



CFP[®] Marks Usage Guide



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Welcome to FP Canada's CFP Marks Usage Guide.
Congratulations on obtaining your CFP designation.
We encourage ample use of the CFP Marks to showcase your certification. In order to maintain the integrity of the CFP designation, please read this guide in full to ensure a complete understanding of how to correctly use the CFP Marks.

TABLE OF CONTENTS

| | |
|-----------|---|
| 2 | Introduction |
| 3 | Rules for Usage: Legal Use |
| 4 | Rules for Usage: General |
| 5 | Rules for Usage: CFP Mark |
| 6 | Rules for Usage: CERTIFIED FINANCIAL PLANNER Mark |
| 7 | Rules for Usage: Logo Mark |
| 11 | Applications: Using the CFP Marks in Text |
| 12 | Applications: Using the CFP Marks in Print |
| 13 | Applications: Using the CFP Marks Online |
| 14 | Applications: Using the CFP Marks in Electronic Communications |
| 15 | Applications: Using the CFP Marks in Promotional Materials |
| 16 | More Information: Resources and Contact Information |
| 17 | More Information: Frequently Asked Questions |

Introduction

About FP Canada™

FP Canada's purpose is to Champion better financial wellness for all Canadians.

Our mandate is to lead the advancement of professional financial planning.

Our organization consists of two divisions:




The FP Canada Standards Council™, which establishes and enforces financial planning standards and certifies financial planners.



The FP Canada Institute™, which works to elevate the practice of financial planning.

CFP Mark Ownership

The Financial Planning Standards Board ("FPSB Ltd.") owns the CFP®, CERTIFIED FINANCIAL PLANNER® and  certification mark and service marks ("CFP Marks"). FPSB oversees the development of international CFP certification standards to benefit consumers. FP Canada is the Canadian Affiliate of FPSB Ltd. and is solely authorized to administer the CFP Marks in Canada.

Use of the CFP Marks in Canada

In Canada, individuals who have met and continue to meet the certification standards established by FPSB Ltd., as locally adapted, and administered by FP Canada are authorized to use the following three marks:

CFP® **CERTIFIED FINANCIAL PLANNER®** 

A person's use of the CFP Marks identifies that they have met rigorous standards of ethics, competence and professionalism, as adapted and administered by FP Canada in accordance with global standards established by FPSB Ltd.

To protect the public and the integrity of the CFP marks, FPSB Ltd. and FP Canada vigilantly work to ensure that the CFP Marks are used properly, and that any person using the CFP Marks has met and continues to meet appropriate certification requirements.

The Importance of Using the Marks Correctly

The CFP certification and service marks must be used in compliance with trademark law in each territory in which they are registered.


If trademarks or certification marks are used improperly, they could eventually lose their protected status. If this were to happen to the CFP Marks, CFP professionals would lose the differentiation of the certification and consumers would be unable to rely on the CFP certification as a mark of excellence for professional financial planning. To prevent this, all stakeholders are required to follow these guidelines for the use of the CFP Marks and each FPSB Affiliate is required to mandate proper use of the CFP Marks by CFP professionals through a Code of Ethics and additional Standards of Professional Responsibility.

Please familiarize yourself with the contents of this guide before using the CFP Marks in Canada.

Rules for Usage: Legal Use

Legal notice

Where possible, use the following legal notice in materials that use the CFP Marks:


“CFP®, CERTIFIED FINANCIAL PLANNER® and  are certification trademarks owned outside the U.S. by Financial Planning Standards Board Ltd. (FPSB). FP Canada is the marks licensing authority for the CFP Marks in Canada, through agreement with FPSB.”

Please ensure the CFP Marks are used only as described in this guide.

Rules for use

- CFP professionals and other stakeholders acknowledge that FPSB Ltd. is the sole, absolute and exclusive owner of all rights, title and interest in, and to, the CFP Marks outside the United States.
- CFP professionals and other stakeholders will not challenge FPSB Ltd. as the sole, absolute and exclusive owner of all right, title and interest in, and to, the CFP Marks outside the United States, and the goodwill associated with these marks.
- CFP professionals and other stakeholders will not challenge the validity of the CFP Marks.
- CFP professionals and other stakeholders will not adopt, use or promote any mark that is confusingly similar to any of the CFP Marks, as determined by FPSB Ltd.
- CFP professionals and other stakeholders will not take, encourage or promote any action that would/does impair the rights of FPSB Ltd. in and to the CFP Marks or the goodwill associated with them, or use the CFP Marks in a way that would make it difficult for FPSB Ltd. to assert its ownership of the CFP Marks outside the United States.
- CFP professionals are subject to the conditions relating to use of the CFP Marks as set forth in the Canadian CFP Certification Renewal Form.
- The CFP Marks must be used in a way that makes it clear that FPSB Ltd. owns them. The CFP Marks may not be used to imply FPSB Ltd.'s endorsement of an individual or company (even when one or more employees are certified by FP Canada to use the CFP Marks).
- The CFP Marks may not be used as part of the name of an individual's business or company.
- 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.

