



Financial Planning
Institute of Southern Africa


THE PROFESSIONAL STANDARD

USE OF CFP[®] TRADEMARK, CERTIFIED FINANCIAL PLANNER[®]

TRADEMARK &  CFP[®] TRADEMARK

CFP[®] CERTIFICANT'S GUIDE

INTRODUCTION

FINANCIAL PLANNING STANDARDS BOARD LTD. (FPSB) owns the CFP[®], CERTIFIED FINANCIAL PLANNER[®] and  certification and service marks (“the trademarks”) outside of the United States of America, and oversees the development of international CFP certification standards to benefit consumers. Individuals who have met FPSB’s initial certification and recertification standards are authorised to use the following three marks in the territory in which they are certified:

CFP[®]
CERTIFIED FINANCIAL PLANNER[®]



A person’s use of the above trademarks identifies that he/she has met rigorous ethics, competency and professional practice standards to deliver financial planning in a territory as established by FPSB. The certification is locally adapted and administered by the FINANCIAL PLANNING INSTITUTE OF SOUTHERN AFRICA (FPI), for the territory of the Republic of South Africa.

To benefit the public, FPSB requires that the above trademarks be protected and used properly in South Africa and that any person using the trademarks has met appropriate certification requirements. To this extent the trademarks must be used in compliance with both common law and trademark legislation.


If the trademarks are used improperly, they could eventually lose their protected status. If this were to happen the CFP[®] professionals would lose the differentiation of the certification and consumers would be unable to rely on the trademarks as a mark of quality for professional financial planning. To prevent this, FPSB requires all stakeholders to follow FPSB guidelines for the use of the trademarks and the FPI is mandated to implement, monitor and administer proper use of the trademarks through a Code of Ethics and Professional Responsibility, enforcement policy and use of mark campaigns.

Please familiarise yourself with the contents of this Guide before using any of the above trademarks. Use of the marks should be reviewed by the FPI. Contact the FPI on trademarks@fpimail.co.za.

1. PURPOSE:

The purpose of this guide is to explain and direct the promotion, protection and proper use of trademarks by CFP® certificants in their business stationery, written and electronic communication, websites and business promotional materials. These guidelines apply to e-mail signatures, other signatures, letterheads, business cards, brochures, website content, visual presentations, promotions, or any other visual media or electronic communication.

2. DEFINITIONS:

- “trademarks” shall mean, jointly and severally, the CFP®, CERTIFIED FINANCIAL PLANNER® and  trademarks.
- “CFP® certificant” shall mean a professional member of the institute who is entitled to use the CFP® designation, subject to the requirements for initial and continued certification as provided for in the Membership Regulations.

3. THE FPI:

The FPI is the sole trademarks licensing authority for the trademarks in South Africa through an affiliation agreement with FPSB. No institute, organisation or individual in South African except the FPI, is authorized to regulate, manage or administer the rights, title, usage and interest of any of the trademarks owned by the FPSB.

4. GENERAL REMARKS:

- 4.1 A CFP® certificant commits to adhere to the FPI Code of Conduct and Professional Responsibility and to comply with the rules in respect of use of the trademarks.
- 4.2 A CFP® certificant shall only use and/or apply the trademarks in accordance with the guidelines in this policy document.
- 4.3 A CFP® certificant who fails to adhere to comply with the rules and direction for proper use of the trademarks shall be charged with breach of the Code of Ethics and Professional Responsibility and may be subjected to disciplinary proceedings as per the FPI’s Disciplinary Regulations.

5. GENERAL GUIDELINES FOR USE OF THE TRADEMARKS:

5.1 Always use the CFP® and CERTIFIED FINANCIAL PLANNER® marks as adjectives:

Although it sounds strange to the casual user, trademarks must never be used as nouns - the trademark(s) must always be used as an adjective modifying a noun.

Correct:

I am a CFP® professional.

My CERTIFIED FINANCIAL PLANNER® practitioner is named John Smith.

Incorrect:

I am a CFP

My planner is a CERTIFIED FINANCIAL PLANNER.

5.2 Only modify certain nouns with the trademarks:

The trademarks identify individuals who have met FPI's certification standards; they should modify nouns that refer to individuals, the certification program or the trademarks themselves. There are eight approved nouns that can follow the trademarks: "certificant", "certification", "credential", "designation", "exam or examination", "mark", "practitioner" and "professional".

Correct:

CFP® professional

CFP® practitioner

CERTIFIED FINANCIAL PLANNER® mark

Incorrect:

CFP advisor

CFP advertisement

CERTIFIED FINANCIAL PLANNER firm

5.3 Use appropriate territory specific identifier with the printed trademarks:

Always use the ® superscript with the trademarks.

