



FINANCIAL PLANNING  
ASSOCIATION *of* AUSTRALIA

## FPA REGULATION 02/04

Use of the FPA brand by Members and Affiliates  
13 February 2020



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## 1) Introduction

### a) Name of Regulation

This regulation is made by the FPA Board under clause 28.1 of the constitution of the Financial Planning Association of Australia Limited (the “**Constitution**”) Board (the “**Board**”) and shall be known as the Marks Regulation. The Board has the power to make, amend or cancel the Marks Regulation at any time as it sees fit.

### b) Purpose of Regulation

This regulation intends, consistently with the FPA Constitution, to:

- (i) outline the obligations and rights of Financial Planning Association of Australia (“**FPA**”) Members and affiliates when using the FPA name, logos, membership category descriptions, professional designations (post nominals), Good Advice lock-up, the CERTIFIED FINANCIAL PLANNER<sup>®</sup> Mark, the CFP<sup>®</sup> Mark, the Financial Planner AFP<sup>®</sup> the AFP Mark<sup>®</sup> and CFP<sup>®</sup> Logo Mark (the “**FPA brand**”).
- (ii) outline the obligations and rights of Members in relation to the CERTIFIED FINANCIAL PLANNER<sup>®</sup> mark, the CFP<sup>®</sup> mark and the CFP<sup>®</sup> Logo Mark (the “**CFP Marks**”).
- (iii) ensure that the FPA brand is consistently applied at every interaction to preserve the distinctiveness and integrity of the brand and the valuable reputation flowing from membership of the FPA.
- (iv) establish guidelines for the preparation of communication pieces including, but not limited to:
  - (I) stationery, business cards, letterheads, and compliments slips;
  - (II) websites;
  - (III) email signatures;
  - (IV) advertising;
  - (V) promotional material including brochures;
  - (VI) office signage;
  - (VII) client documentation including Statements of Advice;
  - (VIII) social media; and
  - (IX) any other communication pieces.

### c) Commencement

Unless a later effective date appears in a particular clause, this regulation is effective:

- (i) for all existing Members and affiliates of the FPA; and
- (ii) any individual or entity that obtains membership or affiliation on or after 1 January 2018.

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**d) Members Bound**

- (i) Members are bound by this Marks Regulation in accordance with clause 7.3 of the FPA Constitution. Any instance of misuse of the CFP Marks compromises the validity of the marks and the FPA's licensing arrangement with the FPSB. Breaching an undertaking made to the Board in fulfilment of a requirement of this regulation is a breach of the regulation and may result in disciplinary action against the member by the FPA under the Disciplinary Regulation. Disciplinary action may involve censure, expulsion or in extreme cases or case of repeated misuse, legal action.
- (ii) Each Affiliate is bound by this Marks Regulation in accordance with the terms and conditions of his or her individual affiliation with the FPA.

**2) Interpretation**

- a) Unless stated to the contrary, words and phrases in this regulation have the same meaning as is given to those words and phrases in the FPA Constitution and regulations and policies of the FPA made by the Board under the FPA Constitution.
- b) In this Marks Regulation:
  - (i) capitalised expressions used shall have the same meaning as in the Constitution unless otherwise defined in this Marks Regulation or the context requires otherwise;
  - (ii) references to the singular include the plural and vice versa;
  - (iii) references to one gender include all genders;
  - (iv) reference to a clause or clauses shall be a reference to a clause or clauses of this Marks Regulation unless the context requires otherwise;
  - (v) references to a statute extend to that statute as amended, modified and re-enacted from time to time and any orders, regulations or by-laws made under that statute;
  - (vi) reference to a person includes a firm, corporation, corporate body, unincorporated association and a government authority; and
  - (vii) references to doing something includes an omission, statement or undertaking (whether or not in writing) and includes executing a document.

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### 3) Definitions

- a) In this Marks Regulation, the following words have the following meanings unless the context requires otherwise:

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| Affiliate  | means a person who satisfies the general terms and conditions and eligibility criteria set out in Schedule 2 of the Member Regulations and falls into one of the following sub-categories:<br><br>a) Allied Professional Affiliate;<br>b) Academic affiliate;<br>c) Student affiliate<br>d) Retired affiliate; and<br>e) Leave of Absence affiliate.   |
| Board      | means the board of directors of the FPA  |
| Breach     | means any conduct of a Member or an Affiliate, by act or omission, which is in breach of any of the following:<br><br>a) the FPA's 1997 professional standards comprising the Code of Ethics and the Rules of Professional Conduct;<br>b) the Code of Professional Practice;<br>c) the On-going Fee Arrangement Code (if applicable);<br>d) any clause of the FPA Constitution;<br>e) any regulation of the FPA including this regulation; or<br>f) any policy identified in Schedule 1 of the Disciplinary Regulation 2016. |
| CFP® Marks | means the certification standards owned by the Financial Planning  |

