

Dear ChFEBCSM Certificant,

Individuals who have met Federal Seminars and ChFEBCSM Inc.'s rigorous certification standards are authorized to use the following three certification marks in communications and marketing materials:

- ChFEBCSM
- Chartered Federal Employee Benefit ConsultantSM



This Guide to Use of the ChFEBCSM Certification Marks has been developed to assist you in featuring the marks in print, multimedia and online communications including business cards, letterhead, advertising, presentation materials, personal promotional literature, signage and Web sites. The Chartered Federal Employee Benefit ConsultantSM mark may only be used as described in this Guide.

The proper usage of the ChFEBCSM mark is a crucial part of your communications to current and prospective clients. When properly used, they represent standards of excellence for understanding of federal employee benefits and demonstrate your commitment to upholding your knowledge and adherence to the ChFEBCSM Code of Ethics.

The ChFEBCSM mark is not the equivalent of an educational degree; it is a professional designation. The mark represent that you have met the standards required by Federal Seminars and ChFEBCSM Inc.'s, including completing the education and examination requirements. You are therefore entitled to use the ChFEBCSM mark in conjunction with your name to demonstrate this accomplishment, so long as you abide by the rules outlined in this Guide.

These rules are important to maintaining the value of the ChFEBCSM mark. Since you worked so hard to achieve the right to use the marks, we expect you will want to protect their integrity. If the ChFEBCSM mark were used improperly and if Federal Seminars and ChFEBCSM Inc.'s, did not take reasonable action to correct the misuse, trademark protection could be lost. This would mean that Federal Seminars and ChFEBCSM Inc.'s, would not be able to stop persons from using the mark without having first met Federal Seminars and ChFEBCSM Inc.'s, high standards. This would be detrimental to the public who perceive the ChFEBCSM marks as indicating that the persons displaying them have met certain standards in education, experience, ethics and examination. Federal Seminars and ChFEBCSM Inc.'s, spends a significant portion of its legal staffs time and budget pursuing misuse and unauthorized use of the ChFEBCSM mark to ensure the day never arrives where anyone could use them without having first met all the requirements.

Please become familiar with this Guide and apply its rules and guidelines when developing collateral pieces that feature the ChFEBCSM mark. If you need further assistance, or would like Federal Seminars and ChFEBCSM Inc.'s, to review business materials that you are developing that feature the marks, feel free to contact us at 800-696-3511 or info@fedseminars.com

There must not be any direct or indirect reference to imply that Federal Seminars and ChFEBCSM, is associated with, partnered with or endorses any firm or product

Thank you for your assistance in positioning the ChFEBCSM mark as the recognized standard of excellence for federal employees.

Table of Contents

SECTION 1: Rules for Proper Usage of the ChFEBCSM Mark1
SECTION 2: Rules for Proper Usage of the Charter Federal Employee Benefit ConsultantSM Mark 3
SECTION 3: Rules for Proper Usage of the ChFEBCSM Mark6
SECTION 4: Using Federal Seminars and ChFEBCSM Inc.'s Tagline8
SECTION 5: Frequently Asked Questions9
SECTION 6: Guidelines for Reproducing the ChFEBCSM Mark and Logo12

1. SECTION 1: Rules for Proper Usage of the ChFEBCSM Mark

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1.1 The ChFEBCSM mark must be clearly associated with the individual(s) certified by Federal Seminars and ChFEBCSM Inc.

Correct Use:

Jane Doe, ChFEBCSM

Misuse:

ABC Financial employs 3 ChFEBCSM professionals,

1.2 The ChFEBCSM mark must appear in all capital letters, except the h and without periods between the letters.

Correct Use:

John Doe, ChFEBCSM

Misuse:

John Doe, chfebcSM

John Doe, C.H.F.E.B.C.SM

1.3 The ChFEBCSM mark must always appear with a superscript SM symbol. If the SM symbol cannot be created, a lower case sm in parentheses must be placed after the mark as a substitute, i.e. ChFEBC(sm).

Correct Use:

Jane Doe Is a ChFEBC (sm) professional.

Jane Doe Is a ChFEBC(sm) certtflcant.

Misuse:

John Doe Is a ChFEBC professional.

John Doe, ChFEBCSM

1.4 The ChFEBCSM mark must not be used as a parenthetical abbreviation for Chartered Federal Employee Benefit ConsultantSM.

