

CORPORATE/ENTITY NAMES IN NEW YORK STATE: WORDS THAT MAY RAISE A “RED FLAG”

When forming business and not-for-profit entities or filing Assumed Name Certificates in New York State, certain words may cause problems or delays in getting your document filed. Bear in mind that names containing these words may be “available” and can easily be reserved – however, when it comes time to file the documents, in most cases, they will be rejected by the NY Department of State unless prior approval has been received by the appropriate state department (i.e. Banking, Insurance, etc...). In many cases, abbreviations or derivations of the words set forth below will also cause rejection. The final decision is in the hands of the filing officer.

ALCOHOLISM, SUBSTANCE ABUSE AND SERVICES:

Alcoholism	Alcohol Abuse	Substance Abuse
------------	---------------	-----------------

ATTORNEY GENERAL:

Exchange

CHILDREN AND FAMILY SERVICES:

Adoption	Day Care Center*
Blind	Handicapped

*Purposes for the establishment or operation of a day care center for adults.

ALLOWED FOR COOPERATIVE CORPORATIONS ONLY:

Cooperative	Cooperation
-------------	-------------

DEPARTMENT OF FINANCIAL SERVICES, BANKING DIVISION:

Acceptance	Guaranty	Mortgage
Bank	Investment	Savings
Finance	Loan	Trust

*Some examples of derivatives might include, but are not limited to,: "trustee", "invest" and "financial" but the decision rests with the state filing office administrator.

DEPARTMENT OF FINANCIAL SERVICES, INSURANCE DIVISION:

Annuity	Endowment	Surety
Assurance	Fidelity	Title
Benefit	Guaranty (ee)	Underwriter
Bond	Indemnity	
Casualty	Insurance	

● **CORPORATE HQ**
 COGENCY GLOBAL INC.
 122 E 42ND ST, 18TH FL
 NY, NY 10168
D: +1.212.947.7200
P: 800.221.0102
F: 800.944.6607

● **EUROPEAN HQ**
 COGENCY GLOBAL (UK) LIMITED
 REGISTERED IN ENGLAND & WALES,
 REGISTRY #8010712
 6 LLOYDS AVE, UNIT 4CL
 LONDON EC3N 3AX, UK
+44 (0)20.3961.3080

● **ASIA PACIFIC HQ**
 COGENCY GLOBAL (HK) LIMITED
 A HONG KONG LIMITED COMPANY
 UNIT B, 1/F, LIPPO LEIGHTON TOWER
 103 LEIGHTON RD, CAUSEWAY BAY
 HONG KONG
P: +852.2682.9633
F: +852.2682.9790



DEPARTMENT OF EDUCATION:

Note that the use of any of the words below in the name of a business entity will require consent from the Department of Education. The use of the words ARBORETUM, COLLEGE, MUSEUM or UNIVERSITY in the name of a not-for-profit corporation will also require consent from the Department of Education.

Academy	History	Public Radio
Arboretum	Institute	School
College	Instruction	Secondary
Conservatory	Kindergarten	Seminar
Driving School	Library	Teaching
Education	Museum	University
Elementary	Nursery School	Workshop
Historical	Prekindergarten	
Historical Society	Preschool	

NOTE: The use of the words “Institution” and “Institutional” in a business entity’s name will not require Education Department consent provided that the name in question, in its totality, does not in any way suggest or imply educational purposes (for example, “JONES INSTITUTIONAL EQUITY FUND, L.P.”).

ALLOWED FOR PROFESSIONAL ENTITIES ONLY:

Acupuncture	Massage Therapy	Psychology
Architecture	Medicine	Public Accountancy Radiology*
Athletic Trainers	Nursing	Respiratory Therapists and Respiratory
Chiropractic	Ophthalmic Dispensing Optometry	Therapy Technicians
Dentistry and Dental Hygiene	Pharmacy*	Social Work
Dietetics and Nutrition	Physical Therapy and Physical Therapist	Shorthand Reporting
Doctor*	Assistants	Speech-language Pathologists and
Engineering and Land Surveying	Physician’s Assistants and Specialist	Audiologists
Interior Design Landscape Architecture	Assistants	Veterinary Medicine and Animal Health
Law(yer), Attorney*	Podiatry	Technology
Legal Services**	Professional Midwifery	

*”Doctor” implies a professional, unless used in context which clearly denotes a purpose other than the practice of medicine.

