

FAAA REGULATION 02/04

Use of the FAAA brand by Members

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Submitted to: FAAA Board



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1. Introduction

a) Name of Regulation

This regulation is made by the Board of the Financial Advice Association of Australia Limited (the “**Board**”) in accordance with the constitution of the Financial Advice Association of Australia Limited (the “**Constitution**”) 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 Constitution of the FAAA, to:

- (i) outline the obligations and rights of Financial Advice Association of Australia (“**FAAA**”) Members when using the FAAA name, logos, honorary awards and references to life membership, membership category descriptions, professional designations (post nominals) including FChFP, ChLP, AChFP, ACS, Good Advice lock-up, the CERTIFIED FINANCIAL PLANNER[®] Mark, the CFP[®] Mark, the Financial Planner AFP[®] mark, the AFP Mark[®], the LRS[®] mark, the AEPS[®] mark and the CFP[®] Logo mark (the “**FAAA brand**”).
- (ii) outline the obligations and rights of Members in relation to the CERTIFIED FINANCIAL PLANNER[®] mark, the CFP[®] mark and the CFP[®] Logo mark (the “**CFP Marks**”).
- (iii) ensure that the FAAA 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 FAAA.
- (iv) establish guidelines for the preparation of communication pieces including, but not limited to:
 - stationery, business cards, letterheads, and compliments slips;
 - websites;
 - email signatures;
 - advertising;
 - promotional material including brochures;
 - office signage;
 - client documentation including Statements of Advice;
 - social media; and
 - 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 of the FAAA; and

- (ii) any individual or entity that obtains membership or affiliation on or after 14 June 2023.

d) Members Bound

- (i) Members are bound by this Marks Regulation in accordance with the FAAA Constitution.
- (ii) Any instance of misuse of the CFP® Marks compromises the validity of the marks and the FAAA'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 FAAA under the Disciplinary Regulation.
- (iii) Any instance of misuse of the designations FChFP, ChLP or AChFP Marks compromises the validity of the marks. 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 FAAA under the Disciplinary Regulation.

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 FAAA Constitution and regulations and policies of the FAAA made by the Board under the FAAA 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.

3. Definitions

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

Act	means the Corporations Act 2001 (<i>Cth</i>)
Affiliate Member	means a person who satisfies the eligibility criteria for membership in that sub-category as set out in clause 10 of the Member Regulation.
APFinSA	means the Asia Pacific Financial Services Association.
Board	means the board of Directors of the FAAA
Breach	means any conduct of a Member, by act or omission, which is in breach of any of the following: <ul style="list-style-type: none"> (a) the FAAA professional standards comprising the Code of Ethics and the Rules of Professional Conduct; (b) the Professional Code; (c) any clause of the FAAA Constitution; (d) any regulation of the FAAA including this regulation; and (e) any policy identified in Schedule 1 of the Disciplinary Regulation.
Certificate	means a printed or digital certificate confirming the member's individual membership category and the time period during which that membership is valid.
CFP® Marks	means the certification standards owned by the Financial Planning Standards Board Ltd (FPSB) outside

	the United States of America. The FAAA is the marks licensing authority for the CFP marks in Australia, through agreement with the FPSB.
CFP® Professional	means CERTIFIED FINANCIAL PLANNER® Professional.
Director	means a person appointed as a director of the FAAA.
FAAA	means the Financial Advice Association of Australia Limited ABN 62 054 174 453
FAAA Code	means the FAAA's Code of Professional Practice. This includes the: <ul style="list-style-type: none"> (a) Professional Code; (b) Best Practice Standards; (c) Any Guidance issued in relation to the whole or any part of the Professional Code and Best Practice Standards; and (d) any successor or replacement regulations each as amended from time to time.
Financial Planner AFP®	means a person who satisfies the eligibility criteria for membership in that sub-category as set out in clause 9 of the Member Regulation.
FAAA Constitution	means the Constitution of the Financial Advice Association of Australia Limited.
FAAA Professional Practice	means a financial planning practice granted the right to use the title FAAA Professional Practice pursuant to a professional practice agreement between the FAAA and the Financial Planning Practice.
FAAA Regulations	any regulation made by the FAAA Board in accordance with the FAAA Constitution.
FPSB Ltd	means the Financial Planning Standards Board Ltd.
Member	means a Member of the FAAA as defined in the FAAA Constitution.