Rules for Usage: General

To assist in protecting the CFP Marks, CFP professionals should follow these requirements when using the CFP, CERTIFIED FINANCIAL PLANNER and  marks in communication and collateral material.

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.
- ✓ I am a CFP professional who provides financial planning services.

Incorrect use

- ✗ I am a CFP.
- ✗ My planner is a CERTIFIED FINANCIAL PLANNER.
- ✗ I provide Certified Financial Planning services.

2. Use the ® identifier with the CFP Marks.

In Canada,* the CFP Marks are registered trademarks, therefore you must use the ® identifier after CFP or CERTIFIED FINANCIAL PLANNER.

3. Only modify certain nouns with the CFP Marks.

Since the CFP Marks identify individuals who have met FP Canada's certification standards, they should modify nouns that refer to individuals, the certification program or the marks themselves. FP Canada's has eight approved nouns that can follow the CFP Marks, though the preferred noun is "professional".

Correct use

- ✓ CFP professional.
- ✓ CFP practitioner.
- ✓ CERTIFIED FINANCIAL PLANNER mark

Incorrect use

- ✗ CFP firm
- ✗ CFP advertisement
- ✗ CERTIFIED FINANCIAL PLANNER qualification

Approved nouns that can follow CFP Marks:

FOR INDIVIDUALS

- professional
- certificant
- practitioner

FOR CERTIFICATION

- certification
- credential
- designation

OTHER

- exam/examination
- mark

* 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.

Rules for Usage: CFP Mark

Always use capital letters to distinguish the mark from surrounding text.

Never use periods, unless at the end of a sentence. (For example, “I received advice from Simon Lim, CFP.”)

Always use with one of the approved nouns (see rule 6).

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

Correct use

✓ Greta Lange, CFP

Incorrect use

✗ Greta Lange, cfp

✗ Greta Lange, C.F.P.

2. In Canada, the CFP mark must appear with a registered trademark superscript symbol on first mention (whether in printed materials or online).

Correct use

✓ Simon Lim is a CFP[®] professional specializing in estate planning.

Incorrect use

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

3. The CFP mark must be used as a descriptive adjective, not as a noun or a verb,* except when used within a signature block, on letterhead or on a business card.

Correct use

✓ Simon Lim is a CFP professional.

✓ He practices financial planning as a CFP certificant.

✓ Simon Lim, CFP

Incorrect use

✗ Simon Lim is a CFP.

✗ He practices financial planning as a CFP.

4. The CFP mark must not be used as a parenthetical abbreviation for CERTIFIED FINANCIAL PLANNER.

Correct use

✓ Greta Lange is a CERTIFIED FINANCIAL PLANNER or CFP practitioner.

Incorrect use

✗ Greta Lange is a CERTIFIED FINANCIAL PLANNER (CFP) professional.

5. The CFP mark may not be used as a plural or possessive word.

Correct use

✓ Greta Lange and Simon Lim are CFP professionals.

✓ The CFP professionals' seminar was sold out.

Incorrect use

✗ Greta Lange and Simon Lim are CFPs.

✗ The CFPs' seminar was sold out.

6. The CFP mark should be used exclusively with the approved nouns. See page 5 for list of approved nouns.

Correct use

✓ Simon Lim is a CFP professional.

✓ Great Lange got her CFP certification this year.

Incorrect use

✗ Simon Lim is a CFP financial advisor.

✗ Greta Lange got her CFP degree this year.

* Trademark law requires that a mark be used as a descriptive adjective, not as a noun or verb, to prevent the mark from becoming generic. An exception applies when the “CFP” acronym mark is used following an individual’s name (e.g., Simon Lim, CFP).

Rules for Usage: CERTIFIED FINANCIAL PLANNER Mark

Always use “small caps” or “all caps” letters to distinguish the mark from surrounding text.

Always use with one of the approved nouns.

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

Correct use

- ✓ Greta Lange is a CERTIFIED FINANCIAL PLANNER professional.
- ✓ Greta Lange is a CERTIFIED FINANCIAL PLANNER professional.