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|---|---|
|   | Standards Board Ltd (FPSB) outside the United States of America. The FPA is the marks licensing authority for the CFP marks in Australia, through agreement with the FPSB.  |
| CFP® Professional                             | means CERTIFIED FINANCIAL PLANNER® Professional   |
| Code of Ethics                                | means the FPA Code of Ethics. The Code of Ethics established the ethical foundation for the other FPA standards of professional conduct including Practice Standards and Rules of Professional Conduct.   |
| Director                                      | means a person appointed as a director of the FPA or who is appointed to the position of an alternate director and is acting in that capacity.  |
| FPA   | means the Financial Planning Association of Australia Limited ABN 62 054 174 453  |
| FPA Code of Professional Practice (the “CPP”) | the key document detailing the obligations of FPA Members in the financial planning profession. It includes three enforceable components: Code of Ethics, Practice Standards; and Rules of Professional Conduct; together with any Guidance issued by the FPA in relation to the whole or any part of the Code. |
| Financial Planner AFP®                        | means a person who satisfies the eligibility criteria for membership in that sub-category as set out in clause 11 of the Member Regulations   |
| FPA Constitution                              | means the Constitution of Financial Planning Association of Australia Limited   |
| FPA Professional Partner                      | means a financial planning licensee granted the right to use the title FPA Professional Partner pursuant to a professional partner agreement between the FPA and the financial planning licensee.   |

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|---------------------------|---|
| FPA Professional Practice | means a financial planning practice granted the right to use the title FPA Professional Practice pursuant to a professional practice agreement between the FPA and the Financial Planning Practice.   |
| FPA Regulations           | any regulation made by the FPA Board in accordance with clause 7.3 of the FPA Constitution.   |
| FPSB Ltd                  | means the Financial Planning Standards Board Ltd  |
| Member Regulations        | means the FPA Member and Affiliate Regulation 2017  |
| Regulations               | Means any regulations, policies, procedures or by-laws made by the Board for the purposes of a provision of the FPA Constitution and includes such regulations, policies, procedures or by-laws as amended, by the Board from time to time. |
| Sub-Category              | Means a sub-category of membership of the FPA established by the FPA Board under clause 4 of the Membership Regulation  |

#### 4) FPA Brand rules for FPA Members and Affiliates

##### a) Use of FPA's name, logos and professional designations

- i) CERTIFIED FINANCIAL PLANNER® Professionals and Financial Planner AFP® Professionals are encouraged to use their professional designation on their practice documentation.
- ii) Members are entitled to use only one professional designation (post nominal) at a time which relates to their membership category. A member cannot use both the AFP® and CFP® mark together. Members may add additional designations to their membership designation such as honorary awards or specialist accreditation, e.g. FPA Fellow, LRS® Life.
- iii) CFP Professional and Financial Planner AFP Members are permitted to display their initial FPA membership certificate, their annual membership certificate or the signed Financial Planning Association of Australia Code of

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Ethics (“Code of Ethics”) in their offices, in accordance with FPA Practice Standards 7.3 and Rule of Professional Conduct 7.6.

- iv) If a Financial Planner AFP or CFP Professional belongs to an FPA Professional Practice that has elected to use the FPA Professional Practice Logo on documentation and stationary for their practice, a practitioner member of that practice is afforded the same benefits.
- v) The CFP marks, the FPA’s name, the FPA’s logo, the FPA membership category descriptions and the FPA professional designations may not be used as part of the name of a Member’s or Affiliate’s business or a firm’s name or firm’s logo.
- vi) FPA Members must use their applicable professional designations in such a way that does not mislead, or have the potential to mislead, the general public.
- vii) Members cannot use the FPA brand in a way that indicates that the FPA guarantees, endorses or approves any services, products or advice (including personal financial advice) provided by the Member or other employees of the Member’s practice. A statement that a Member adheres to the FPA’s Code of Professional Practice (“the **CPP**”) would not breach this rule.
- viii) Members must not misstate their authority to represent the FPA. A Member is not permitted to write, speak or act in a way that suggests that the Member is officially representing the FPA, unless the Member has been duly authorised to do so by the chief executive officer or directors of the FPA. All requests for such authorisation must be made in writing to the FPA.
- ix) FPA Professional Practices are entitled to use the FPA Professional Practice branding. FPA Affiliates are not permitted to use FPA branding but can refer to themselves as FPA Affiliates in their resume or profile.
- x) The following table outlines how FPA Members and Affiliates may denote membership or affiliation with the FPA in practice.