Member Regulations	means the FAAA Member Regulation.
Regulations	means any regulations, policies, procedures or by-laws made by the Board for the purposes of a provision of the FAAA 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 FAAA established by the FAAA Board under clause 4 of the Member Regulation.

4. FAAA Brand rules for FAAA Members

a) Use of FAAA name, logos and professional designations

- i) CERTIFIED FINANCIAL PLANNER® Professionals, Financial Planner AFP® Professionals, and practitioner members eligible to use the Fellow Chartered Financial Practitioner (FChFP), Associate Chartered Financial Practitioner (AChFP) and Chartered Life Risk Practitioner (ChLP) designations are encouraged to use their professional designation on their practice documentation.
- ii) 'Financial planner' is a restricted expression under the Act. Members may only use CFP®, AFP®, FChFP, AChFP or ChLP marks (or like marks), the FAAA membership category descriptions and the FAAA professional designations in a way that does not contravene section 923C of the Act, which covers use of 'financial planner' and 'financial adviser' and like terms.
- iii) A Member cannot use both the CFP® and the AFP® mark together. Members may add additional post-nominals to their membership designation such as honorary awards or specialist designations and accreditations, e.g. FAAA Fellow, FChFP, ChLP, LRS®, AEPS®, ACS and Life Member.
- iv) If a Member belongs to an FAAA Professional Practice that has elected to use the FAAA Professional Practice Logo on documentation and stationery for their practice, Members from that practice are afforded the same benefits.

- v) The CFP® marks, the FAAA name, the FAAA's logo, the FAAA membership category descriptions and the FAAA professional designations may not be used as part of the name of a Member's business or a firm's name or firm's logo.
- vi) FAAA Members must use their applicable professional designations in such a way that they do not mislead, or have the potential to mislead, the general public.
- vii) Members cannot use the FAAA brand in a way that indicates that the FAAA 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 FAAA's Professional Code would not breach this rule.

- viii) Members must not misstate their authority to represent the FAAA. Members are not permitted to write, speak or act in a way that suggests that they are officially representing the FAAA, unless they have been duly authorised to do so by the chief executive officer or directors of the FAAA. All requests for such authorisation must be made in writing to the FAAA. This includes posts on social media platforms that operate under the FAAA brand.
- ix) FAAA Professional Practices are entitled to use the FAAA Professional Practice branding.
- x) The following table outlines how FAAA Members may denote membership, honorary awards and/or use specialist designations with the FAAA in practice, including the professional designation's respective post nominals and the acceptable representation of the professional designation and initials/marks.

Refer to the Appendices for the Quick Guides on use of the designations.

Note: Members are not permitted to use any of the following membership descriptions, post-nominal and/or designations unless they have been expressly approved to do so by the FAAA, and must cease using them when they are no longer eligible to use them or have been requested to do so by the FAAA.

Table 1. FAAA approved descriptions and acceptable representation

FAAA category/sub-category/designation	Post nominal	Approved FAAA description and/or Acceptable representation of designation/post nominal
CERTIFIED FINANCIAL PLANNER®	CFP®	John Smith, CFP® OR John Smith is a CFP® professional
Fellow Chartered Financial Practitioner	FChFP	John Smith, FChFP OR John Smith is a Fellow Chartered Financial Practitioner
Associate Chartered Financial Practitioner	AChFP	John Smith, AChFP OR John Smith is an Associate Chartered Financial Planner
Financial Planner AFP®	AFP®	Jane Smith, AFP® OR Jane Smith is a Financial Planner AFP® professional.
Practitioner		Jenny Smith, Practitioner OR Jenny Smith is a Practitioner member of the FAAA
Chartered Life Practitioner	ChLP	Jenny Smith, ChLP OR Jenny Smith is a Chartered Life Practitioner
Academic affiliate		Jeremy Smith, FAAA Academic Affiliate OR Jeremy Smith is an Academic Affiliate Member of the FAAA
FAAA Affiliate		Jason Smith, FAAA Affiliate Member

