PO Box 1567 Elizabeth, CO 80107 800-696-3511

Dear ChFEBCSM Certificant,

Individuals who meet the Snow Federal Retirement Seminars and ChFEBCSM LLC, rigorous certification standards are authorized to use the following three certification marks in communications and marketing materials pursuant to all agreements.

- CHFEBCSM
- Chartered Federal Employee Benefits Consultant[™]



This Use Guide for 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 websites. The Chartered Federal Employee Benefit ConsultantSM marks may only be used as described in the Guide. If this guide does not cover an area you would like to utilize, please contact us directly.

The proper usage of the ChFEBCSM mark is a crucial part of your communications to current and prospective clients. When used properly, 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 represents you have met the standards required by Snow Federal Retirement Seminars and ChFEBCSM, LLC, 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 as well as your License Agreement.

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 Snow Federal Retirement Seminars and ChFEBCSM LLC, did not take reasonable action to correct the misuse, trademark protection could be lost. This would mean Snow Federal Retirement Seminars and ChFEBCSM LLC, would not be able to stop non designated persons from using the mark, more specifically, those who have not met the Snow Federal Retirement Seminars and ChFEBCSM LLC, high standards. This would be detrimental to the public who perceive the ChFEBCSM marks as indicative to persons using the mark meets standards in

Fax: 303-583-8421 <u>info@fedseminars.com</u> <u>selenam@fedseminars.com</u>

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education, experience, ethics, and examinations. Snow Federal Retirement Seminars and ChFEBCSM LLC, spends a significant portion of its' legal staff's 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 featuring the ChFEBCSM mark. If you need further assistance or would like Snow Federal Retirement Seminars and ChFEBCSM LLC, to review business materials you are developing featuring 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 Snow Federal Retirement Seminars and ChFEBC™ LLC, is associated with, partnered with, or endorses any firm or product. Please be advised the License Agreement references uses of trademark as well. The usage guidance should be followed by both agreements. Any Amendments made to this guide will be sent directly to you with a 30 day notice to be in effect.

This is an exciting year and I look forward to working with you. Thank you for your assistance in positioning the ChFEBC™ mark as the recognized standard of excellence for federal employees.

Sincerely,

Selena Maruska Proprietor

Fax: 303-583-8421

designation usage on the last page.

*Please initial all sections as well as sign and date your complete understanding of the

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Section 1: Rules for Proper Usage of the ChFEBCSM Mark

1.1 The ChFEBCSM mark must be clearly associated with the individual(s) certified by Snow Federal Retirement Seminars and ChFEBCSM, LLC

Correct Use:

Jane Doe, ChFEBC[™]

Misuse:

ABC Financial employees 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, ChFEBC[™]

Misuse:

John Doe, chfebcsM John Doe, C.H.F.E.B.C.sM

1.3 The ChFEBCsM mark must appear with the 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:

John Doe is a ChFEBC(sm) professional John Doe is a ChFEBC (sm) certificate

Misuse:

John Doe is a ChFEBC professional John Doe, ChFEBCSM

1.4 The ChFEBC[™] mark must not be used as a parenthetical abbreviation for Chartered Federal Employee Benefit Consultant[™]

Correct Use:

John Doe is a Charted Federal Employee Consultant™, ChFEBC™

Misuse:

John Doe is a Charted Federal Employee Consultant (ChFEBC™) Professional

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

Professional Certificant Certification

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Correct Use:

Jane Doe, ChFEBCSM
Jane Doe is a ChFEBCSM certificant

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 to prevent the mark from becoming generic. Therefore, Snow Federal Retirement Seminars and ChFEBCSM, LLC requires a noun to follow the ChFEBCSM and Chartered Federal Employee Benefit ConsultantSM marks.