**Table a) FPA approved category descriptions**

| <b>FPA category</b>                  | <b>Approved FPA category description</b>                    |
|--------------------------------------|---|
| CERTIFIED FINANCIAL PLANNER® or CFP® | John Smith, CFP®<br>OR<br>John Smith is a CFP® professional |

|                               |  |
|-------------------------------|--|
| Financial Planner AFP®        | Jane Smith, AFP®<br>OR<br>Jane Smith is a Financial Planner AFP® professional. |
| Associate                     | FPA Associate Member   |
| Allied Professional affiliate | FPA Allied Professional Affiliate<br>OR<br>Allied Professional of the FPA      |
| Academic affiliate            | FPA Academic Affiliate<br>OR<br>Academic Affiliate of the FPA                  |
| Student affiliate             | FPA Student Partner<br>OR<br>Student Affiliate of the FPA                      |
| Professional Partner          | FPA Professional Partner<br>OR<br>Professional Partner of the FPA              |
| Professional Practice         | FPA Professional Practice<br>OR<br>Professional Practice of the FPA            |
| Honorary Member               | FPA Honorary member<br>OR<br>Honorary Member of the FPA                        |

**b) Reporting misuse**

FPA Members and Affiliates should be alert to and should promptly advise the FPA of infringements or other improper uses of the FPA brand. Appropriate action will then be taken to preserve the integrity and reputation of the FPA and the internationally registered and recognised CFP Marks.

**c) Termination or suspension**

- i) Upon termination or suspension of FPA membership, affiliation or the right to use the FPA brand, all commercial use of FPA intellectual property must immediately cease.

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- ii) From the date of termination or suspension of FPA membership, affiliation or the right to use the FPA brand, all references to the FPA brand must be removed or deleted from all documentation and communication pieces.
  - iii) All FPA certificates, trophies and digital assets featuring the FPA logo, other than those related to a Member's or Affiliate's education remain the property of the FPA and must be surrendered on request following termination or suspension of membership or affiliation with the FPA.

## 5) Use of the CERTIFIED FINANCIAL PLANNER® designation

### a) General requirements for using the CFP® designation

There is no FPA logo available for use by CFP Professionals, other than the CFP Marks. Use of the CFP Marks is authorised only for individuals who have received CFP certification by the FPA.

### b) The CERTIFIED FINANCIAL PLANNER® mark must appear in capital letters or in large and small capital letters.

#### Correct use

Jane Smith is a CERTIFIED FINANCIAL PLANNER® professional.  
Jane Smith earned the CERTIFIED FINANCIAL PLANNER® certification.

#### Incorrect use

Jane Smith is a Certified Financial Planner® professional.  
Jane Smith earned the certified financial planner® certification.

### c) The CERTIFIED FINANCIAL PLANNER mark must appear with the appropriate superscript symbol in its first use in printed material.

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

Her clients like working with a CERTIFIED FINANCIAL PLANNER® practitioner

#### Incorrect use: (as first use in printed materials)

Her clients like working with a CERTIFIED FINANCIAL PLANNER practitioner.

### d) The CERTIFIED FINANCIAL PLANNER mark must not be used as a parenthetical abbreviation for the CFP mark.

#### Correct use:

John Smith is a CFP® or CERTIFIED FINANCIAL PLANNER® practitioner.

#### Incorrect use:

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

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- e) **The CERTIFIED FINANCIAL PLANNER mark cannot be used as a plural or possessive word.**

Correct use:

Simon Lim and Greta Lange are CERTIFIED FINANCIAL PLANNER® professionals.

The CERTIFIED FINANCIAL PLANNER professionals' seminar was sold out.

Incorrect use:

Simon and Greta are CERTIFIED FINANCIAL PLANNERS.

The CERTIFIED FINANCIAL PLANNERS' seminar was sold out.

- f) **THE CERTIFIED FINANCIAL PLANNER mark must always be used as a descriptive adjective, not as a noun or verb, except when used within a signature block, on letterhead or on a business card. An exception applies when the CFP mark is used following an individual's name e.g., Jane Smith, CERTIFIED FINANCIAL PLANNER®.**

Correct use:

Simone Lim is a CERTIFIED FINANCIAL PLANNER® professional.

Simone Lim, CERTIFIED FINANCIAL PLANNER®

Lim Financial Services

Incorrect Use:

Simone Lim provides certified financial planning.

- g) **The CERTIFIED FINANCIAL PLANNER mark must only be used with one of the FPA's approved nouns. These include certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.**

Correct use:

CFP® professional

CFP® practitioner

CERTIFIED FINANCIAL PLANNER® mark

Incorrect use:

CFP® firm

CFP® advertisement

CERTIFIED FINANCIAL PLANNER® qualification

## 6) Use of the CFP® acronym designation

- a) **The CFP® acronym must appear in capital letters and without full stops between the letters.**

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Correct use:

Greta Lange CFP®

Incorrect use:

Simon Lim cfp

Greta Lange C.F.P.

- b) **The CFP acronym must appear with the registered symbol (®) in superscript upon the first use in a communication piece. Subsequent uses of CFP within the same communications piece do not need to carry the ®.**

Correct use:

Greta Lange is a CFP® professional. To be admitted as a CFP professional, Greta was required to undertake an advanced education program, as well as meet requirements around ethics, examination and experience.

Incorrect use:

Greta Lange is a CFP professional specialising in estate planning. To be admitted as a CFP professional, Simon was required to undertake an advanced education program, as well as meet requirements around ethics, examination and experience.

