GUIDELINES FOR DESIGNATION TRADEMARK USE

The following marks and terms are the sole property of The American College of Financial Services and are subject to all applicable state, federal and international trademark laws.

<table>
<thead>
<tr>
<th>Designation Mark</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAP®</td>
<td>Chartered Advisor in Philanthropy®</td>
</tr>
<tr>
<td>CASL®</td>
<td>Chartered Advisor for Senior Living®</td>
</tr>
<tr>
<td>ChFC®</td>
<td>Chartered Financial Consultant®</td>
</tr>
<tr>
<td>ChHC®</td>
<td>Chartered Healthcare Consultant®</td>
</tr>
<tr>
<td>CLF®</td>
<td>Chartered Leadership Fellow®</td>
</tr>
<tr>
<td>CLU®</td>
<td>Chartered Life Underwriter®</td>
</tr>
<tr>
<td>REBC®</td>
<td>Registered Health Underwriter®</td>
</tr>
<tr>
<td>RHU®</td>
<td>Registered Employee Benefits Consultant®</td>
</tr>
<tr>
<td>RICP®</td>
<td>Retirement Income Certified Professional®</td>
</tr>
</tbody>
</table>

These marks may only be used according to the following guidelines.

Anyone using any of the above designation marks or phrases, must use the “®” (registered) symbol every time the marks are used, in any context (i.e. business cards, stationary, name tags, websites, ads, printed material, etc.).

Additionally, these symbol marks should be styled using superscript.

Registered Symbol Shortcuts:
- On Windows: ALT + 0174
- On Mac: Option + R
- HTML: `<sup>&reg;</sup>`

✓ Appropriate uses:
- Jane Smith, CAP®, will be a presenter at next month’s meeting.
- Proposal provided by John Smith, Chartered Advisor for Senior Living®

✗ Inappropriate uses:
- Laura Kline, RICP, will be a presenter at next month’s meeting.
- Proposal provided by Jason Jones, RHU® (Registered Health Underwriter)

No designation mark may be used by an advisor who has not earned the credential, or has not been notified by The American College’s Registrar that he or she may use the mark.

✗ Inappropriate uses:
- Christina Borden, CLF® Pending
- Miles Raymond, ChFC® student.
Once notified by The American College that the designation may be used, an advisor can use the appropriate mark in either an acronym form, or spelled-out, but only directly associated with the advisor’s name and always with the registered symbol.

The spelled-out version may come directly before, or after the associated name, but the acronym may only be used directly after the name. The marks may not be used to mislead consumers, or suggest the advisors have earned credentials they have not earned.

✓ Appropriate uses:

John Lawrence, REBC®, is pleased to announce.
Registered Employee Benefits Consultant®
John Lawrence is pleased to announce
John Lawrence, Registered Employee Benefits Consultant®
John Lawrence, REBC®

✗ Inappropriate uses:

Christina Baker and Associates, a CLU firm®
CLU® Christina Baker

No designation mark owned by The American College may be used as part of a business name, or as part of a web URL.

✗ Inappropriate uses:

Ben Tran, CASL®, and Associates, LLC
www.bentranCASL.org
www.CASLAdvise.com

The designation mark may never be used in a type font larger than the associated name of the designee.

✓ Appropriate uses:

Tyrone Blake, ChFC®

✗ Inappropriate uses:

Tyrone Blake, ChFC®
The following term “Highest Standard of Knowledge & Trust” and mark, are the sole property of The American College and are subject to all applicable state, federal and international trademark laws.

The designation appropriate “Highest Standard of Knowledge & Trust” mark may be used by designees as a mark of quality in their printed material, in electronic media and on stationery.

This mark can only be used by those who have earned their ChFC®, CLU®, or both designations. The “Highest Standard of Knowledge & Trust” line must be a size that is readable, and open space around the mark must always be at least the width of the capital “C” in the mark on every side. The highest standard mark may only be used either in the original blue color as provided, or in black for black-and-white applications. The mark may never be “decorated” or added to in any way.

When notified by The American College that designation use must cease because of disciplinary action or PACE non-compliance, all references to the designation in association with the designee’s name must be removed immediately from references in all media.

For all uses except stationary and business cards, any reference to the marks owned by The American College shall include the following footnote in reasonable proximity to the first reference of the mark(s).

The CLU® [or other applicable mark] is the property of The American College, which reserves sole rights to its use, and is used by permission.

For designees earning multiple credentials or designations, such marks may be used in any order the designee chooses as long as all other guidelines are followed.