1.6 The ChFEBC[™] mark may not be used as a plural or possessive word

Correct Use:

John and Jane Doe are ChFEBCsM professionals

Misuse:

Jane and John Doe are ChFEBCsMs
The ChFEBCsM seminar was sold out

1.7 ChFEBCSM certificants may not own or use an email address or internet domain name that includes the ChFEBCSM mark.

Correct Use:

<u>johndoe@hotmail.com</u> www.johndoefinancial.com

Misuse:

Initial:

Fax: 303-583-8421

johndoechfebc@yahoo.com jdoe@johndoechfebc.com www.johndoechfebc.com chfebcJohn@gmail.com www.chfebcBill.com

1.8 When using the ChFEBCSM mark on websites, advertisements and other promotional materials, Snow Federal Retirement Seminars and ChFEBCSM, LLC's tagline must be used (please see section 4 for tagline options)

I have read a	nd understand	Section 1	of the [Designation	Usage (Guide

Section 2: Rules for Proper Usage of the Chartered Federal Employee Benefits Consultant™ Mark

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2.1 The Charted Federal Employee Benefits ConsultantsM mark must be clearly associated with the individual(s) certified by Snow Federal Retirement Seminars and ChFEBCSM, LLC

Correct Use:

John Doe is a Chartered Federal Employee Benefits Consultant[™] certificant John Doe, Charted Federal Employee Benefits Consultant[™]

Misuse:

ABC Financial employees 3 Charted Federal Employee Benefits Consultant professionals

2.2 The Chartered Federal Employee Benefits Consultant[™] mark must always appear as follows

Correct Use:

John Doe is a Chartered Federal Employee Benefits Consultant[™] professional

Misuse:

John Doe is a charted federal employee benefits Consultant "professional John Doe is a Charted Federal Employee Benefits Consultant professional

2.3 The Charted Federal Employee Benefits Consultant[™] 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. Charted Federal Employee Benefits Consultant(sm)

Correct Use:

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

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

Misuse:

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

Jane Doe is a Chartered Federal Employee Benefits Consultant[™] practitioner

2.4 The Charted Federal Employee Benefits ConsultantsM mark must not be used as a parenthetical expansion of the ChFEBCSM mark

Correct Use:

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John Doe is a Chartered Federal Employee Benefits Consultant[™] professional or ChFEBC[™] professional

Misuse:

John Doe is a ChFEBCSM (Charted Federal Employee Benefits ConsultantSM) professional John Doe is a Chartered Federal Employee Benefits ConsultantSM (ChFEBCSM) professional

2.5 The Chartered Federal Employee Benefits ConsultantsM mark must be followed by one of the following approved nouns, except when the mark immediately follows a cerfiticants name:

Professional

Certificant

Certification

Correct Use:

Jane Doe is a Chartered Federal Employee Benefits Consultant[™] professional John Doe obtained his Chartered Federal Employee Benefits Consultant[™] certification

Misuse:

Jane Doe is a Chartered Federal Employee Benefits Consultant[™] PLANNER

- 2.6 The form of the words in the Chartered Federal Employee Benefits Consultant[™] mark may not be altered or changed
- 2.7 The Charted Federal Employee Benefits Consultant[™] mark cannot be plural or a possessive word

Correct Use:

John and Jane Doe are Charted Federal Employee Benefits ConsultantsM certificants

2.8 Certificants may not own or use an email address or internet domain name that includes the Chartered Federal Employee Benefits ConsultantsM, ChFEBCSM marks. Correct Use:

<u>Janedoe@hotmail.com</u> <u>www.janedoefinancial.com</u>

Misuse:

Fax: 303-583-8421

 $\underline{idoe@janecharteredfederalemployeebenefits consultant.com}\\ \underline{www.janedoechartedfederalemployeebenefits consultant.com}\\ \underline{www.chfebcassistance.com}$

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2.9 When using the Chartered Federal Employee Benefits Consultant^{5M} mark on websites, advertisements and other promotional materials, Snow Federal Retirement Seminars and ChFEBC^{5M}, LLC, tagline and hyperlink must be used (please see section 4 for tagline options and hyperlink).

have read and understand Section 2 of the Designation Usage Guide	
nitial:	