		OR Jason Smith is an Affiliate Member of the FAAA
Student affiliate		Julia Smith, FAAA Student Member OR Julia Smith is a Student Affiliate Member of the FAAA
Retired CERTIFIED FINANCIAL PLANNER®	Retired CFP®	John Smith, Retired CFP® OR John Smith is a Retired CFP® professional
Professional Practice		Smith Financial Services, FAAA Professional Practice OR Smith Financial Services is a Professional Practice of the FAAA
Fellow of Financial Advice Association of Australia Limited	FAAA Fellow OR FFAAA	John Jones AFP® FAAA Fellow OR John Jones CFP® FFAAA OR John Jones CERTIFIED FINANCIAL PLANNER® FAAA Fellow OR John Jones FChFP FAAA Fellow OR John Jones AChFP FAAA Fellow OR John Jones ChLP FAAA Fellow
Life Member of Financial Advice Association of Australia Limited	FAAA Life Member	John Jones FAAA Life Member OR John Jones AFP® FAAA Life Member OR John Jones CFP® FAAA Life Member OR

		<p>John Jones CERTIFIED FINANCIAL PLANNER® FAAA Life Member</p> <p>OR</p> <p>John Jones FChFP FAAA Life Member</p> <p>OR</p> <p>John Jones AChFP FAAA Life Member</p> <p>OR</p> <p>John Jones ChLP FAAA Life Member</p>
Life Risk Specialist	LRS®	<p>John Jones AFP® LRS® Life Risk Specialist</p> <p>OR</p> <p>John Jones CFP® LRS®</p> <p>OR</p> <p>John Jones CERTIFIED FINANCIAL PLANNER® LRS® Life Risk Specialist</p> <p>OR</p> <p>John Jones, FChFP LRS® Life Risk Specialist</p> <p>OR</p> <p>John Jones FChFP LRS®</p>
Accredited Estate Planning Strategist	AEPS®	<p>John Jones AFP® AEPS® Accredited Estate Planning Strategist</p> <p>OR</p> <p>John Jones CFP® AEPS®</p> <p>OR</p> <p>John Jones CERTIFIED FINANCIAL PLANNER® AEPS® Accredited Estate Planning Strategist</p> <p>OR</p> <p>John Jones FChFP AEPS®</p>

Aged Care Specialist	ACS	John Jones AFP® ACS Aged Care Specialist OR John Jones CFP® ACS OR John Jones CERTIFIED FINANCIAL PLANNER® ACS OR John Jones FChFP ACS
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b) Reporting misuse

FAAA Members should be alert to and should promptly advise the FAAA of infringements or other improper uses of the FAAA brand. Appropriate action will then be taken to preserve the integrity and reputation of the FAAA, specialist designations such as FChFP and the internationally registered and recognised CFP® Marks.

c) Termination or suspension

- i) Upon termination or suspension of FAAA membership or the right to use the FAAA brand, all commercial use of FAAA intellectual property must immediately cease.
- ii) From the date of termination or suspension of FAAA membership or the right to use the FAAA brand, all references to the FAAA brand must be removed or deleted from all documentation and communication pieces. This includes updating Professional Association membership on ASIC's Financial Adviser Register, if applicable.
- iii) All FAAA certificates, trophies and digital assets featuring the FAAA logo, other than those related to a Member's education, remain the property of the FAAA and must be surrendered on request following termination or suspension of membership with the FAAA.

5. Use of the CERTIFIED FINANCIAL PLANNER® designation

a) General requirements for using the CFP® Marks designation.

Use of the CFP® Marks is authorised only for individuals who have received CFP® certification by the FAAA and are permitted to do so under section 923C of the Act.

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® professional.

Incorrect use:

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

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 FAAA'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.**

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, Greta 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, CFP®

Lim Financial Services

Incorrect use:

Simone Lim provides certified financial planning.

- 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 FAAA.**

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.**

Correct use:



Incorrect use:



8. Rules for Reproducing the CFP® Logo Mark

a) Reproductions

To control the quality of the CFP® Logo Mark's appearance, FAAA 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.

b) Original Artwork

All reproductions of the CFP® Logo Mark must be made from original artwork provided by FAAA. Visit the FAAA website, Member Portal or contact Member Services at contact@faaa.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 Advice Association of Australia Limited is the marks licensing authority for the CFP Marks in Australia, through agreement with the FPSB.