Incorrect use

- ✗ Greta Lange is a Certified Financial Planner professional.
- ✗ Greta Lange is a certified financial planner professional.

2. The CERTIFIED FINANCIAL PLANNER mark must appear with a registered trademark superscript symbol on first mention (whether in printed materials or online).

Correct use

- ✓ His clients liked working with a CERTIFIED FINANCIAL PLANNER[®] professional.

Incorrect use

- ✗ His clients liked working with a CERTIFIED FINANCIAL PLANNER professional.

3. The CERTIFIED FINANCIAL PLANNER 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.

Correct use

- ✓ Simon Lim is a CERTIFIED FINANCIAL PLANNER professional.
- ✓ Simon Lim, CERTIFIED FINANCIAL PLANNER Lim Financial Services

Incorrect use

- ✗ Simon Lim provides certified financial planning.

4. The CERTIFIED FINANCIAL PLANNER mark must not be used as a parenthetical abbreviation for “CFP”.

Correct use

- ✓ Greta Lange is a CFP or CERTIFIED FINANCIAL PLANNER practitioner.

Incorrect use

- ✗ Greta Lange is a CFP (CERTIFIED FINANCIAL PLANNER) professional.

5. The CERTIFIED FINANCIAL PLANNER mark may not be used as a plural or possessive word.

Correct use

- ✓ Greta Lange and Simon Lim are CERTIFIED FINANCIAL PLANNER professionals.
- ✓ The CERTIFIED FINANCIAL PLANNER professionals’ seminar was sold out.

Incorrect use

- ✗ Greta Lange and Simon Lim are CERTIFIED FINANCIAL PLANNERS.
- ✗ The CERTIFIED FINANCIAL PLANNERS’ seminar was sold out.

6. The CERTIFIED FINANCIAL PLANNER mark should be used exclusively with the approved nouns. See page 5 for list of approved nouns.

Correct use

- ✓ Simon Lim, CERTIFIED FINANCIAL PLANNER professional
- ✓ Greta Lange has the CERTIFIED FINANCIAL PLANNER certification.

Incorrect use

- ✗ Simon Lim, CERTIFIED FINANCIAL PLANNER advisor
- ✗ Greta Lange completed the CERTIFIED FINANCIAL PLANNER course.

* Trademark law requires that a mark be used as a descriptive adjective, not as a noun or verb, to prevent the mark from becoming generic. An exception applies when the mark is used following an individual’s name (e.g., Simon Lim, CERTIFIED FINANCIAL PLANNER).

Rules for Usage: Logo Mark

Canadian CFP professionals can sign in to their FP Canada Portal and download the artwork files.

Always reproduce the logo mark from original artwork.

Never alter or modify the logo mark.

1. In Canada, the logo mark comprises three components: the flame element, the letters “CFP” and the “®” symbol. These three components must be used together as one unit at all times to protect the visual integrity of the mark.
2. All reproduction of the logo mark must be made from original reproduction artwork provided by FP Canada.



Do not use without the registered “®” mark.



Do not use without the flame.



Do not use the flame alone.



Do not separate the graphic elements.



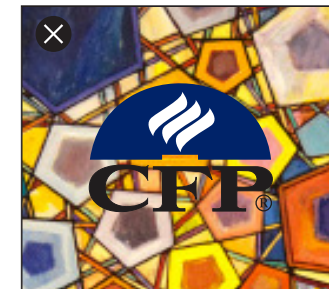
Do not add other elements.



Do not re-proportion the elements.



Do not reproduce the mark in unapproved colors.



Do not reproduce the mark on complex backgrounds.

Important: All acceptable versions of the logo mark are available as digital artwork. They must never be altered or manually reproduced in any way.

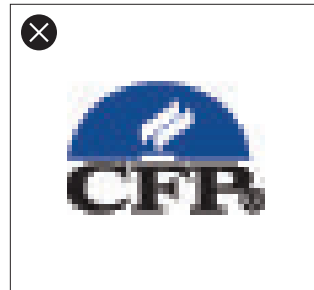
Rules for Usage: Logo Mark (continued)

Canadian CFP professionals can sign in to their FP Canada Portal and download the artwork files.

Always reproduce the logo mark from original artwork.

Never alter or modify the logo mark.

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



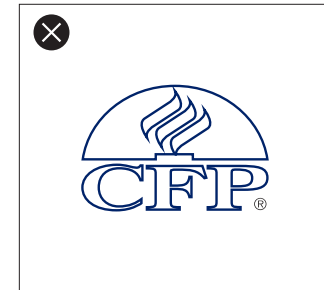
Do not use poor quality reproduction art.