- c) **The CFP acronym must not be used as a parenthetical abbreviation for CERTIFIED FINANCIAL PLANNER.**

Correct use:

John Smith is a CFP® or CERTIFIED FINANCIAL PLANNER® practitioner.

Incorrect use:

John Smith is a CERTIFIED FINANCIAL PLANNER (CFP) practitioner.

- d) **THE CFP acronym must always be used as a descriptive adjective, not as a noun or verb, except when used within a signature block, on letterhead or on a business card. An exception applies when the CFP mark is used following an individual's name e.g., Jane Smith, CFP®.**

Correct use:

Simone Lim is a CFP® professional.

Simone Lim, CERTIFIED FINANCIAL PLANNER®

Lim Financial Services

Incorrect use:

Simone Lim provides certified financial planning.

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- e) **The CFP® acronym 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.

- f) **The CFP acronym should be used exclusively with the approved nouns: certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.**

Correct use:

Simon Lim is a CFP® practitioner.  
Greta Lange is a CFP® professional who got her CFP certification this year.

Incorrect use:

Simon Lim is a CFP financial adviser.  
Greta Lange got her CFP degree.

- g) **If using the CFP acronym mark in association with other educational qualifications, the CFP mark should be listed first.**

Correct use:

John Jones CFP® Dip FP

Incorrect use:

John Jones Dip FP CFP®

## 7) Requirements for using the CFP® Logo Mark

- a) **The CFP® Logo Mark is comprised of 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.**

Correct use:



- A. Approved two-colour: PANTONE® 280 Blue flame element, black type element



B. Approved one-colour: Entire mark printed in black

Incorrect use:

Any deviation from the three components above is a misuse and is unacceptable use.

- b) **All reproduction of the CFP Logo Mark must be made from original reproduction artwork provided by FPA.**

Correct use:



Incorrect use:

Do not use without the ® 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 colours.  
Do not reproduce the mark on complex backgrounds.

- c) **The CFP Logo Mark must not be altered, modified, hand drawn, typeset or reproduced or electronically scanned in such poor quality as to distort or significantly alter its appearance.**

Correct use:



Incorrect 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.

- d) **The CFP Logo Mark must be clearly associated only with the individual who has achieved CFP certification**

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Correct use:

 Simon Lim CFP®

Incorrect use:

 Lim Financial Services Corp.

## **8) Rules for Reproducing the CFP® Logo Mark**

### **a) Reproductions**

To control the quality of the CFP® Logo Mark's appearance, FPA requires all reproductions to be made from original artwork, be readable, legible and on approved backgrounds, and have consistent use of colour. The information below will provide your print supplier or graphic designer the information necessary to create proper reproductions of the mark.

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b) **Original Artwork**

All reproductions of the CFP Logo Mark must be made from original artwork provided by FPA. Visit the FPA website or contact FPA Member Services at [fpa@fpa.com.au](mailto:fpa@fpa.com.au) or 1300 337 301.

c) **Readability**

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



d) **Clear space**

A clear zone surrounding the logo 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.



To ensure optimum legibility of the CFP 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 CFP Logo Mark cannot be guaranteed when reproduced at 6 mm, a larger size may be necessary.

e) **Approved backgrounds**

The positive mark should be used on light coloured 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.

f) **Colour options**

The two-colour option for the CFP Logo Mark uses PANTONE 280 Blue for the flame element and black for the “CFP” and territory-specific trademark symbol. A black version of the logo is also available.

g) **Ownership of CFP Marks**

The CFP and CERTIFIED FINANCIAL PLANNER® Marks are owned by the Financial Planning Standards Board Ltd. Specific acknowledgment must be given to this fact where either mark is reproduced in promotional literature of any description. The origin of the mark must always be specified in a tag line at the end of an article, at the bottom of an advertisement, or at the bottom of the first page of a brochure or personal promotional literature.

CFP®, CERTIFIED FINANCIAL PLANNER®, , 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 the FPSB.

## 9) Professional designation

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a) **Use of professional designations**

CFP® professionals are encouraged to use their applicable professional designations on their practice documentation. The CFP Mark professional designation must always sit next to the name of the FPA member and must always be equal in size or smaller in size than the member's own name literature.

b) **Membership certificate**

CFP practitioners are permitted to display their CFP certification, their signed Code of Ethics and their annual CFP Practitioner Certificate in their offices so long as this is in accordance with Practice Standard 7.3 and Professional Conduct Rule 7.6.