***”Legal Services” is permitted where the phrase is placed in a context which clearly implies otherwise; e.g.: “Dan’s Legal Services Supplies, Inc.”

**”Law(yer)” implies a professional, unless used in a context which clearly denotes a purpose other than the practice of law. Attorney is prohibited by LLCL §204 (f) and Judiciary Law§485

**”Pharmacy” used in connection with a retail establishment is acceptable whereas “pharmacist” implies a professional.

**”Radiology” is a medical specialty and implies a professional. “Radiology” technician is acceptable provided it is stated in the filing document that professionals will not be employed and diagnoses will not be made.

● **CORPORATE HQ**
COGENCY GLOBAL INC.
122 E 42ND ST, 18TH FL
NY, NY 10168
D: +1.212.947.7200
P: 800.221.0102
F: 800.944.6607

● **EUROPEAN HQ**
COGENCY GLOBAL (UK) LIMITED
REGISTERED IN ENGLAND & WALES,
REGISTRY #8010712
6 LLOYDS AVE, UNIT 4CL
LONDON EC3N 3AX, UK
+44 (0)20.3961.3080

● **ASIA PACIFIC HQ**
COGENCY GLOBAL (HK) LIMITED
A HONG KONG LIMITED COMPANY
UNIT B, 1/F, LIPPO LEIGHTON TOWER
103 LEIGHTON RD, CAUSEWAY BAY
HONG KONG
P: +852.2682.9633
F: +852.2682.9790

PUBLIC HEALTH:

Hospital	Medical Clinic
Medical Center	Medical Facility

ALLOWED FOR REDEVELOPMENT COMPANIES UNDER PRIVATE HOUSING FINANCE LAW ONLY:

Redevelopment

SECRETARY GENERAL OF THE UNITED NATIONS:

United Nations

STATE BOARD OF INDUSTRIAL APPEALS:

Council	Labor
Industrial Organization	Union

If the words or derivatives are in a context which implies it is formed as an organization of working men or wage earners or for the performance, rendition or sale of services as labor or management consultant, adviser or specialist, or as a negotiator or arbitrator in labor.

U.S. OLYMPIC COMMITTEE:

America Espirito Sport	Olympiad	Paralympiad
Fraternite	Olympic	Paralympic
Citius Altius Fortius	Pan-American	

WORDS AND PHRASES THAT ARE FULLY PROHIBITED:

Board of Trade	Partnership*	Tenant Relocation***
Community Renewal	State Police**	Urban Development***
Chamber of Commerce	State Trooper**	Urban Relocation***

*Prohibited for LLCs only

**Can be used by not-for-profit corporations whose membership is composed exclusively of state policemen or state troopers, as the case may be.

***Allowed for not-for-profits only

● **CORPORATE HQ**
 COGENCY GLOBAL INC.
 122 E 42ND ST, 18TH FL
 NY, NY 10168
D: +1.212.947.7200
P: 800.221.0102
F: 800.944.6607

● **EUROPEAN HQ**
 COGENCY GLOBAL (UK) LIMITED
 REGISTERED IN ENGLAND & WALES,
 REGISTRY #8010712
 6 LLOYDS AVE, UNIT 4CL
 LONDON EC3N 3AX, UK
+44 (0)20.3961.3080

● **ASIA PACIFIC HQ**
 COGENCY GLOBAL (HK) LIMITED
 A HONG KONG LIMITED COMPANY
 UNIT B, 1/F, LIPPO LEIGHTON TOWER
 103 LEIGHTON RD, CAUSEWAY BAY
 HONG KONG
P: +852.2682.9633
F: +852.2682.9790