sup>CM</sup> prints in black.	Entire mark prints in black.	Entire mark prints in Pantone®280 blue.	Entire mark prints in any color darker than 50% value of black.
The  marks shown are examples of reverse applications against colored backgrounds.			
REVERSE ONE-COLOR	REVERSE ONE-COLOR	REVERSE ONE-COLOR	REVERSE ONE-COLOR
Entire mark prints white on a black BACKGROUND.	Entire marks prints white on a Pantone®280 blue BACKGROUND.	Entire mark prints white on any color darker than 50% value of a black BACKGROUND.	Entire mark prints white on any color darker than 50% value of a black BACKGROUND.

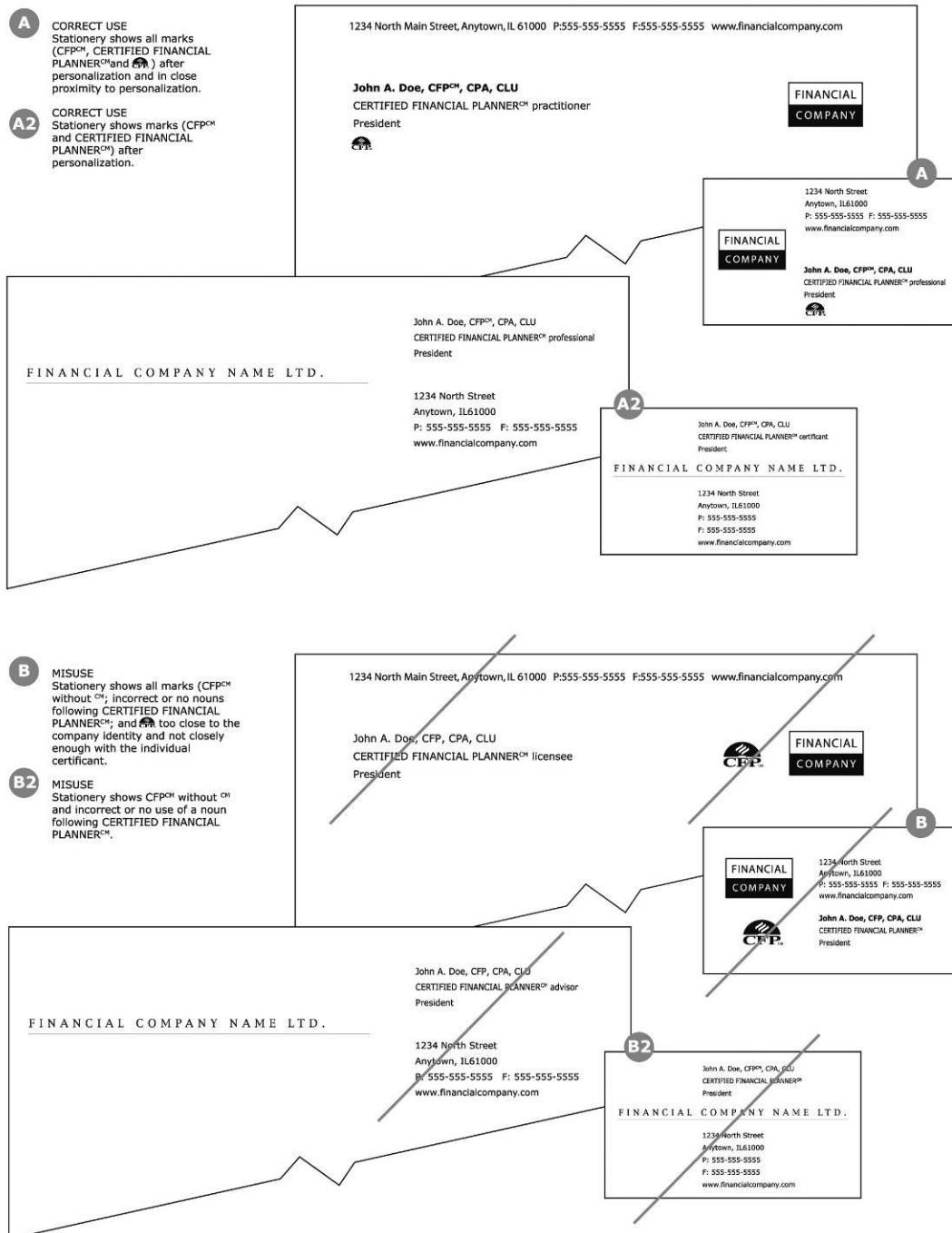
### Using the CFP<sup>CM</sup> Marks on Promotional Materials