Correct:

CFP® mark

CERTIFIED FINANCIAL PLANNER® professional

Incorrect:
CFP™
CFP^(R), CFP^(r)

6. USING THE CFP® MARK IN ACRONYM FORM:

6.1 Always use capital letters:

Correct:
CFP® certification

Incorrect:
Cfp , cfp,

6.2 Do not insert full stops between the letters:

Correct:
CFP®

Incorrect:
C.F.P

6.3 Always use the ® superscript with first use of the mark in published media.

6.4 The trademark, in acronym form, must not be used as a parenthetical abbreviation for the CERTIFIED FINANCIAL PLANNER® mark

Correct:
Jane Smith is a CERTIFIED FINANCIAL PLANNER® professional / Jane smith is a CFP® professional.

Incorrect:
Jane Smith is a CERTIFIED FINANCIAL PLANNER® (CFP) practitioner.

6.5 The CFP® mark in acronym form must be used as a descriptive adjective, not as a noun or a verb. **An exception applies when the trade mark is used following an individual's name on e-mail signature, signature or business card; i.e. John Smith, CFP®**

6.6 The trademark in acronym form may not be used as a plural or possessive word.

Correct:

Jane and John Smith are CFP® professionals.
The CFP® professionals' seminar was sold out.

Incorrect:

John Smith and Jane Smith are CFP®s.
The CFP®s' seminar was sold out.

7. USING THE CERTIFIED FINANCIAL PLANNER® MARK:

7.1 The trademark must appear fully in capital letters.

Correct:

John Smith is a CERTIFIED FINANCIAL PLANNER® professional.

Incorrect:

Jane Smith is a Certified Financial Planner® professional.

7.2 Always use the ® superscript with first use of the mark in published material.

7.3 The trade mark must not be used as a parenthetical for the CFP® trademark in acronym form.

Correct:

Jane Smith is a CERTIFIED FINANCIAL PLANNER® professional; *alternatively*, Jane Smith is a CFP® professional.

Incorrect:

John Smith is a CFP® (CERTIFIED FINANCIAL PLANNER) professional.

7.4 The trademark must always be used as a descriptive adjective, not as a noun. (See paragraph 5.2 above)

7.5 The trademark cannot be used as a plural or possessive word.

Correct:

John Smith and Jane Smith are CERTIFIED FINANCIAL PLANNER® professionals.
The CERTIFIED FINANCIAL PLANNER® professionals' seminar was sold out.

Incorrect:

John Smith and Jane Smith are CERTIFIED FINANCIAL PLANNERS®.

The CERTIFIED FINANCIAL PLANNERS®, seminar was sold out.

- 7.6 The trademark should be used exclusively with the approved nouns as per paragraph 5.2 above.

Correct:

John Smith, CERTIFIED FINANCIAL PLANNER® professional

He has the CERTIFIED FINANCIAL PLANNER® certification.

Incorrect:

Jane Smith, CERTIFIED FINANCIAL PLANNER® advisor

She completed the CERTIFIED FINANCIAL PLANNER® course.

8. USING THE TRADEMARK:

- 8.1 The trademark is comprised of three components: (a) the flame element, (b) the letters “CFP” and (c) the ® superscript. These three components must be used together as one unit at all times to protect the visual integrity of the mark. Any deviation from the three components above constitutes misuse of the mark.
- 8.2 All reproduction of the trademark must be made from original reproduction artwork provided by the FPI.
- 8.3 Under no circumstances may the trademark 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.
- 8.4 The trademark must be clearly associated with the individual certified by the FPI.

Correct:

 Jane Smith, CFP®

- 8.5 To control the quality of the trademark’s appearance, FPI requires all reproductions to be made from original artwork, be readable, legible and on approved backgrounds, and have consistent use of colour.

8.5.1 Original Artwork

All reproductions of the trademark must be made from original artwork provided by FPI.

8.5.2 Readability

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

Relationship A: At a logo size of 36mm or greater, the relationship to the size of the ® symbol should be 1:4.

Relationship B: At a logo size of 12-36mm, the relationship to the size of the ® symbol should be 1:3.

Relationship C: At a logo size of 7-12mm, the relationship to the size of the ® symbol should be 1:2.

Relationship D: At a logo size of 6mm, the relationship to the size of the ® symbol should be 3:4.

8.5.3 Legibility

The impact and legibility of the printed trademark 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 the letters “CFP,” the typographic element of the logo mark. The one exception to this rule is when the mark is used within text.