Do not try to recreate the mark.



Do not skew or distort the mark.



Do not use the mark in outline form.

4. The logo mark must be clearly associated with the individual certified by FP Canada.

Correct use



Incorrect use



Important: All acceptable versions of the logo mark are available as digital artwork. They must never be altered or manually reproduced in any way.

Rules for Usage: Logo Mark (continued)

Crowding the logo mark with other visual elements will lessen its impact and legibility. To control the quality of the logo mark's appearance, all reproductions, whether print or digital, must be made from original artwork and be readable/legible – in addition to consistent use of colour (see the following page).

Clear Space

To help preserve the integrity of the logo mark, the clear space surrounding it must be respected. No other graphic imagery or other visual elements may enter this clear space. 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.



Minimum Size

The smallest size at which the logo mark can be reproduced to ensure optimum legibility is 6 mm or 22 pixels. A larger size may be required if reproduction quality and/or legibility of the logo mark cannot be guaranteed when reproduced at the minimum size.

Further, in order to maintain readability of the "®", four graphic relationships between the logo mark and the trademark symbol have been developed.

Relationship A

>36 mm
136 px



To be used when the logo mark is greater than 36mm or 136 pixels.

Relationship B

12–36 mm
45–136 px



To be used when the logo mark is between 12–36mm or 45–136 pixels.

Relationship C

7–12 mm
26–45 px



To be used when the logo mark is between 7–12mm or 26–45pixels.

Relationship D

6 mm
22 px



To be used when the logo mark is less than 7mm or 26 pixels. This size relationship is only to be used within text paragraphs, and should never appear smaller than 6mm or 22 pixels.

Important: All acceptable versions of the logo mark are available as digital artwork. They must never be altered or manually reproduced in any way.

Rules for Usage: Logo Mark (continued)

To control the quality of the logo mark's appearance, all reproductions, whether print or digital, must be made from original artwork and use colour consistently – in addition to being readable/legible (see the previous page). Consistent use of colour in the mark is important to establish immediate recognition of individuals certified by FP Canada.

Full-colour mark

Whenever possible, the logo mark should appear on a white background in its positive colour version, with the flame element in Pantone® 280 Blue and the “CFP” and ® symbol in black. However, the positive full-colour mark may be used on light-coloured backgrounds ranging from white to values no darker than 40% black. If the logo mark appears on dark backgrounds with a 50% value of black or more, use the reverse version.

One-colour positive mark

Where production or printing limitations exist, a black-and-white mark may be used. The positive version should appear in black and be used on a background ranging from white to no darker than 40% black. When placing the mark over a background with a 50% value of black or more, use the reverse version.

Reverse mark

The reverse version of the logo mark may appear on a simple, single-colour background. The reverse logo mark may be enclosed in a simple shape, but the background may not be stylized.

Important: All acceptable versions of the logo mark are available as digital artwork. They must never be altered or manually reproduced in any way.

Full-Colour




One-Colour Positive



Reverse options



Applications: Using the CFP Marks In Text

The CFP, CERTIFIED FINANCIAL PLANNER and  marks may be used in text provided the following requirements are met:

1. Use the CFP Marks only as described in this guide.
2. Only the first instance of each mark needs the ® symbol.
 - ✓ Greta Lange recently attained the CERTIFIED FINANCIAL PLANNER® certification. She works with another CFP® professional in Toronto. They consider CFP certification to be the standard in financial planning.
3. Identify FPSB Ltd. as the owner of the CFP Marks.
4. Do not alter or modify the CFP Marks.

Applications: Using the CFP Marks In Printed Materials

The CFP, CERTIFIED FINANCIAL PLANNER and  marks may be used in printed materials provided the following requirements are met:

1. Follow the rules for reproducing the logo mark, if applicable.
2. You may use either the CFP or CERTIFIED FINANCIAL PLANNER mark without an approved noun if it immediately follows the individual's name.

3. The logo mark must be clearly associated with the individual certified by FP Canada.

✓ Correct use


Lim Financial

Simon Lim, CFP®
Financial Planner
slim@limfinancial.com

321 Main Street tel 555.321.9876
Big City, Province cel 555.321.8765
A1A 2B2 fax 555.321.7654

✓ Correct use

Lim Financial

Simon Lim, 
Financial Planner
slim@limfinancial.com

321 Main Street tel 555.321.9876
Big City, Province cel 555.321.8765
A1A 2B2 fax 555.321.7654


✗ Incorrect use

Lim Financial 

Simon Lim
Financial Planner
slim@limfinancial.com

321 Main Street tel 555.321.9876
Big City, Province cel 555.321.8765
A1A 2B2 fax 555.321.7654

Applications: Using the CFP Marks Online

The CFP, CERTIFIED FINANCIAL PLANNER and  marks may be used online provided the following requirements are met:

Websites

1. Use the CFP Marks as described in this guide.
2. In the content of each individual website page, only the first use of each mark needs the registered trademark superscript symbol.
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 FP Canada.