A CERTIFIED FINANCIAL PLANNER® practitioner can apply for their CERTIFIED FINANCIAL PLANNER certification to be maintained whilst they take a leave of absence, subject to FPA's written approval which must be obtained before the leave of absence commences. Reduced membership fees apply during the leave of absence and the individual is prohibited from using the CFP Marks. The requirements that must be satisfied upon return from leave vary according to the amount of leave taken, in accordance with the policy set by the FPA's Guide to CFP® Certification literature

## 10) **Good Advice lock-up**

a) **Requirements for using the Good Advice lock-up**

The Good Advice lock-up is a graphical device designed to help educate Australians about the meaning of the CFP® designation. Whilst not considered a 'CFP Mark', the Good Advice lock-up contains CERTIFIED FINANCIAL PLANNER® and the CFP Logo Mark, therefore strict rules must be followed to ensure the brand is protected.

b) **Rules for reproducing the Good Advice lock-up**

All reproductions of the Good Advice lock-up must be made from original artwork supplied by the FPA. Under no circumstances may the Good Advice lock-up be altered, modified or hand drawn, typeset, reproduced or electronically saved in poor quality as to distort or alter its appearance.

c) **Readability**

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To ensure optimum legibility of the Good Advice Lock-up, a minimum reproduction size of 50 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 Good-Advice Lock-up cannot be guaranteed when reproduced at 50 mm, a larger size may be necessary.

A clear zone surrounding the Good Advice Lock-up 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 height of “THE SIGN OF GOOD ADVICE” text with the Good Advice Lock-up. The one exception to this rule is when the mark is used within text.



d) **Approved backgrounds**

The positive mark (black) must be used on light colour backgrounds ranging from white to no darker than 40% of black. The reverse mark (white) must be used on dark colour backgrounds.

e) **Colour options**

The Good Advice Lock-up must always be reproduced in black or white.

f) **Using the Good Advice lock-up on promotional material and electronic media**

The Good Advice lock-up may be used on business cards, email signature or client documentation, provided the use of Good Advice lock-up is in accordance with this Regulation.

The Good Advice lock-up must be clearly associated only with the individual who has achieved CFP certification. The Good Advice lock-up may not be used as part

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of or in close proximity to the name of an individual's business or company. The Good Advice lock-up must be positioned immediately below or next to the name of the CFP professional only.

Correct use

John Smith CFP®



Incorrect Use

Smith and Associates



## 11) Use of the Financial Planner AFP® designation

a) **General requirements for using the Financial Planner AFP® designations**

There is no FPA logo available for use by AFP Professionals, other than the AFP® Mark. Use of the AFP® Mark is authorised only for individuals who have received AFP certification by the FPA.

b) **The Financial Planner AFP mark must appear with the appropriate superscript symbol in its first use in printed material**

Correct Use: (as first use in printed materials)

Her clients like working with a Financial Planner AFP® practitioner.

Incorrect Use: (as first use in printed materials)

Her clients like working with a Financial Planner AFP practitioner.

c) **The Financial Planner AFP mark must not be used as a parenthetical abbreviation for the AFP mark.**

Correct Use:

John Smith is an AFP® or Financial Planner AFP® practitioner.

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Incorrect Use:

John Smith is a (AFP®) practitioner.

- d) **The Financial Planner AFP mark cannot be used as a plural or possessive word.**

Correct use:

Simon Lim and Greta Lange are FINANCIAL PLANNER AFP® professionals.  
The FINANCIAL PLANNER AFP® professionals' seminar was sold out.

Incorrect use:

Simon and Greta are FINANCIAL PLANNER AFPs®.

- e) **The Financial Planner AFP mark must always be used as a descriptive adjective, not as a noun or verb, except when used within a signature block, on letterhead or on a business card. An exception applies when the AFP mark is used following an individual's name e.g. Jane Smith, Financial Planner AFP.**

Correct use:

Simone Lim is a Financial Planner AFP® professional.

Correct Use: (following practitioner's name)

Simone Lim, Financial Planner AFP®  
Lim Financial Services

Incorrect Use:

AFP, Simone Lim, provides financial planning.

- f) **The Financial Planner AFP Mark must only be used with one of the FPA's approved nouns. These include certificant, certification, credential, designation, exam/examination, mark, practitioner and professional.**

Correct use:

Simon Lim is a Financial Planning AFP® practitioner.

Greta Lange is a Financial Planning AFP® professional who got her Financial Planning AFP certification this year.

Incorrect use:

Simon Lim is a Financial Planning AFP financial adviser.

Greta Lange got her Financial Planning AFP degree.

- g) **The AFP acronym mark must appear in capital letters and without full stops between the letters.**

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Correct use:  
Greta Lange AFP®

Incorrect use:  
Simon Lim afp  
Greta Lange A.F.P

- a) **The AFP acronym mark must appear with the registered symbol (®) in superscript upon the first use in a communication piece. Subsequent uses of AFP® within the same communications piece do not need to carry the ®.**

Correct use:  
Greta Lange is a Financial Planner AFP® professional. To be admitted as a Financial Planner AFP professional, Greta was required to undertake an advanced education program, as well as meet requirements around ethics, examination and experience.

Incorrect use:  
Greta Lange is a Financial Planner AFP professional specialising in estate planning. To be admitted as a Financial Planner AFP professional, Greta was required to undertake an advanced education program, as well as meet requirements around ethics, examination and experience.