9. Professional designation

a) Use of professional designations

CFP® professionals are encouraged to use their applicable professional designations on their practice documentation, to the extent that they are permitted to do so under section 923C of the Act. The CFP® Mark professional designation must always sit next to the name of the FAAA member and must always be equal in size or smaller in size than the member's own name literature.

b) Membership Leave of Absence

A CERTIFIED FINANCIAL PLANNER® professional can apply for their CERTIFIED FINANCIAL PLANNER® certification to be maintained whilst they take a leave of absence, subject to FAAA'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 FAAA Member Regulation.

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 FAAA. 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**

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 and section 923C of the Act.

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 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 FAAA 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 FAAA and are permitted to do so under section 923C of the Act.

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® professional.

Incorrect Use:

John Smith is a (AFP®) professional.

- 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 professional'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 FAAA'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.**

Correct use:

Greta Lange AFP[®]

Incorrect use:

Simon Lim afp

Greta Lange A.F.P

- h) **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.

- i) **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 FAAA 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.

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.

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”>

- (i) 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 FAAA’s Website, www.faaa.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

Incorrect use:

www.simonlimcfp.com

www.simonlimfinancialplannerafp.com

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.

14. Use of the FChFP, ChLP and AChFP designations

a) APFinSA is the provider of the FChFP, ChLP and AChFP designations.

Use of the designations is authorised only for individuals who have been approved to do so by the FAAA and are permitted to do so under section 923C of the Act.

b) **Use of the designation in Websites**

- (i) The FChFP, ChLP and AChFP designations should appear only once in the meta-text of the code within each website page belonging to an individual member eligible to use these designations.

Correct use:

<META name "keywords" content = "FELLOW CHARTERED FINANCIAL PRACTITIONER">

OR

<META name "keywords" content = "CHARTERED LIFE PRACTITIONER">

Incorrect use:

<META name "keywords" content = "FChFP, FChFP, FChFP">

<META name "keywords" content = "ChLP, ChLP, ChLP, ChLP">

<META name "keywords" content = "FELLOW CHARTERED FINANCIAL PRACTITIONER, FELLOW CHARTERED FINANCIAL PRACTITIONER, FELLOW CHARTERED FINANCIAL PRACTITIONER">

<META name "keywords" content = "CHARTERED LIFE PRACTITIONER, CHARTERED LIFE PRACTITIONER, CHARTERED LIFE PRACTITIONER">

- (ii) The FChFP, ChLP, AChFP designations may be used as website hyperlinks only if they link directly to FAAA's Website, www.faaa.au.

c) **Domain names**

The FChFP, ChLP, AChFP designations may not be used as part of a domain name or website address. They may appear as text throughout the website, according to the rules contained in this guide.

Correct use:

www.simonlimfinancialplanning.com

Incorrect use:

www.simonlimfchfp.com

www.simonlimfinancialplannerchlp.com

d) **Email addresses**

The FChFP, ChLP, AChFP designations may not be used as part of an email address.

Correct use:

simon.lim@hotmail.com

Incorrect use:

Simon_Lim@FCHFP4U.com

fchfp@simonlimfinancialplanning.com

Simon_Lim@CHLP4U.com

e) **Social Media**

The FChFP, ChLP, AChFP designations may not be used as part of a name or address in any social or electronic media, such as Twitter, LinkedIn or Facebook.

15. FAAA digital badge

- a) The FAAA digital badge is an image with a link to a personalised digital certificate for verification of FAAA membership. The digital badge is available to:
- FAAA Members, including
 - CFP® professionals.
 - Practitioner professionals.

- Financial Planner AFP® professionals
- Provisional Planner members.
- FAAA Affiliate members (excluding Students, Retired and Leave of Absence members)
- FAAA Professional Practices (digital certificate only)



b) Requirements for using the FAAA digital badge.

The FAAA digital badge may be used in the eligible Member's email signature or on their website for verification of their membership where the Member is permitted to do so under section 923C of the Act.

The digital badge must always link to the FAAA Member's personalised certificate link supplied by the FAAA.

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.

FAAA Professional Practices

The FAAA digital certificate for FAAA Professional Practices is available for use by staff members belonging to a FAAA Professional Practice.