Section 3: Rules for Proper Usage of the ChFEBC™ Logo

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



- 3.2 All reproductions of the ChFEBCSM Logo must be made from original reproduction artwork provided by Snow Federal Retirement Seminars and ChFEBCSM, LLC and may only be used in black or red, white and blue, unless otherwise approved by Snow Federal Retirement Seminars and ChFEBCSM, LLC. In instances where these colors are too dark for the background on which they appear, use white. ChFEBCSM certificants must contact Snow Federal Retirement Seminars and ChFEBCSM, LLC to obtain the ChFEBCSM logo artwork, please email selenam@fedseminars.com.
- **3.3** 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.
- 3.4 When using the ChFEBCSM Logo on websites, advertisements and other promotional materials, there must not be any direct or indirect reference to imply that Snow Federal Retirement Seminars and ChFEBCSM, LLC is associated with, partnered with or endorses any firm or product (please see section 4 for tagline options)

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I have read and understand Section 3 of the Designation Usage Guide
Initial:
Section 4: Using Snow Federal Retirement Seminars and ChFEBC sM , LLC Tagline
4.1 ChFEBC SM certificants are required to use the following tagline when featuring the ChFEBC SM mark or logo on websites, in advertisements and on promotional materials (it is <i>not</i> necessary to use the tagline on business cards, letterhead or notepads)
Option A – Artwork Tagline (may be downloaded from www.fedseminars.com)
Snow Federal Retirement Seminars and ChFEBC SM , LLC owns the symbol marks ChFEBC SM and Chartered Federal Employee Benefits Consultant SM , logo in the US which it awards to individuals who successfully complete Snow Federal Retirement Seminars and ChFEBC SM , LLC initial and ongoing certification requirements.
Option B – Text and Design Tagline
Snow Federal Retirement Seminars and ChFEBC SM , LLC owns the symbol marks ChFEBC SM and Chartered Federal Employee Benefits Consultant SM , logo in the US which it awards to individuals who successfully complete Snow Federal Retirement Seminars and ChFEBC SM , LLC initial and ongoing certification requirements.
Option C – Text Without Symbols (for use when the symbols mark cannot be created)
Snow Federal Retirement Seminars and ChFEBC(sm), LLC owns the symbol marks ChFEBC(sm) and Chartered Federal Employee Benefits Consultant(sm), logo in the US which it awards to individuals who successfully complete Snow Federal Retirement Seminars and ChFEBC(sm), LLC initial and ongoing certification requirements.
Option D – Space Limitation Alternative (for when space is limited, i.e. in a newspaper advertisement
Snow Federal Retirement Seminars and ChFEBC SM , LLC owns the symbol marks ChFEBC SM and Chartered Federal Benefits Consultant SM in the US.
I have read and understand Section 4 of the Designation Usage Guide
Initial:

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Section 5: Frequently Asked Questions

Help! This is all so confusing. How do I know if I have full complied with the requirements?

You may contact Snow Federal Retirement Seminars and ChFEBCSM, LLC with any questions, comments or concerns at 800-696-3505 or <u>info@fedseminars.com</u>, they will also proof your materials if you desire

1. What is the sM symbol?

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

2. How do I make the sm in my word document or on my website 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 version 2007 and after the sM mark is available in the "insert symbol" option as well)

HTML code for a website page:

- sM=SM
- ™=™
- [®]=®

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3. Why is Snow Federal Retirement and ChFEBCSM, LLC 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 Snow Federal Retirement Seminars and ChFEBCSM, LLC fails to take appropriate steps to prevent generic use of it's mark, it could lose it's trademark rights, which would mean anyone could say he or she is a "ChFEBCSM", even if they have not met Snow Federal Retirement Seminars and ChFEBCSM, LLC rigorous certification requirements. If the mark no longer stands for the competent and ethical standards Snow Federal Retirement Seminars and ChFEBCSM, LLC has established, then we will be unable to assure the public that persons displaying the ChFEBCSM mark have in fact met out standards.

4. Why must I use the sm symbol mark when other professionals, such as doctors, lawyers and CPAs do not have to?

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

5. May I choose which Snow Federal Retirement Seminars and ChFEBCsM, LLC 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.