Correct Use:

John Doe Is a ChFEBCSM practitioner or for Chartered Federal Employee Benefit ConsultantSM
practitioner.

Misuse:

John Doe Is a for Chartered Federal Employee Benefit Consultant.

(ChFEBC) professional.

1.5 The ChFEBCSM mark must be followed by one of the following six approved nouns, except when the mark immediately follows a certificant's name:

professional,
practitioner,
certificant,
certification,
mark,
exam.

Misuse:

John Doe is a ChFEBC

DID YOU KNOW?

According to US symbol law, a symbol should be used as a descriptive adjective, not as a noun or verb, in order to prevent the mark from becoming generic. This is why Federal Seminars and ChFEBCSM Inc. requires a noun to follow the ChFEBCSM and Chartered Federal Employee Benefit ConsultantSM marks.

Correct Use:

Jane Doe,
ChFEBCSM

Jane Doe is a ChFEBCSM
certifieant.

1.6 The ChFEBCSM mark may not be used as a plural or possessive word.

Correct Use:

John and Jane Doe are ChFEBCSM practitioners.

Misuse:

Jane and John Doe are ChFEBCSM s.

The ChFEBCSM seminar was sold out.

1.7 ChFEBCSM certificants may not own or use an e-mail address or Internet domain name that includes the ChFEBCSM mark.

Correct Use:

[johndoe@hotmail.com](mailto: johndoe@hotmail.com)

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

Misuse:

[johndoechfebcb@yahoo.com](mailto: johndoechfebcb@yahoo.com)

[jdoe@johndoechfebcb.com](mailto: jdoe@johndoechfebcb.com)

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

1.8 When using the ChFEBCSM mark on Web sites, advertisements and other promotional materials, Federal Seminars and ChFEBCSM's tagline must be used. (Please see section 4 for tag line options.)

SECTION 2: Rules for Proper Usage of the Chartered Federal Employee Benefits Consultant SMMark

2.1 The Chartered Federal Employee Benefits Consultant SMMark must be clearly associated with the individual(s) certified by Federal Seminars and ChFEBCSM Inc.

Correct Use:

John Doe is a Chartered Federal Employee Benefits ConsultantSM certificant.

John Doe, Chartered Federal Employee Benefits ConsultantSM

Misuse:

ABC Financial employs 3 Chartered Federal Employee Benefits Consultant professionals.

2.2 The Chartered Federal Employee Benefits ConsultantSM mark must always appear as follows:

Correct Use:

John Doe is Chartered Federal Employee Benefits ConsultantSM professional.

John Doe is a Chartered Federal Employee Benefits ConsultantSM professional,

Misuse:

John Doe is a chartered federal employee benefits Consultant "professional.

John Doe is a Chartered Federal Employee Benefits Consultant professional.

2.3 The Chartered Federal Employee Benefits ConsultantSM mark must always appear with a sm symbol. If the sm symbol cannot be created, a sm in parentheses must be placed after the mark as a substitute, i.e., Chartered Federal Employee Benefits Consultant (sm).

Correct Use:

Jane Doe obtained her Chartered Federal Employee Benefits Consultant(sm) certification in 1995.

Jane Doe obtained her Chartered Federal Employee Benefits Consultant (sm) certification in 1995.

Misuse:

Jane Doe obtained her Chartered Federal Employee Benefits Consultant certification in 1995.

John Doe is a Chartered Federal Employee Benefits Consultant practitioner.

2.4 The Chartered Federal Employee Benefits ConsultantSM mark must not be used as a parenthetical expansion of the ChFEBCSM mark.

Correct Use:

John Doe is a Chartered Federal Employee Benefits ConsultantSM professional or ChFEBCSM professional.

Misuse:

John Doe is a ChFEBC (Chartered Federal Employee Benefits Consultant) professional.

John Doe is a Chartered Federal Employee Benefits Consultant (ChFEBC) professional.

2.5 The Chartered Federal Employee Benefits ConsultantSM mark must be followed by one of the following six approved nouns, except when the mark immediately follows a certificant's name:

professional,

practitioner,

certificant,

certification,

exam.

Jane Doe is a Chartered Federal Employee Benefits ConsultantSM professional.
John Doe obtained his Chartered Federal Employee Benefits ConsultantSM certification.

