ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Everence Holdings, Inc. v. steven rosenberg
Case No. D2026-2606

1. The Parties

The Complainant is Everence Holdings, Inc., United States of America ("US"), represented by Greenberg Traurig, LLP, US.

The Respondent is steven rosenberg, US.

2. The Domain Name and Registrar

The disputed domain name <everencewealth.com> is registered with GoDaddy.com, LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on June 15, 2026. On June 16, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 16, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Registration Private, Domains By Proxy, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on June 18, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on June 24, 2026.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the "Policy" or "UDRP"), the Rules for Uniform Domain Name Dispute Resolution Policy (the "Rules"), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the "Supplemental Rules").

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on June 26, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 16, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 17, 2026.

The Center appointed Dennis A. Foster as the sole panelist in this matter on July 27, 2026. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant is an Indiana, US corporation that was founded in 1945 under the name "Mennonite Mutual Aid". The Complainant defines itself as a "faith-based" financial services corporation. Over the years, the Complainant has expanded its services to include mutual aid programs, banking, insurance, asset management, financial planning and other financial services through its associated credit unions.

The Complainant's main website is at the domain name <everence.com>, which the Complainant registered on April 26, 2006.

The Complainant owns a number of trademarks that consist of, or include, its EVERENCE trademark, among which:

- US Trademark EVERENCE, Reg. No. 3902189; Reg. Date January 4, 2011; International Class 36 for the administration of employee benefit plans.

- US Trademark EVERENCE FINANCIAL, Reg. No. 6063206; Reg. Date May 26, 2020; International Class 36 for the administration of employee benefit plans.

The Respondent is an individual who registered the disputed domain name on September 17, 2025. Thereafter, the Respondent developed a website at the disputed domain name that offers the same types of financial services that the Complainant offers, although the Respondent did not copy the visual aspects of the Complainant's website. The Respondent's website has Mail Exchange capability, and solicits emails, phone calls and personal information from Internet visitors.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name. In brief, the Complainant contends:

- The Complainant's ownership of its US EVERENCE trademark registration is enough to demonstrate the Complainant's rights in that trademark.

- The Respondent's disputed domain name incorporates the Complainant's trademark in full, and therefore is confusingly similar to the Complainant's trademark.

- The Respondent's addition of the term "wealth" does not produce a domain name distinct from the Complainant's trademark.

- The Respondent registered the disputed domain name without the Complainant's authorization.

- The Respondent is not commonly known by the disputed domain name.

- The Respondent is not making a noncommercial or fair use of the disputed domain name.

- The Respondent has used the disputed domain name to perpetrate fraud on the public.

- The Respondent has used the disputed domain name to create an "imposter website" that calls itself the "Everence Wealth Advisory Team", claiming to offer financial and retirement strategies as does the Complainant.

- The Respondent's "imposter website" attempts to collect Internet visitors' personal information.

- The Respondent had to have actual foreknowledge of the Complainant in order to set up a website impersonating the Complainant and offering the same financial services as the Complainant.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

Pursuant to Policy paragraphs 4(a)(i), (ii), and (iii), the Panel may render a decision for the Complainant and grant a transfer of the disputed domain name, if the Complainant shows that:

The disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;

The Respondent has no rights or legitimate interests in respect of the disputed domain name; and

The disputed domain name has been registered and is being used in bad faith.

A. Identical or Confusingly Similar

The Complainant's first burden of proof under Policy paragraph 4(a)(i) is to show that it has trademark rights that confer standing to bring a complaint in these proceedings. To this end, the Complainant has shown that it has various EVERENCE trademark registrations whose details the Panel has set out in the Factual Background section above. The Panel therefore finds that the Complainant has proved that it has the relevant trademark rights sufficient to bring these proceedings. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 1.2.1.

The Panel notes that the Respondent has incorporated the Complainant's whole trademark into the disputed domain name, and that therefore the disputed domain name is confusingly similar to the Complainant's trademark. WIPO Overview 3.1, section 1.7. The Respondent has added the term "wealth", but this does not prevent the disputed domain name from being confusingly similar to the Complainant's trademark. WIPO Overview 3.1, section 1.8.