The marks CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, and CERTIFIED FINANCIAL PLANNER™ may be used on promotional materials provided the following requirements are met:

1. Use the CFP<sup>CM</sup> marks as described in this guide. Merchandise authorized by IFPHK is the only case where some exceptions to these rules may apply.
2. Link the CFP<sup>CM</sup> marks clearly to an individual or group of individuals certified by IFPHK; promotional materials may not contain the CFP<sup>CM</sup> marks alone. IFPHK's publications that pertain the CFP<sup>CM</sup> certification in general are one of the exceptions to this rule.
3. Note the date of the promotion.
4. Do not produce promotional items for re-sale.
5. Use the CFP<sup>CM</sup> marks only on promotional items that are in good taste and that do not degrade the marks.
6. Use only original artwork to reproduce the and CERTIFIED FINANCIAL PLANNER™ marks.



## **Letterhead and Business Cards (not shown actual size)**



CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>,  CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, AFP<sup>TM</sup>, ASSOCIATE FINANCIAL PLANNER<sup>TM</sup>,  AFP and  ASSOCIATE FINANCIAL PLANNER<sup>®</sup> are certification marks and / or trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks and AFP marks in Hong Kong and Macau, through agreement with FPBS.



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Planners of Hong Kong  
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## Resume (not shown actual size)

A

CORRECT USE  
Sample shows all marks (CFP<sup>CM</sup>,  
CERTIFIED FINANCIAL PLANNER<sup>CM</sup>  
and after personalization and in  
close proximity to personalization;  
marks use correct nouns.



JOHN A. DOE, CPA, CFP<sup>CM</sup>  
CERTIFIED FINANCIAL PLANNER<sup>CM</sup> practitioner  
1234 North Street  
Anytown, IL61000  
H: 555-555-5555; W: 555-555-5555

### EXPERIENCE

FINANCIAL COMPANY NAME, INC.

Financial Advisor

January 2000 to present

Primary responsibilities include financial plan preparation and portfolio management. The comprehensive financial planning includes retirement analysis, estate planning, tax projections, insurance analysis as well as stock option analysis where applicable. Also participated on a committee that researched and created a white paper on the new 529 education savings plans.

FINANCIAL COMPANY NAME, INC.

Accountant III in Management Reporting

March 1996 to January 2000

Prepared monthly executive management report on the financial results of Financial Company Name. Provided monthly flash report to senior management.

FINANCIAL COMPANY NAME, INC.

Accountant in Allocation Development Unit of Cost & Budgeting

November 1994 to March 1996

Responsibilities included proper allocation of the Cost of the Federal Employee portion of the business. Allocation methods were developed through the use of manual timesheets and an automated Work Effort Collection system.

### ASSOCIATIONS

- Financial Planning Association
- American Institute of Certified Public Accountants

### COMPUTER SKILLS

- Microsoft Office
- Centerpiece
- Advent Axyz

### EDUCATION

Anytown College, Anytown, IL

Bachelor of Arts, May 1994

Major: Accounting

Minor: English

CPA: March 1995

CFP<sup>CM</sup> certification: August 1996

*References Provided Upon Request*

Financial Planning Standards Board Ltd. owns the certification marks CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP (with flame logo)<sup>TM</sup> which it awards to individuals who successfully complete initial and ongoing certification requirements.



## Telephone directory Ads and Listings (not shown actual size)

**A**

### DIRECTORY LISTING

Note that sample shows an exception of the CFP<sup>CM</sup> mark with <sup>TM</sup>. The phone companies are unable to reproduce the mark legibly.