Misuse:

Jane Doe is a Chartered Federal Employee Benefits ConsultantSM PLANNER

2.6 The form of the words in the Chartered Federal Employee Benefits ConsultantSM mark may not be altered or changed.

2.7 The Chartered Federal Employee Benefits ConsultantSM mark cannot be used as a plural or possessive word.

Correct Use:

John and Jane Doe are Chartered Federal Employee Benefits ConsultantSM certificants.

2.8 UPSM certificants may not own or use an e-mail address or internet domain name that includes the Chartered Federal Employee Benefits ConsultantSM **mark**.

Correct Use:

janedoe@hotmail.com

www.janedoefinancial.com

Misuse:

jdoe@janecharteredorfederalemployeebenefitsconsultant.com www.janedoe.com

charteredorfederalemployeebenefitsconsultant.com

2.9 When using the Chartered Federal Employee Benefits ConsultantSM mark on Web sites, advertisements and other promotional materials, Federal Seminars and ChFEBCSM Inc.'s must be used. (Please see section 4 for tagline options.)

SECTION 3: Rules for Proper Usage of the ChFEBCSM Logo

3.1 The ChFEBCSM mark is comprised of four components: the outer ring with the words Chartered Federal Employee Benefits Consultant element, the inner ring with 12 stars letters and the inner most ring with the letters ChFEBCSM (registered symbol mark) symbol. These four components must be used together as one unit at all times to protect the visual integrity of the mark.

Correct Use:

xxxxxx

Misuse:

xxxxxx



3.2 All reproductions of the ChFEBCSM Logo must be made from original reproduction artwork provided by Federal Seminars and ChFEBCSM, Inc. and may only be used in black, or red, white and blue, unless otherwise approved by Federal Seminars and ChFEBCSM. (See section 6 for more detailed information on reproduction of the ChFEBCSM logo). In instances where these colors are too dark for the background on which they appear, use white. ChFEBCSM certificants must contact Federal Seminars and ChFEBCSM. To obtain the ChFEBCSM logo artwork, please call (800) 696-3511 to get approval for use of the logo. Under no circumstances may the ChFEBCSM logo be altered, modified or hand-drawn, nor may it be typeset, reproduced or electronically scanned in such poor quality as to distort or significantly alter its appearance.

3.3 When using the ChFEBCSM Logo on Web sites, advertisements and other promotional materials, Federal Seminars and ChFEBCSM, Inc there must not be any direct or indirect reference to imply that Federal Seminars and ChFEBCSM, is associated with, partnered with or endorses any firm or product. (Please see section 4 for tag line options.)

SECTION 4: Using Federal Seminars and ChFEBCSM, Inc. Tagline

4.1 ChFEBCSM certificants are required to use the following tagline when featuring the ChFEBCSM mark or logo on Web sites, in advertisements and on promotional materials. (It is *not* necessary to use the tagline on business cards, letterhead or notepads.)

OPTION A - ARTWORK TAGLINE (may be downloaded from www.fedseminars.com):

Federal Seminars and ChFEBCSM, Inc. owns these ChFEBCSM in the U.S. which It awards to individuals who successfully complete Federal Seminars and ChFEBCSM initial and ongoing certification requirements.

OPTION B - TEXT AND DESIGN TAGLINE:

Federal Seminars and ChFEBCSM, Inc. owns the symbol marks ChFEBCSM, Chartered Federal Employee Benefits ConsultantSM and ChFEBCSM, logo. in the U.S., which it awards to individuals who successfully complete Federal Seminars and ChFEBCSM, Inc initial and ongoing certification requirements.

OPTION C - TEXT WITHOUT SYMBOLS (for use when the symbols mark cannot be created):

Federal Seminars and ChFEBC(sm), Inc. owns the symbol marks ChFEBC(sm), Chartered Federal Employee Benefits Consultant(sm) and ChFEBC(sm), logo. in the U.S., which it awards to individuals who successfully complete Federal Seminars and ChFEBC(sm), Inc initial and ongoing certification requirements

OPTION D - SPACE LIMITATION ALTERNATIVE (for use when space is limited, i.e. in a newspaper advertisement):

Federal Seminars and ChFEBCSM, Inc. owns the symbol marks ChFEBCSM, Chartered Federal Employee Benefits ConsultantSM and ChFEBCSM, logo. in the U.S.,

SECTION 5: Frequently Asked Questions

1. HELP! THIS IS ALL SO CONFUSING. HOW DO I KNOW IF I HAVE FULLY COMPLIED WITH THE REQUIREMENTS?

You may contact Federal Seminars and ChFEBCSM, Inc with any questions, comments or concerns at 800-696-3511 or info@fedseminars.com. They will answer any questions and proof your materials if you desire.