The FAAA Professional Practice digital certificate is only valid for the current membership year. The certificate expires annually, and a new certificate is supplied each membership year upon renewal.

c) **Rules for reproducing the FAAA digital badge.**

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

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.

Colour options

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

Placement of FAAA digital badge

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.

FAAA Professional Practices

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

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

16. Other professional designations and honorary awards

a) Introduction

Whilst Members are only entitled to use the one professional designation (post nominal), Members may add to their membership designation additional designations and initials such as specialist accreditation and honorary awards. Members should refer to **Table 1 FAAA approved descriptions and acceptable representation** above for details on how to use the membership category descriptions and post nominals.

Members who are entitled to use non-FAAA designations and honorary awards should familiarise themselves with the following guidelines to ensure they are listed in the correct order: <https://www.stylemanual.gov.au/grammar-punctuation-and-conventions/titles-honours-forms-address/awards-and-honours>.

b) Specialist designations ACS, LRS® and AEPS® designation

The specialist designations ACS Aged Care Specialist, LRS® Life Risk Specialist and AEPS® Accredited Estate Planning Strategist indicate that the financial planner/adviser, 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 an aged care specialist, life risk specialist or estate planning strategist.

The ACS designation must always be followed by the designation words Aged Care Specialist **except when used within a signature block, a FAAA digital certificate, on letterhead or on a business card**. The ACS logo must be used in accordance with the Quick Guide (refer appendix).

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

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

c) Honorary awards designation

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

17. FAAA Brand and Logo Guidelines for FAAA Professional Practices

a) Introduction

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

b) Naming Conventions

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

c) Use of FAAA Brand by Professional Practices

Employees of a Professional Practice who are also Members of the FAAA are individually responsible for the correct usage of the FAAA Brand.

At all times, the Professional Practice must nominate an FAAA Member as the person responsible for the Professional Practice's use of the FAAA Brand. FAAA Professional Practices and their employees are entitled to use the FAAA Professional Practice logo on the following:

- i. practice stationery, business cards, letterhead, 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; and
- viii. other communication pieces.

d) Use of FAAA logo by Professional Practices

Professional Practices can only use the FAAA Professional Practice logo as supplied by the FAAA. Contact FAAA Member Services at practice@faaa.au or 1300 337 301 to request the logo artwork files.

The only FAAA logos available for use by Professional Practices are:

Stacked Format



Horizontal Format



Either the horizontal or stacked format may be used with consideration made to the design of the printed material and size of the space available.

Use of the FAAA 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) Approved backgrounds to the logo

For printed materials, the logo should be reproduced on white where possible. Where this is not possible, the dark version of the FAAA Professional Practice Logo should be used on light coloured backgrounds, and the reversed version should be used on dark backgrounds.

f) 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 FAAA Professional Practice rather than the individual planner's name.

g) Relative sizing of the logo

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

It is not permitted to change the shape of the FAAA Professional Practice Logos or alter or distort them in any way. When resizing a digital version of the FAAA 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.

h) Clear space

The FAAA 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 FAAA logo always appears prominently on all materials.

i) How the logo can be used and by whom

Where a FAAA Professional Practice has elected to use the FAAA Professional Practice logo on letterhead, business cards etc. the employees of that Professional Practice, by virtue of their relationship, are able to use the FAAA Professional Practice logo. As corporate stationery and promotional materials remain the property of the FAAA Professional Practice, employees seeking to use the logo should confirm arrangements with their Professional Practice.

j) Endorsement

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

k) Approval of artwork

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

l) Use by CFP® professionals.

Where a CFP® professional belongs to an FAAA Professional Practice, both the CFP® Logo Mark and FAAA 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 CFP marks visibly relate to them as an individual, and the Professional Practice logo relates to their company.

Appendices – Quick Guides for Use of the Designations

As a CERTIFIED FINANCIAL PLANNER® professional, you have achieved the highest standard in financial planning worldwide. We encourage you to proudly promote your CFP designation and let your clients, prospects and business associates know you hold the gold standard in financial planning.

How can I promote my CFP designation?

