













10.0 FPSB's Country/region-specific Trademark Symbols and Legal Notices

FPSB enters into license and affiliation agreements with one organization in each country or region to administer the CFP certification program. FPSB also registers or uses the CFP Marks in each country or region based on that territory's trademark laws.

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	®	CM	®
<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>			
New Zealand	CM	CM	CM
<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>			

Country/Region	CFP	WORD MARK	LOGO
Republic of Korea	®	TM	TM
<p>CFP®, CERTIFIED FINANCIAL PLANNER™ 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
Belgium	®	®	TM
CFP®, CERTIFIED FINANCIAL PLANNER® and CFP logo mark™ are trademarks owned outside the U.S. by Financial Planning Standards Board.			

11.0 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.