- b) **If using the AFP mark in association with other educational qualifications, it is recommended to put the AFP mark first.**

Correct use:  
John Jones AFP® Dip FP

Incorrect use:  
John Jones Dip FP AFP®

## 12) Using the CFP® and AFP® Marks on promotional materials

- a) Promotional use of the CFP® Marks and AFP® Marks must be in accordance with the Marks Regulation. Merchandise produced by the FPA is the only case where the Regulation may not apply.
- b) Use of the CFP and AFP Marks in promotional materials must be linked clearly to an individual or group of individuals who have achieved CFP or AFP certification.
- c) The CFP and AFP Marks can only be used on promotional items that are in good taste and do not degrade the marks.

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## 13) Using the CFP® and AFP® Marks in electronic media

### a) Websites

In the content of each individual website page, only the first use of each mark requires the use of the CFP® mark.

- (i) The CFP and CERTIFIED FINANCIAL PLANNER® Marks or AFP® and Financial Planner AFP Marks should appear only once in the meta-text of the code within each Website page belonging to an individual CFP or Financial Planner AFP professional.

Correct use:

<META name “keywords” content = “CERTIFIED FINANCIAL PLANNER”>

OR

<META name “keywords” content = “FINANCIAL PLANNER AFP”>

Incorrect use:

<META name “keywords” content = “CFP, CFP, CFP, CFP”>

<META name “keywords” content = “AFP, AFP, AFP, AFP”>

<META name “keywords” content = “CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER, CERTIFIED FINANCIAL PLANNER”>

<META name “keywords” content = “FINANCIAL PLANNER AFP, FINANCIAL PLANNER AFP, FINANCIAL PLANNER AFP”>

- (ii) The CFP and CERTIFIED FINANCIAL PLANNER Marks and AFP and Financial Planner AFP Marks may be used as website hyperlinks only if they link directly to FPA’s website, [www.fpa.com.au](http://www.fpa.com.au).

### b) Domain names

The CFP and CERTIFIED FINANCIAL PLANNER Marks and/or the AFP and Financial Planner AFP Marks may not be used as part of a domain name or website address. They may appear as text or images throughout the website, according to the rules contained in this guide.

Correct use:

[www.simonlimfinancialplanning.com](http://www.simonlimfinancialplanning.com)

Incorrect use:

[www.simonlimcfp.com](http://www.simonlimcfp.com)

[www.simonlimfinancialplannerAFP.com](http://www.simonlimfinancialplannerAFP.com)

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c) **Email addresses**

The CFP and CERTIFIED FINANCIAL PLANNER Marks and/or the AFP and Financial Planner AFP Marks may not be used as part of an email address.

Correct use:

simon.lim@hotmail.com

Incorrect use:

Simon\_Lim@CFP4U.com

cfp@simonlimfinancialplanning.com

Simon\_Lim@AFP4U.com

d) **Social Media**

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

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## 14) FPA digital badge

The FPA digital badge is an image with a link to a personalised digital certificate for verification of FPA membership. The digital badge is available to:

- FPA Practitioner members (CFP® professionals, Financial AFP® members and Associate members)
- FPA Professional Practices
- FPA Professional Partners



### c) Requirements for using the FPA digital badge

- (i) **FPA Practitioner members (CFP® professionals, Financial Planner AFP® members and Associate members)**

The FPA digital badge may be used in the practitioner member's email signature or on their website for verification of their membership.

The digital badge must always link to the FPA practitioner member's personalised certificate link supplied by the FPA.

The digital badge and link to the digital membership certificate are only valid for the current membership year. The digital badge and link expire annually, and a new badge is supplied each membership year upon renewal.

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**(ii) FPA Professional Practices**

The FPA digital badge for FPA Professional Practices is available for use by staff members belonging to a FPA Professional Practice. The digital badge can be used in an email signature, on a website or digital corporate collateral, but must be positioned next to the name of the practice.

The digital badge must always link to the FPA Professional Practice's digital certificate link supplied by the FPA.

The FPA digital badge and link to the FPA digital certificate are only valid for the current membership year. The digital badge and link expire annually, and a new badge is supplied each membership year upon renewal.

**(iii) FPA Professional Partners**

The FPA digital badge for FPA Professional Partners is available only for display on an FPA Professional Partner's corporate website or digital corporate collateral and must be positioned next to the name of the Professional Partner only.

The digital badge must always link to the FPA Professional Partner's digital certificate link supplied by the FPA.

The FPA digital badge and link to the FPA digital certificate are only valid for the current membership year. The digital badge and link expire annually, and a new badge is supplied each membership year upon renewal.

**d) Rules for reproducing the FPA digital badge**

All reproductions of the FPA digital badge must be made from original artwork supplied by the FPA. The badge image and personalised link are accessible from the online FPA Member Centre.

Under no circumstances may the digital badge be altered, modified or hand drawn, typeset, reproduced or electronically saved in poor quality as to distort or alter its appearance.

**(i) Colour options**

The FPA digital badge is supplied in RGB colour and must not be altered.