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">

4. The CFP and CERTIFIED FINANCIAL PLANNER marks may be used as website hyperlinks only if they link directly to the FP Canada or FPSB Ltd. website (fpcanada.ca or fpsb.org).

Domain Names

1. 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

Applications: Using the CFP Marks In Electronic Communications

The CFP, CERTIFIED FINANCIAL PLANNER and  marks may be used in electronic communications provided the following requirements are met:

Email

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

Correct use

✓ slim@hotmail.com

Incorrect use

✗ Simon_Lim@CFP4U.com

✗ cfp@simonlimfinancialplanning.com

2. The CFP and CERTIFIED FINANCIAL PLANNER marks may appear in an email signature provided they are clearly associated with the individual certified by FP Canada and are used only as described elsewhere in this guide.

Correct use

✓ Greta Lange, CFP®
Financial Planning Director, FinancialCo.

✓ Greta Lange, CERTIFIED FINANCIAL PLANNER®
Financial Planning Director, FinancialCo.

Incorrect use

✗ Greta Lange, C.F.P.
Financial Planning Director, FinancialCo.

✗ Greta Lange, CERTIFIED FINANCIAL PLANNER (CFP)
Financial Planning Director, FinancialCo.

Other Social / Electronic Media

1. The CFP Marks may not be used as part of a name or address in any social or electronic media, such as Twitter, LinkedIn and Facebook.

Applications: Using the CFP Marks In Promotional Materials

The CFP, CERTIFIED FINANCIAL PLANNER and  marks may be used in promotional materials provided the following requirements are met:

1. Use the CFP Marks as described in this guide. Merchandise authorized by FP Canada is the only case where some exceptions to these rules may apply.
2. Link the CFP Marks clearly to an individual or group of individuals certified by FP Canada – promotional materials may not contain the CFP Marks alone. FP Canada’s publications, which make reference to the CFP certification in general, are one of the exceptions to this rule.
3. Note the date of the promotion.
4. Use the CFP Marks only on promotional items that are in good taste and that do not degrade the marks.
5. Use only original artwork to reproduce the logo mark.



More Information: Frequently Asked Questions

1. What are “Marks”?

“Marks” refer to the various CFP, CERTIFIED FINANCIAL PLANNER and certification and service marks that FP Canada is authorized to administer in Canada.

2. What is the difference among “CM”, “TM” and “®”?

An organization can claim rights in a trademark prior to its official registration with a Patent and Trademark Office in a territory; in fact, many jurisdictions require commercial use prior to seeking registration. The “TM” symbol indicates that FPSB Ltd. is relying on its common law rights in the marks, “®” indicates a formal registration with a trademark office, and “CM” is the equivalent of “TM” or “®” in some jurisdictions and indicates that the mark is registered as a certification mark.

3. Why do I have to use “®” when other professionals don’t?

Professionals such as doctors, lawyers and accountants are governed by a territory’s laws, and earn degrees and titles such as MD and JD. Unlike doctors and lawyers, CFP professionals earn certification of their services and, with that, the permission to use the 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 FP Canada’s initial and ongoing certification standards. Therefore, you must use “CFP” as an adjective (as required by trademark law). An exception applies when the “CFP” acronym mark is used following an individual’s name; e.g., Simon Lim, CFP.

5. What are the approved nouns that must follow the CFP Marks?

There are eight approved nouns that can follow the CFP Marks:

- **professional**
- certificant
- certification
- credential
- designation
- exam/examination
- mark
- practitioner

6. Why do FPSB Ltd. and FP Canada insist on correct use of the CFP Marks?

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

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


We encourage all CFP professionals to submit their use of the CFP Marks in collateral materials for review by FP Canada prior to publishing. Remember to allow sufficient time before your scheduled print/publish date to conduct an appropriate review. If you wish to have your draft materials reviewed in Canada, please submit them to FP Canada at communications@fpcanada.ca.

More Information: Resources and Contact Information

If you would like FP Canada to review materials that you are developing that feature CFP Marks, please contact us at communications@fpcanada.ca.

To download logo artwork for CFP Marks, Canadian CFP professionals can sign into their FP Canada Portal to download the artwork files.

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