2. WHAT IS THE SM?

The SM symbol stands for "symbol mark". Using the SM symbol lets others know that Federal Seminars and ChFEBC SM Inc., has adopted the mark and will object to unauthorized or infringing use of the exact or confusingly similar marks in order to protect its rights. Using the SM has the same function, but also tells others that the mark is registered with the U.S. Patent and Trademark Office. It is illegal to use the SM symbol unless the mark is registered.

3. HOW DO I MAKE THE SM IN MY WORD DOCUMENT OR ON MY WEB SITE PAGE?

In a Word document: Version 2003 and prior, after ChFEBC leave a space, then type in 2120 and hit ALT+x. Your SM will be created (in versions of Word 2007 and after, the SM mark is available in the "Insert Symbol" option.

HTML code for a Web site page:

```
SM=<sup>SM</sup>
™ = &#8482;
® = &#174;
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4. WHY IS Federal Seminars and ChFEBCSM Inc., SO CONCERNED WITH ENFORCING CORRECT USE OF THE ChFEBCSM MARKS?

Enforcement of the ChFEBCSM mark is consistent with our mission. It is important that the ChFEBCSM certification marks do not fall into common use. If Federal Seminars and ChFEBCSM Inc. fails to take appropriate steps to prevent generic use of its mark, it could lose its trademark rights, which would mean anyone could say he or she is a "ChFEBCSM," even if they have not met Federal Seminars and ChFEBCSM Inc. rigorous certification requirements. If the mark no longer stands for the competent and ethical standards Federal Seminars and ChFEBCSM Inc. has established, then we will be unable to assure the public that persons displaying the ChFEBCSM mark have in fact met our standards.

5. WHY MUST I USE THE SM SYMBOL MARK WHEN OTHER PROFESSIONALS, SUCH AS DOCTORS, LAWYERS AND CPAs, DON'T HAVE TO?

Professionals such as doctors, lawyers and CPAs are governed by state law and earn degrees and titles such as M.D. and J.D. that are granted by many different colleges and universities. By contrast, ChFEBCSM professionals earn certification of their services solely from Federal Seminars and ChFEBCSM Inc., and with that, the permission to use the ChFEBCSM certification mark. If an individual calls him or herself a CPA when he or she is not, the state has jurisdiction to sanction the individual. Federal Seminars and ChFEBCSM Inc. only jurisdiction over an individual who improperly calls himself a ChFEBCSM professional is to bring a civil lawsuit based on trademark rights. Proper use of the ChFEBCSM mark and associated symbols by ChFEBCSM certificants assists Federal Seminars and ChFEBCSM Inc. in maintaining its rights to the mark and its ability to certify practitioners.

6. MAY I CHOOSE WHICH Federal Seminars and ChFEBCSM Inc. APPROVED NOUN I WISH TO USE?

Yes. It is entirely the choice of the individual. However, it should be used correctly and according to the rules in this *Guide*.

7. DO I HAVE TO USE ALL THREE TRADEMARKS (ChFEBCSM, Chartered Federal Employee Benefit ConsultantSM AND ChFEBCSM) IN MY BUSINESS MATERIALS?

No. You may use one, two or all three of the marks as long as you follow the appropriate rules for each mark.

8. MY PHONE BOOK COMPANY/PUBLICATION DIDN'T/WON'T ADD THE SM AFTER THE ChFEBCSM. MARK OR THE AFTER THE CERTIFIED FINANCIAL PLANNER'M MARK, AND THEY DIDN'T/WON'T FOLLOW MY OTHER DIRECTIONS REGARDING ADDING THE NOUN. WHAT SHOULD I DO?

Federal Seminars and ChFEBCSM Inc. realizes that some phone companies will not adhere to Trademark regulations in their printed materials. You may offer them the alternative of using (sm) instead of SM. Please make a good faith effort to request that he publisher follow the Trademark guidelines as set forth in this *Guide*.

9. WILL I BE HELD RESPONSIBLE FOR THIRD-PARTY TRADEMARK MISUSE?

Federal Seminars and ChFEBCSM Inc. understands that third-party use of the ChFEBCSM mark may not be within your control. As a ChFEBCSM certificant, you have agreed to comply with the rules in this *Guide* and we ask that you help educate those, like the media, who may use the marks in association with the certification or your name, about the correct use of the marks Federal Seminars and ChFEBCSM Inc. will not bring a certificant before Professional Review because of third-party mark misuse. Certificants may, however, be sent through the professional review process due to misuse of the ChFEBCSM mark in their own materials and/or Web sites.