<b>Doe J. CFP CPA CLU</b>	
1234 North Main Street.....	<b>555-555-5555</b>
<b>Doe Jane CFP CPA</b>	<b>555-555-5555</b>
456 First Street.....	
<b>Doe John CFP</b>	<b>555-555-5555</b>
7890 Tenth Street.....	

**B**

### DIRECTORY AD

Sample shows ad in which all individuals are CFP<sup>CM</sup> certificants.

## FINANCIAL COMPANY

John A. Doe, CFP<sup>CM</sup>, CPA, CLU  
CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional

J. Doe, CFP<sup>CM</sup>, CPA  
CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional

Jane K. Doe, CFP<sup>CM</sup>  
CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional



1234 North Main Street  
Anytown, IL 61000  
555-555-5555  
[www.financialcompany.com](http://www.financialcompany.com)

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CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, , CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, AFP<sup>TM</sup>, ASSOCIATE FINANCIAL PLANNER<sup>TM</sup>, AFP and ASSOCIATE FINANCIAL PLANNER<sup>®</sup> are certification marks and / or trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks and AFP marks in Hong Kong and Macau, through agreement with FPSB.



## Brochure and Filers (not shown actual size)

**A** CORRECT USE  
Brochure cover shows clear identification of CFP<sup>TM</sup> certificant with visual link to

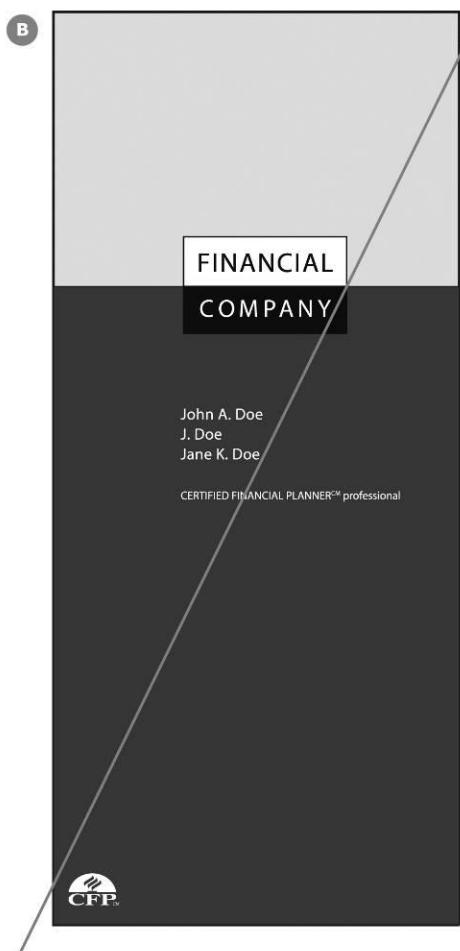
**B** MISUSE  
Brochure cover is unclear about identification of individuals as CFP<sup>TM</sup> certificant.

Personal  
Financial  
Planning

FINANCIAL  
COMPANY



John A. Doe, CFP<sup>TM</sup>, CPA, CLU  
CERTIFIED FINANCIAL PLANNER<sup>TM</sup> professional  
J. Doe, CFP<sup>TM</sup>, CPA  
CERTIFIED FINANCIAL PLANNER<sup>TM</sup> professional  
Jane K. Doe, CFP<sup>TM</sup>  
CERTIFIED FINANCIAL PLANNER<sup>TM</sup> professional



CFP<sup>TM</sup>, CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, AFP<sup>TM</sup>, ASSOCIATE FINANCIAL PLANNER<sup>TM</sup>, AFP and ASSOCIATE FINANCIAL PLANNER<sup>TM</sup> are certification marks and / or trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks and AFP marks in Hong Kong and Macau, through agreement with FPSB.



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## Advertisements (not shown actual size)

**A** CORRECT USE  
An individual may use the CFP marks in display advertising, provided that the advertising is not false or misleading.

**B** MISUSE  
The ad should not be misleading and the CFP marks must be closely associated with the individual who is certified.