6. Do I have to use all three trademarks (ChFEBCsM, Chartered Federal Employee Benefits ConsultantsM and the logo) in my business materials?

No, you may use one, two or all three of the marks if you follow the appropriate rules for each mark in this Guide and License Agreement.

7. Will I be held responsible for third-party trademark misuse?

Snow Federal Retirement Seminars and ChFEBCSM, LLC 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 as well as the License Agreement you signed.

(see example below 4.4 – 4.6 page 3 of License Agreement)

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obtain or a	ttempt to	During the Contract Term, and at any time thereafter, Licensee shall not file any application for any mark, or obtain ownership of any mark or trade name, in any country of the world, which refers to, or is substantially ChFEBC™, Marks, and shall promptly notify Licensor if Licensee becomes aware of any attempts to do so by third
imitation o	f the ChFE I	The parties shall promptly notify the other party in writing of any learned use that may be an infringement or designs, and of any use which may be an infringement or designs, and copy written material.
Licensor, to	prevent c	Licensee shall take all appropriate actions and all commercially reasonable actions reasonably requested by r avoid any misuse of the Snow Federal Retirement Seminars & ChFEBC SM , LLC. Marks or Licensed Trademarks rs, contractors, sublicensees, suppliers, or other resources.)

We ask that you help educate those, like the media, who may use the marks in association with the certification on your name, about the correct use of the marks Snow Federal Retirement Seminars and ChFEBCSM, LLC 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 websites.

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8. What happens if I do not follow the rules in this Guide?

As a ChFEBCSM certificant you have agreed to adhere to the rules of this document, the License Agreement and Code of Ethics set by Snow Federal Retirement Seminars and ChFEBCSM, LLC 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 wil be subject to Snow Federal Retirement Seminars and ChFEBCSM, LLCs disciplinary process which may result in the revocation of your certification.

9. How do I use trademarks symbols in my email documents?

Snow Federal Retirement Seminars and ChFEBCsm, LLC understands that symbol marks do not always translate when sent in email messages, so we recommend using the (sm) as an alternative in your emails. This way, no matter what email program the recipient uses the mark/s will be protected by trademark law.

10. May I sell items like hats or briefcases that have the ChFEBC[™] mark on them?

NO, ChFEBCSM certificants may not produce promotional items that display the ChFEBCSM mark for re-sale.

11. May I include a hyperlink to Snow Federal Retirement Seminars and ChFEBCSM, LLC website on my web page?

Yes, it is important however, that these links take the user completely out of your site and directly to Snow Federal Retirement Seminars and ChFEBCSM, LLC website/s. **Framing is not allowed.**

I have read and understand Section 5 of the Designation Usage Guide	
Initial:	

Section 6: Rules for reproducing the ChFEBC[™] logo

To maintain quality control over the appearance of the ChFEBCSM logo, Snow Federal Retirement Seminars and ChFEBCSM, LLC 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 Snow Federal Retirement Seminars and ChFEBCSM, LLC. To obtain positive and reverse reproduction images, contact Snow Federal Retirement Seminars and ChFEBCSM, LLC by phone (800-696-3511) or email (info@fedseminars.com).

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6.2 Readability

To maintain readability of the registered symbol, three graphic relationships between the $^{\sim}$ mark and the $^{\circ}$ (registered mark) symbol have been developed.

Use relationship A when the mark measures greater than $\frac{1}{2}$ ", relationship B when the mark measures between $\frac{1}{2}$ " and 9/32" and relationship C when the mark measures $\frac{1}{4}$ "

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 visuals. 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 $^{\sim}$ mark, a minimum reproduction size of %" 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 $^{\sim}$ mark cannot be guaranteed when reproduced at %", a larger size may be necessary. The $^{\sim}$ mark in the text paragraphs on this page are shown at the minimum %" size.

6.4 Approved Backgrounds

The positive \sim 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 the 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.

I have read, initialed and understand all the rules and regulations of the usage of the Chartered Federal Employee Benefits Consultant [™] /ChFEBC [™] and Logo Designation.							
Signature:							
Date:							