Logo options



CFP® logo lock-up



CFP® mark - original format



CFP® mark - original format (blue)

Text options

In a signature block:

John Smith CFP®

or

**John Smith
CERTIFIED FINANCIAL PLANNER®**

In a sentence using an approved noun:

John Smith has been a financial planner for ten years and holds the CERTIFIED FINANCIAL PLANNER® designation.

or

John Smith has been a financial planner for ten years and holds the CFP® designation.

(Approved nouns include: professional, practitioner, designation, certification, credential, mark, exam/examination, certificant)

Where can I promote my CFP designation?

On any of these items, but only positioned next to your name:

- Stationery including business card, letterhead, compliments slips
- Email signature
- Website
- Advertising
- Promotional materials including brochures, bio
- Office signage
- Client documentation including Statements of Advice.

Top tips for using your CFP® mark

Your CFP® designation is for your exclusive use as a CFP professional and can only be used while you uphold and maintain your CFP credential annually.

When using your CFP designation or logo, it should always sit next to your name, rather than near your company name, so it's clear that you are the individual holder of the designation.

As a registered trademark:

- Please use CAPS when referring to CERTIFIED FINANCIAL PLANNER and CFP
- Please use the registered symbol in superscript next to CFP and CERTIFIED FINANCIAL PLANNER the first time you refer to it in a communication. After that, you do not need to repeat the registered symbol.

What does superscript mean?

Putting a character set slightly above the normal line of type. i.e. CFP® (not CFP®)

You can usually find the 'superscript' option under the Font menu. You can also superscript using a keyboard shortcut:

Highlight the '®' and then press 'CTRL' + 'Shift' + '+/= ' simultaneously.

When referring to CFP or CERTIFIED FINANCIAL PLANNER in a sentence (eg. your bio), it must be followed by one of the following approved nouns: professional, practitioner, designation, certification, credential, mark, exam/examination, certificant.

The exception to this is when CFP is used in a signature block, such as your email signature.

Email signature examples

John Smith CFP®

SENIOR FINANCIAL PLANNER



FINANCIAL PLANNING

Phone: 0400 123 456 | Email: jsmith@abcfp.com.au

John Smith

CERTIFIED FINANCIAL PLANNER®

SENIOR FINANCIAL PLANNER



FINANCIAL PLANNING

Phone: 0400 123 456 | Email: jsmith@abcfp.com.au



Please note: The FAAA Professional Practice logo is available for use by all CFP professionals who belong to an FAAA Professional Practice.

Business card examples



Client documentation example



Can I use the CFP mark on social media?

Unfortunately not, the CFP mark may not be used as part of a name or address in any social or electronic media, such as Twitter, LinkedIn or Facebook.

However, there is a social media tile available for new CFP professionals to promote your status. This is available on the FAAA Member Portal.

We are here to help – questions and artwork approval

To help us manage correct brand usage, we ask that you send artwork approval requests to communications@faaa.au. We can work with you on the best placement for your material.

As a Financial Planner AFP® member of the FAAA, you have committed to upholding high professional and ethical standards. We encourage you to proudly promote your AFP designation and let your clients, prospects and business associates know.

How can I promote my AFP designation?

In a signature block:

John Smith AFP®

or

**John Smith
Financial planner AFP®**

In a sentence using an approved noun:

John Smith has been a financial planner for ten years and is a Financial Planner AFP® member of the FAAA.

or

John Smith has been a financial planner for ten years and holds the Financial Planner AFP® designation.

(Approved nouns include, professional, practitioner, designation, credential, mark.)

Please note, there is no FAAA or AFP logo available for use by Financial Planner AFP professionals.

Where can I promote my Financial Planner AFP designation?

On any of these items, but only positioned next to your name:

- Stationery including business card, letterhead, compliments slips
- Email signature
- Website
- Advertising
- Promotional materials including brochures, bio
- Office signage
- Client documentation including Statements of Advice.

Top tips for using your AFP mark

Your Financial Planner AFP designation is for your exclusive use as a Financial Planner AFP member of the FAAA and can only be used while your FAAA membership is current.

When using your AFP designation, it should always sit next to your name, rather than near your company name, so it's clear that you are the individual holder of the designation.

As a registered trademark, please use the registered symbol in superscript ® next to AFP the first time you refer to it in a communication. After that, you do not need to repeat the registered symbol.

What does superscript mean?