**A**

# Sign of Quality

If you see this...

**John A. Doe, CFP<sup>CM</sup>, CPA, CLU**  
CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional  
Service - Over 25 years of mutual funds,  
& bonds and insurance products.

555-555-5555  
[www.financialcompany.com](http://www.financialcompany.com)

CERTIFIED FINANCIAL PLANNER<sup>TM</sup> | CFP<sup>TM</sup>

CERTIFIED PLANNER<sup>TM</sup> and CFP<sup>TM</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. (FPSB). The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP<sup>TM</sup> marks in Hong Kong and Macau, through agreement with FPSB.

**B**

# If you see this...

**John A. Doe, CFP<sup>CM</sup>, CPA, CLU**  
CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional  
AKA Financial Service - Over 25 years of mutual funds,  
stocks & bonds and insurance products.

555-555-5555  
[www.financialcompany.com](http://www.financialcompany.com)

CERTIFIED FINANCIAL PLANNER<sup>TM</sup> | CFP<sup>TM</sup>

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## Signage (not shown actual size)

**A**

**CORRECT USE**  
Wall sign sample shows clear link between the individual and certification marks.

**B**

**CORRECT USE**  
Door signage sample shows clear link between the individuals and certification marks.

**A**

John A. Doe  
CERTIFIED FINANCIAL PLANNER® professional



John A. Doe, CFP<sup>CM</sup>, CPA, CLU  
J. Doe, CFP<sup>CM</sup>, CPA  
Jane K. Doe, CFP<sup>CM</sup>



FINANCIAL  
COMPANY



CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, AFP<sup>TM</sup>, ASSOCIATE FINANCIAL PLANNER<sup>TM</sup>, AFP and ASSOCIATE FINANCIAL PLANNER<sup>®</sup> are certification marks and / or trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Institute of Financial Planners of Hong Kong is the marks licensing authority for the CFP marks and AFP marks in Hong Kong and Macau, through agreement with FPSB.



## Using the CFP Marks in Text Documents

1. Use the CFP<sup>CM</sup> marks as described in this guide.
2. Only the first use of each mark needs the appropriate certification mark symbol.

### Correct Use:

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

3. Do not alter or modify the CFP Marks.

## Using the CFP<sup>CM</sup> Marks in Electronic Media

### Web Sites

1. Use the CFP<sup>CM</sup> marks as described in this guide.
2. In the content of each individual web site page, only the **first use** of each mark needs the <sup>CM</sup> superscript symbol.
3. The CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>CM</sup> marks should appear only once in the meta-text of the code within each web site page belonging to an individual currently certified by IFPHK.

### Correct Use:

- <META name="keywords" content="CFP">
- <META name="keywords" content="CERTIFIED FINANCIAL PLANNER, CFP">

### Incorrect Use:

- <META name="keywords" content="CFP, CFP, CFP, CFP">
- <META name="keywords" content="CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER">



### Domain Names

1. The CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>CM</sup> marks may not be used as part of a domain name. They may appear as text or images throughout the web site, according to rules for proper use.

#### Correct Use:

- [www.peterchanfinancialplanning.com](http://www.peterchanfinancialplanning.com)
- [www.abcplanner.com](http://www.abcplanner.com)

#### Incorrect Use:

- [www.peterchancfp.com](http://www.peterchancfp.com)
- [www.abccertifiedfinancialplanner.com/cfp](http://www.abccertifiedfinancialplanner.com/cfp)
- [www.AskCFP.com](http://www.AskCFP.com)

### E-mail Addresses

1. The CFP<sup>CM</sup> and CERTIFIED FINANCIAL PLANNER<sup>CM</sup> marks may not be used as part of an e-mail address.

#### Correct Use:

- [pchan@hotmail.com](mailto:pchan@hotmail.com)
- [abcfinancialplanners@mchsi.com](mailto:abcfinancialplanners@mchsi.com)

#### Incorrect Use:

- [pchan@CFP4U.com](mailto:pchan@CFP4U.com)
- [cfp@peterchanfinancialplanning.com](mailto:cfp@peterchanfinancialplanning.com)

### Other Social/ Electronic Media

1. The CFP<sup>CM</sup> Marks may not be used as part of a name or address in other social or electronic media, such as Twitter, LinkedIn, and Facebook.