The Panel notes that usually the generic top-level domain ".com" is not taken into consideration for identity or confusing similarity analysis. WIPO Overview 3.1, section 1.11.1.

The Panel finds, then, that the Complainant has carried its burden of proof under Policy paragraph 4(a)(i) to show that the disputed domain name is confusingly similar to the Complainant's trademark.

B. Rights or Legitimate Interests

Owing to the difficulty the Complainant might encounter in trying to prove that the Respondent does not have rights or legitimate interests in the disputed domain name per Policy paragraph 4(a)(ii), proving a negative as it were, the consensus of Policy decisions is that it is initially sufficient that the Complainant make out a prima facie case. Then it is up to the Respondent to come forward and rebut that prima facie case, although the overall burden of proof remains on the Complainant. If the Respondent fails to do so, the Complainant's prima facie case prevails. WIPO Overview 3.1, section 2.1.

The Complainant contends that it has not authorized the Respondent to use its trademark in the disputed domain name nor in any other way. Therefore, the Respondent cannot be using the disputed domain name to make a bona fide offering of goods or services when he pretends affiliation with the Complainant in order to offer the same types of financial services as the Complainant. The Panel finds this is a prima facie case in the Complainant's favor. WIPO Overview 3.1, section 2.1.

For his part, the Respondent is in default in these proceedings, and thus has not come forward to attempt to rebut the Complainant's prima facie case. Nonetheless, to be fair and comprehensive, the Panel will examine the case record to determine whether the Respondent may have rights or legitimate interests in the disputed domain name as allowed per Policy paragraphs 4(c)(i), (ii) or (iii).

Under Policy paragraph 4(c)(i), the Respondent would need to show that, before being notified of these proceedings, the Respondent was using the disputed domain name, or in the act of preparing to use it, to make a bona fide offering of goods or services. However, far from doing so, the Respondent has in fact for some time been using the disputed domain name to claim affiliation with the Complainant, and to purport to offer the same goods and services as the Complainant. Fraudulent acts of this kind can never be a basis for rights or legitimate interests under the Policy. WIPO 3.1, section 2.13.1.

Further, as the Complainant contends, the Panel can discern no evidence in the case record that the Respondent was ever commonly known by the disputed domain name per Policy paragraph 4(c)(ii). Nor does it seem likely anywhere in the case record that the Respondent was ever using the disputed domain name for a non-commercial or fair use per Policy paragraph 4(c)(iii).

The Panel finds, then, that the Complainant has carried its burden of proof under Policy paragraph 4(a)(ii) to show that the Respondent does not possess rights or legitimate interests in the disputed domain name

C. Registered and Used in Bad Faith

Paragraph 4(b) of the Policy sets out four distinct, but non-exhaustive, circumstances in which a respondent may be found to have registered and to be using a disputed domain name in bad faith. The Panel finds that, in the present case, the Respondent has infringed the bad faith provisions of Policy paragraph 4(b)(iv) because he has deliberately registered a domain name confusingly similar to the Complainant's trademark in order to obtain financial gain. As the Complainant points out, it is obvious the Respondent was familiar with the Complainant and its financial management business and had the Complainant in mind when registering the disputed domain name. The term "wealth" coupled with the Complainant's trademark in the disputed domain name makes this clear. *See Pfizer Inc. v. Papo Suger*, WIPO Case D2002-0187 (finding that because the link between the complainant's mark and the content advertised on the respondent's website was obvious, the respondent "...[m]ust have known about the Complainant's mark when it registered the subject domain name".

But the Respondent did not stop there: the Respondent also enabled his Mail Exchange capability at the disputed domain name and operated login and contact portals on the disputed domain name website to engage in phishing for personal data and information from Internet visitors who might mistakenly believe the Respondent was affiliated with the Complainant. This also is bad faith under the Policy.
WIPO Overview 3.1, section 3.4.

The Panel thus finds that the Complainant has carried its burden of proof under Policy paragraph 4(a)(iii) to show that the Respondent has registered and is using the disputed domain name in bad faith.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <everencewealth.com> be transferred to the Complainant.

/Dennis A. Foster/
Dennis A. Foster
Sole Panelist
Date: August 7, 2026