**(ii) Placement of FPA digital badge**

**(I) FPA Practitioner members (CFP<sup>®</sup> professionals, Financial Planner AFP<sup>®</sup> members and Associate members)**

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The FPA digital badge for practitioner members may be used as part of the FPA practitioner member's email signature or on their website, provided the use of the digital badge is in accordance with this Regulation.

The digital badge must be clearly associated only with the individual whose name is listed on the linked digital certificate. The digital badge may not be used as part of or in close proximity to the name of an individual's business or company. The digital badge must be positioned immediately below or next to the name of the aforementioned individual.

## **(II) FPA Professional Practices**

The FPA digital badge for FPA Professional Practices is available for use by staff members belonging to a Professional Practice. The digital membership badge can be used in an email signature or on a website but must be positioned next to the name of the practice.

The digital badge must be equal in size or smaller in size than the name or logo of the FPA Professional Practice.

Where a FPA practitioner member also belongs to a FPA Professional Practice, both digital badges may be used at the same time at equal size.

## **(III) FPA Professional Partners**

The FPA digital badge for FPA Professional Partners may only be displayed on the corporate website or digital corporate collateral belonging to the FPA Professional Partner.

The digital badge must be positioned next to the name or logo of the Professional Partner only. It cannot be positioned in close proximity to an individual practitioner's or other staff member's name. The digital badge must be equal in size or smaller in size than the name or logo of the FPA Professional Partner.

# **15) Other professional designations and honorary awards**

## **a) Introduction**

Whereas Members are entitled to use only the one professional designation (post nominal), Members may add to their membership designation additional designations and initials such as specialist accreditation and honorary awards.

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b) **Specialist designations LRS<sup>®</sup> and AEPS<sup>®</sup> designation**

The specialist designations LRS<sup>®</sup> Life Risk Specialist and AEPS<sup>®</sup> Accredited Estate Planning Strategist indicate that the financial planner, in addition to any other certification achieved and obligations attached thereto, has completed the required level of ethics, education and examination and attained a level of experience to be recognised as a life risk specialist or estate planning strategist.

The LRS<sup>®</sup> mark must always be followed by the designation words Life Risk Specialist **except when used within a signature block, on letterhead or on a business card.**

The AEPS<sup>®</sup> mark must always be followed by the designation words Accredited Estate Planning Strategist **except when used within a signature block, on letterhead or on a business card.**

c) **Honorary awards designation**

The only honorary awards which are currently awarded by the FPA to Members at the discretion of the FPA Board are Life and Fellow awards.

d) **Use of marks/initials for specialist designation and honorary awards designation**

The following table lists each FPA authorised professional designation applicable to Practitioner members, the professional designation's respective post nominals and the acceptable representation of the professional designation and initials/marks:

**Table b) FPA authorised professional designations**

| <b>Designation</b>                          | <b>Post nominal</b>      | <b>Acceptable representation of designation / post nominal</b>                                     |
|---|--------------------------|--|
| Fellow of Financial Planning Association of | FPA Fellow<br>OR<br>FFPA | <b>John Jones AFP<sup>®</sup> FPA Fellow</b><br>OR<br><b>John Jones CFP<sup>®</sup> FFPA</b><br>OR |

|  |                 |  |
|--|-----------------|--|
| Australia Limited  |                 | <b>John Jones</b><br><b>CERTIFIED FINANCIAL PLANNER®</b><br><b>FPA Fellow</b>  |
| Life Member of Financial Planning Association of Australia Limited | FPA Life Member | <b>John Jones FPA Life Member</b><br>OR<br><b>John Jones AFP® FPA Life Member</b><br>OR<br><b>John Jones CFP® FPA Life Member</b><br>OR<br><b>John Jones</b><br><b>CERTIFIED FINANCIAL PLANNER®</b><br><b>FPA Life Member</b>    |
| Life Risk Specialist   | LRS®            | <b>John Jones AFP® LRS® Life Risk Specialist</b><br>OR<br><b>John Jones CFP® LRS®</b><br>OR<br><b>John Jones</b><br><b>CERTIFIED FINANCIAL PLANNER®</b><br><b>LRS® Life Risk Specialist</b>                                      |
| Accredited Estate Planning Strategist                              | AEPS®           | <b>John Jones AFP® AEPS® Accredited Estate Planning Strategist</b><br>OR<br><b>John Jones CFP® AEPS®</b><br>OR<br><b>John Jones</b><br><b>CERTIFIED FINANCIAL PLANNER®</b><br><b>AEPS® Accredited Estate Planning Strategist</b> |

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## 16) FPA Brand and Logo Guidelines for FPA Professional Practices

### a) Introduction

The FPA strictly controls the correct usage of the FPA brand and marks. Misuse of the FPA Brand may seriously prejudice the interests of all Members of the FPA and may also result in disciplinary action.

### b) Naming Conventions

FPA Professional Practices should be described as either a FPA Professional Practice or a Professional Practice of the Financial Planning Association of Australia.