Clear Zone

1 x Clear Zone around the trademark



8.5.4 Size:

To ensure optimum legibility of the 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 trademark cannot be guaranteed when reproduced at 6 mm, a larger size is necessary.

8.5.5 Approved Backgrounds

The positive trademark should be used on light coloured backgrounds ranging from white to values no darker than 40% of black. The logo mark should be reversed if used on dark backgrounds from 50%-100% value of black.

8.5.6 Colour Options

Consistent use of colour in the mark is important to establish immediate recognition of individuals certified by the FPI. The required two-colour option for the mark uses PANTONE® 280 Blue for the flame element and black for the “CFP” and ® symbol.

8.6 Summary - use of the trademark

- Do not use the trademark without the ® superscript.
- Do not use the trademark without the flame element.
- Do not use the flame element alone.
- Do not separate the graphic elements and do not add other elements.
- Do not re-proportion the elements.
- Do not reproduce the trademark in unapproved colours.
- Do not reproduce the trademark on complex backgrounds.
- Do not use poor quality reproduction art.
- Do not try to recreate the trademark.
- Do not skew or distort the trademark.
- Do not use the trademark in outline form.

9. USE OF TRADEMARKS ON PROMOTIONAL MATERIALS:

All of the trademarks may be used on promotional materials provided the following requirements are met:

- 9.1 Use of the trademarks must be strictly as described in this policy.
- 9.2 Link the trademarks clearly to an individual or group of individuals certified by the FPI - promotional materials may not contain the trademarks alone.
- 9.3 The date of the promotion has to be clearly noted.
- 9.4 Trademarks are only to be used on promotional items that are in good taste and that do not degrade the trademarks.
- 9.5 Only original artwork is to be used to reproduce the logo mark.
- 9.6 Use of the trademarks should be reviewed by the FPI prior to manufacture.

10. USE OF THE TRADEMARKS IN PRINTED MATERIAL:

- 10.1 The trademarks may only be used as described in this guide.
- 10.2 Only the first use of each trademark requires the ® symbol, i.e. Jane Smith recently attained her CERTIFIED FINANCIAL PLANNER® certification. She works with other CFP® professionals in a Johannesburg based financial planning firm. They consider the CFP certification to be financial planning's gold standard and encourage others to work towards their CERTIFIED FINANCIAL PLANNER certification.
- 10.3 Include the following legal notice in printed (and electronic) material - this serves to identify the FPSB as the owner of the trademarks:

CFP®, CERTIFIED FINANCIAL PLANNER® and  are trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. The Financial Planning Institute of Southern Africa is the marks licensing authority for the CFP Marks in South Africa, through agreement with FPSB.

11. USING THE TRADEMARKS IN ELECTRONIC MEDIA:

11.1 Websites

11.1.1 The trademarks may only be used as described in this guide.

11.1.2 In the text-content of each individual website page, only the first use of each trademark requires the ® symbol. (See paragraph 10.2 above)

11.1.3 The CFP® mark and CERTIFIED FINANCIAL PLANNER® mark should appear only once in the meta-text of the code within each Web site page belonging to an individual currently certified by the FPI, i.e. <META name “keywords” content = “CERTIFIED FINANCIAL PLANNER®”>

11.1.4 The trademarks may be used as website hyperlinks only if they link directly to the FPSB’s website: www.fpsb.org.

11.2 Domain Names

11.2.1 The trademarks may not be used as part of a domain name. However, they may appear as text or images throughout the website, in accordance with the guideline in this policy.

Correct:

www.smithfinancialplanning.co.za

Incorrect:

www.johnsmithcfp.co.za

11.3 E-mail Addresses

The trademarks may not be used as part of an e-mail address.

Incorrect:

smithcfp@gmail.com

12. MISUSE, ABUSE AND UNAUTHORISED USE OF TRADEMARKS:

The proper use of the trademarks shall be enforced by the FPI to the fullest extent of the Code of Ethics and Professional Responsibility, the Disciplinary Regulations and the Common Law.

Unauthorised use shall not be tolerated and the wrongdoers will be, if necessary, subjected to legal action.

All the FPI's rights remain fully reserved.

13. ENFORCEMENT AND QUERIES:

The Legal and Compliance Manager shall be responsible for initiating enforcement procedures following misuse / unauthorised use of the trademarks.

The Legal and Compliance Manager may be contacted regarding any queries on the proper use of the trademarks or to review proposed use of the trademarks.

E-mail: trademarks@fpimail.co.za