10. WHAT HAPPENS IF I DON'T FOLLOW THE RULES IN THIS GUIDE?

As a ChFEBCSM certificant you have agreed to adhere to the rules and Code of Ethics set by Federal Seminars and ChFEBCSM Inc., and following this *Guide* is a condition of being permitted to display the ChFEBCSM mark. If for some reason you decide not to follow the rules in this *Guide*, you will be subject to Federal Seminars and ChFEBCSM Inc.'s disciplinary process which may result in the revocation of your certification.

11. HOW DO I USE TRADEMARK SYMBOLS IN MY E-MAIL DOCUMENTS?

Federal Seminars and ChFEBCSM Inc understands that symbol marks do not always translate when sent in e-mail messages, so we recommend using the (sm) as an alternative in your e-mails. This way, no matter what e-mail program the recipient uses, the message that the mark is protected by trademark law is conveyed.

12. MAY I SELL ITEMS LIKE HATS OR BRIEFCASES THAT HAVE THE ChFEBCSM MARK ON THEM?

No. ChFEBCSMcertificants may not produce promotional items that display the ChFEBCSM mark for re-sale.

16. MAY I INCLUDE A HYPERLINK TO Federal Seminars and ChFEBCSM Inc WEB SITE ON MY WEB PAGE?

Yes. It is important, however, that these links take the user completely out of your site and directly to Federal Seminars and ChFEBCSM Inc. Framing is not allowed.

SECTION 6: Rules for Reproducing the ChFEBCSM Logo

To maintain quality control over the appearance of the ChFEBCSM, Federal Seminars and ChFEBCSM Inc requires that all reproductions be made from original artwork, be readable, legible and on approved backgrounds, and have consistent use of color. The information below will provide your print vendor the information necessary to create proper reproductions of the mark.

6.1. Original Artwork

All reproductions of the ChFEBCSM logo must be made from original reproduction artwork provided by Federal Seminars and ChFEBCSM Inc. To obtain positive and reverse reproduction images, you must contact Federal Seminars and ChFEBCSM, Inc. at 800-696-3511 or info@fedseminars.com. They will answer any questions

6.2. Readability

To maintain readability of the registered symbol, three graphic relationships between the ~ mark and the ® (registered mark) symbol have been developed.

Use relationship A when the mark measures greater than 1/2", relationship B when the mark measures between 1/2" and 9/32" and relationship C when the mark measures 1/4".

6.3. Legibility

The impact and legibility of the printed ~ mark will be lessened by crowding it with other visual elements. A "clear zone" surrounding the mark has been established as an area into which no other graphic imagery or other visual elements may enter. As shown below in D, this space is determined by the cap height of "CFP," the typographic element of the ~ mark. The one exception to this rule is when the mark is used within text.

To ensure optimum legibility of the ~ mark, a minimum reproduction size of 1/4" is recommended (see E). If reduced to a smaller size, the overall legibility and visual impact of the mark may be compromised. If reproduction quality of the ~ mark cannot be guaranteed when reproduced at 1/4", a larger size may be necessary. The ~ marks in the text paragraphs on this page are shown at the minimum 1/4" size.

For

examples that violate graphic or correct usage standards, see pages 9 and 10.

6.4. Approved Backgrounds

The positive ~ mark should be used on light colored backgrounds ranging from white to values no darker than 40% of black. The **M.** mark should be reversed if used on dark backgrounds from 50% -100% value of black. Use the illustration below as a guide when determining background values.

6.5. Color Options

Consistent use of color in the **M.** mark is important to establish immediate recognition of individuals certified by CFP Board. The only two-color option for the **M.** mark is shown in example A below, PANTONE' 280 Blue for the flame element and black for the "CFP" and • elements. Also shown are other approved one-color options. Printers should refer to the PANTONE·color formula guide for an exact color and density match.