### c) Use of FPA Brand by Professional Practices

- (i) Employees of a Professional Practice who are also Members of the FPA are individually responsible for the correct usage of the FPA Brand.
- (ii) At all times, the Professional Practice must nominate a FPA Member as the person responsible for the Professional Practice use of the FPA Brand.
- (iii) FPA Professional Practices and their employees are entitled to use the FPA Professional Practice logo on the following:
  - 1. practice stationery, business cards, letterhead, and compliments slips;
  - 2. websites;
  - 3. emails signatures;
  - 4. advertising;
  - 5. promotional material including brochures;
  - 6. office signage;
  - 7. client documentation including Statements of Advice; and
  - 8. other communication pieces

### d) Use of FPA logo by Professional Practices

- (i) Professional Practices can only use the FPA Professional Practice logo as supplied by the FPA. Contact FPA Member Services at [fpa@fpa.com.au](mailto:fpa@fpa.com.au) or 1300 337 301 to request the logo artwork files.
- (ii) The only FPA logos available for use by Professional Practices are:

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## Vertical Format

**PROFESSIONAL  
PRACTICE**



## Horizontal Format



**PROFESSIONAL PRACTICE**  
FINANCIAL PLANNING ASSOCIATION *of* AUSTRALIA

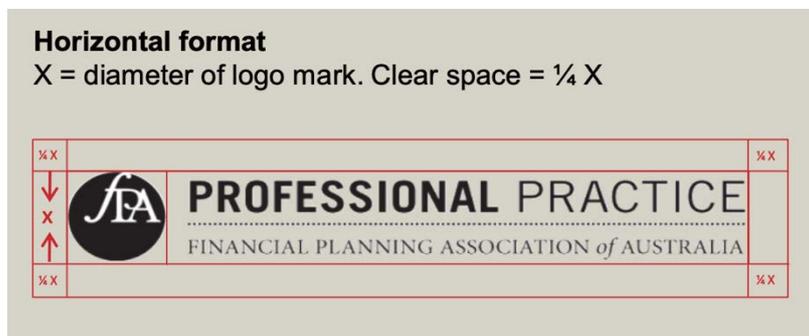
- (iii) Either the horizontal or vertical format may be used with consideration made to the design of the printed material and size of the space available.
  - (iv) Use of the FPA Professional Practice brand is a privilege and misuse may prejudice the interests of Members and cause the termination of the Professional Practice contract, or in extreme cases or cases of repeated misuse, legal action.
- e) **Colour of the logo**  
The FPA logo is black (PMS process black). A reversed version of the logo (white) is available if required.
- f) **Approved backgrounds to the logo**  
For printed materials, the logo should be reproduced on white where possible. Where this is not possible, the positive version (black logo) of the FPA Professional Practice Logo should be used on light coloured backgrounds ranging from white to values no darker than 40% of black. The reversed version (white logo) should be used on dark backgrounds from 50% - 100% value of black.
- g) **Positioning of the logo**  
The Professional Practice logo, whether on printed material or signage, must always be placed in proximity to the name/logo of the FPA Professional Practice rather than the individual planner's name.
- h) **Relative sizing of the logo**  
The FPA Professional Practice logo must be equal in size or smaller in size than the name or logo of the FPA Professional Practice.

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It is not permitted to change the shape of the FPA Professional Practice Logos or alter or distort them in any way. When resizing a digital version of the FPA Professional Practice Logo, the logo may only be resized diagonally (by 'grabbing' the corner handles). Use of the vertical or horizontal handles will result in distortion.

i) **Clear space**

The FPA Professional Practice logos exist within a specified minimum clear space. This is a space within which no other element may encroach. The clear space has been created to ensure the FPA logo always appears prominently on all materials.



j) **How the logo can be used and by whom**

Where an FPA Professional Practice has elected to use the FPA Professional Practice logo on letterhead, business cards etc. the employees of that Professional Practice, by virtue of their relationship, are able to use the FPA Professional Practice logo.

As corporate stationery and promotional materials remain the property of the FPA Professional Practice, employees seeking to use the logo should confirm arrangements with their Professional Practice.

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**k) Endorsement**

Use of the FPA Professional Practice logo must not be capable of giving the impression that the FPA in any way endorses that conduct of the employees of the FPA Professional Practice other than by the virtue of the Professional Practice meeting the eligibility criteria set out by the FPA.

**l) Approval of artwork**

To ensure a consistent and correct visual application of the FPA Professional Practice brand is maintained, all artwork proofs of materials featuring the FPA Professional Practice logo must be submitted to the FPA for review before they are published. Copies of artwork proofs must be submitted to the FPA at [communications@fpa.com.au](mailto:communications@fpa.com.au) for review. Please allow two business days for the FPA to respond.

**m) Use by CFP® professionals**

Where a CFP® professional belongs to an FPA Professional Practice, both the CFP Logo Mark and FPA Professional Practice logo may be used on the same communication piece. Where the CFP Logo Mark and Professional Practice logo is used in the same document, a CFP professional must ensure that the Professional Practice logo takes priority of appearance on the document.