Putting a character set slightly above the normal line of type. i.e. AFP[®] (not AFP®)

You can usually find the 'superscript' option under the Font menu. You can also superscript using a keyboard shortcut:

Highlight the ® and then press 'CTRL' + 'Shift' + '+/= ' simultaneously.

When referring to Financial Planner AFP or AFP in a sentence (eg. your bio), it must be followed by one of the following approved nouns: professional, practitioner, designation, credential, mark.

The exception to this is when AFP is used in a signature block, such as your email signature. Then you don't have to follow it with an approved noun.

e.g. John Smith AFP[®]

Email signature examples

John Smith AFP[®]
WEALTH ADVISER

Phone: 0400 123 456
Email: jsmith@123fs.com.au
Web: www.123financialsolutions.com.au

I23
FINANCIAL
SOLUTIONS

John Smith
Financial Planner AFP[®]
WEALTH ADVISER

Phone: 0400 123 456
Email: jsmith@123fs.com.au
Web: www.123financialsolutions.com.au

I23
FINANCIAL
SOLUTIONS

Business card examples

John Smith Financial Planner AFP[®]
WEALTH ADVISER

I23
FINANCIAL
SOLUTIONS

12 High St, Anytown NSW 2000
Phone: 0400 123 456
Email: jsmith@123fs.com.au
Web: www.123financialsolutions.com.au

John Smith AFP[®]
WEALTH ADVISER

I23
FINANCIAL
SOLUTIONS

12 High St, Anytown NSW 2000
Phone: 0400 123 456
Email: jsmith@123fs.com.au
Web: www.123financialsolutions.com.au

Client documentation example



Can I use the AFP mark on social media?

Unfortunately not, the AFP mark may not be used as part of a name or address in any social or electronic media, such as Twitter, LinkedIn or Facebook.

We are here to help – questions and artwork approval

To help us manage correct brand usage, we ask that you send artwork approval requests to communications@faaa.au. We can work with you on the best placement for your material.

As an FAAA Aged Care Specialist, you have achieved expert training and committed to ongoing professional development in the area of aged care advice. We encourage you to proudly promote your designation and let your clients, prospects and referral networks know of your achievement.

How can I promote my FAAA Aged Care Specialist designation?

Add the logo lock-up to your email signature and business stationery



FAAA Aged Care Specialist logo lock-up
(stacked)



FAAA Aged Care Specialist logo lock-up
(horizontal)

Add text to your email signature and business stationery

In a signature block:

John Smith CFP®
FAAA Aged Care Specialist

Display your certificate

As an FAAA Aged Care Specialist, you have successfully completed the Aged Care Steps Accredited Aged Care Professional™ program which provides you an attainment certificate which you can display in your office.

Where can I promote my FAAA Aged Care Specialist designation?

On any of these items, but only positioned next to your name:

- Stationery including business card, letterhead
- Email signature
- Website
- Advertising
- Promotional materials including brochures, bio
- Office signage
- Client documentation including Statements of Advice.

Top tips for using your designation

Your FAAA Aged Care Specialist designation is for your exclusive use as a FAAA Aged Care Specialist and can only be used while you uphold and maintain your credential annually.

When using your FAAA Aged Care Specialist designation or logo, it should always sit next to your name, rather than near your company name, so it's clear that you are the individual holder of the designation.

Email signature examples

John Smith CFP®

SENIOR FINANCIAL PLANNER

Phone: 0400 123 456 | Email: jsmith@abcfp.com.au



John Smith CFP®

SENIOR FINANCIAL PLANNER

Phone: 0400 123 456 | Email: jsmith@abcfp.com.au



Business card example



Client documentation example



Office signage

The logo lock-up in either stacked or horizontal format can be used for office signage, such as transparent decals or stickers. If using on glass, the logo sticker should be clear. On all other surfaces, the logo sticker should have a white background. Please note, the FAAA do not supply stickers or decals.

For designers

The FAAA Aged Care logo lock-up is available in PNG and EPS formats. Please ensure that the logo is reproduced on a white, light or transparent background. We recommend the PNG format for online use and the high resolution EPS format for printed material.

To help us manage correct brand usage, we ask that you send artwork approval requests to communications@FAAA.au. We can work with you on the best placement for your material.