## Web Site pages

**A** **CORRECT USE**  
Page shows all marks (CFP<sup>TM</sup>, CERTIFIED FINANCIAL PLANNER<sup>TM</sup> and ) after personal financial planner's name properly to personalization; marks use correct nouns; tagline is included.

which it awards to individuals who successfully complete its initial and ongoing certification requirements.'"/&gt;

**B** **WRONG**  
Page shows incorrect use of the CERTIFIED FINANCIAL PLANNER<sup>TM</sup> mark (without approved nouns, in lowercase and without trademark symbol); tagline is also missing.



## Frequently Asked Questions

Q1. How do I know if I have fully complied with the requirements?

A1. You may contact IFPHK with any questions, comments or concerns at 2982 7888 or [info@ifphk.org](mailto:info@ifphk.org).

Q2. What are the “marks”?

A2. “Marks” refer to the four CFP<sup>CM</sup> marks owned by FSBP: CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>,  and  CERTIFIED FINANCIAL PLANNER<sup>TM</sup>.

Q3. Why is IFPHK so concerned with enforcing correct use of the CFP<sup>CM</sup> marks?

A3. Marks enforcement is consistent with our mission to protect the public. It is important that the CFP<sup>CM</sup> 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 FSBP Ltd. and IFPHK have established, then we will be unable to protect the public as we do today. If the marks become generic, the public will not be able to differentiate between a personal financial planner who has completed the rigorous CFP<sup>CM</sup> certification requirements and one who has not.

Q4. Can I take my CFP<sup>CM</sup> certification with me when I relocate to another Affiliate territory?

A4. Because each territory has its own specific legal, tax, regulatory and other systems and requirements, CFP<sup>CM</sup> certification is adapted to indicate financial planner competency for that territory. or cross border marks use policy, you may click to: [http://www.ifphk.org/pdf/CFP/CFPCM\\_Certification\\_Information/CrossBorderPolicy.pdf](http://www.ifphk.org/pdf/CFP/CFPCM_Certification_Information/CrossBorderPolicy.pdf). If you wish to hold yourself out as a CFP<sup>CM</sup> certificant capable of practicing financial planning in a new territory, you must meet the Affiliate's certification requirements for cross border certification. For certification requirements of each affiliate, you may refer to: [http://www.ifphk.org/en\\_about\\_affiliations\\_list.aspx](http://www.ifphk.org/en_about_affiliations_list.aspx).

Q5. Why must I use a noun with the CFP<sup>CM</sup> marks?

A5. A certification mark must not be used as a title or a degree. In practical term, the use of the marks as adjectives in connection with one of the approved nouns is the appropriate use.

Q6. Do I have to use all four CFP<sup>CM</sup> marks (CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup>,  and  CERTIFIED FINANCIAL PLANNER<sup>TM</sup>) in my business materials?

A6. No. You may use one, two or all three of the marks as long as you follow the appropriate rules for each mark.

Q7. Shall I report to IFPHK of any misuse of CFP<sup>CM</sup> marks?

A7. IFPHK understands that third party mark misuse is not within your control. As a CFP<sup>CM</sup> certificant, you have agreed to comply with the rules in this guide and we ask that you report back to IFPHK if you encounter such cases.

Q8. What happen if I do not follow the rules in this guide?

A8. As a CFP<sup>CM</sup> certificant, you have agreed to adhere to the rules and regulations set by IFPHK. Following this guide is a condition of being permitted to display the marks. If for some reasons you decide not to follow the rules in this guide, you may be subject to IFPHK's disciplinary process.



Q9. 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?

A9. IFPHK encourages all CFP professionals to submit their use of the CFP Marks in collateral materials for review prior to publishing. Remember to allow sufficient time before your scheduled print/publish date for IFPHK to conduct an appropriate review.