



The CLTC Board of Standards, Inc.

Association Offices, 330 Wenneker Drive, St. Louis, MO 63124, Joan_Hecker@sbcglobal.net

June 12, 2008

WILLIAM E. COMFORT
Chairman

RE: Use of CLTC mark by designees

BETTY A. DOLL

CATHERINE R. DOVE

NANCY A. DYKEMAN

DAVID WILCOX

This letter serves as current guidance from the CLTC Board of Standards, Inc., (Board) in the proper use of the CLTC designation by designees on business cards, letterhead and other marketing material. This guidance is not comprehensive as there may be other acceptable or non-acceptable uses not specifically covered here. Any questions of use should be directed to the Board.

It is a standard of the Board supported by the CLTC Code of Professional Responsibility (Code) that designees must follow Board and Code guidelines on the use of the designation as well as any additional guidelines or limitations imposed by regulators, supervising insurance company and/or broker/dealer compliance departments. Misuse of the designation as proscribed by the Code, Board guidelines or supervisory compliance limitations will be considered a violation of the Code and can subject the designee to disciplinary action.

CLTC is a registered Certification Mark with the US Patent and Trademark Office and its use is protected by trademark law. Use of the ® symbol is not required.

Use of the designation mark:

CLTC is a professional designation. It is properly used as "CLTC", all caps, no spaces or other punctuation or modifying words. Any typestyle is acceptable as long as it is the same typestyle and size as the designee's name or other printed material that the designation is used along with. The designation may not be made bold or italicized so that it stands out from the designee's name or from other information. It may be used along with other professional designations in any order deemed appropriate by the designee as long as CLTC is presented with the same typestyle and size as other designations.

Acceptable examples:

Robert J. Smith, CLTC

Robert J. Smith, CFP[®], CLTC, CLU



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Use of the designation title:

CLTC stands for “Certified in Long-Term Care”. Any reference to the full title of the designation must be written exactly this way. A designee may use the full title as long as it is preceded or followed immediately by the designation with the designation or title in parenthesis as appropriate to the context. Other than immediately after a name as a professional designation presented as part of the designee’s full name, upon first use in any editorial material the designation must be used with the full title.

Acceptable examples:

“CLTC (Certified in Long-Term Care)”

Bob holds the CLTC (Certified in Long-Term Care) designation.

“Certified in Long-Term Care (CLTC)”

Bob holds the Certified in Long-Term Care (CLTC) designation.

NOT acceptable:

Certified CLTC

Certified in CLTC

CLTC Certified

Long-Term Care Certified

Certified in Long-Term Care (by itself without the designation as above)

CLTC (or separately “Certified in Long-Term Care”) is not a job title but a professional designation. A designee may NOT use the phrase “Certified in Long-Term Care” as a job title on a business card or in any marketing material. For example the following is NOT acceptable:

Robert J. Smith, CLTC
Certified in Long-Term Care

Acceptable:

Robert J. Smith
Certified in Long-Term Care (CLTC)

Robert J. Smith
CLTC (Certified in Long-Term Care)



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The CLTC designation by itself does not grant a right to market or claim any particular specialty or expertise. Specific claims of a specialty or expertise in long-term care insurance or long-term care planning must be supported independently by other means including professional work experience, tenure and/or specific job duties and job title granted by an employer.

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It should be noted that any claim or title of “specialist” or “expertise” in LTC subjects a designee to a higher standard of professional behavior and scrutiny from the Board, compliance supervision and regulators.

Designees may NOT use the following or similar words in connection with, adjacent to or in contextual reference with the CLTC designation or title:

Expert, specialist

Examples that are NOT allowed:

Bob is a CLTC specialist.

Bob is a specialist certified in long-term care.

Bob is a CLTC expert.

Bob holds the CLTC designation as a specialist in long-term care planning.

Bob is an expert in long-term care insurance with the CLTC designation.

Acceptable:

Robert J. Smith, CLTC, is a Long-Term Care Planning Specialist with XYZ insurance company.

Or on a business card:

*Robert J. Smith, CLTC
LTC Planning Specialist*

(Where the job title is granted by an employer)

Bob holds the CLTC (Certified in Long-Term Care) designation. He has sold long-term care insurance for eight years and specializes in LTC planning.

Sincerely,

William E. Comfort, CLTC
Chairman
CLTC Board of Standards, Inc.