

# Advertising Guidelines

Forethought Life Insurance Company Preneed Producers

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## A. INTRODUCTION

Global Atlantic places high value on your creativity, your sales skills, and your professionalism. We are all in this together – and we want you to recognize that Global Atlantic appreciates your efforts in marketing and selling our products, as well as providing high quality service after the sale to our customers. Customer centricity is a major theme that Global Atlantic wants its employees and its agents to embrace and practice on a daily basis.

The marketing, advertising and sale of life insurance and annuity products have become the subject of heightened regulatory scrutiny in recent years. In the area of advertising, underlying statutes, regulations, bulletins and guidelines continue to evolve. Many of the communications you make in the regular course of selling preneed life insurance and annuity products are likely encompassed in the legal definition of advertising. It is important for all representatives of Global Atlantic to realize that compliance issues can arise from the communications you have and the marketing or advertising material you share with customers. When improper or unapproved advertising is used, it may result in reputation or image erosion for you and Global Atlantic, a negative reflection on our industry, insurance department complaints, marketing restrictions, and intensified regulation.

Global Atlantic's Advertising Guidelines are derived to a large extent from the NAIC Advertisements of Life Insurance and Annuities Model Regulation, as well as its own best practices approach for the review of advertising based on interaction with customers, regulators and agents over many years. The Model Regulation has been adopted as the law in a majority of states, although there is some variation even among those states. Other states have their own unique regulations pertaining to advertising, although most have provisions that are similar to those found in the Model Regulation. Insurance advertising is highly regulated with frequent changes, clarifications, and bulletins that are issued by state departments of insurance.

Those regulations together with Global Atlantic's Advertising Guidelines determine what may be communicated in an advertisement, how it is communicated, and what appearance it may take. These guidelines are designed to assist you in the preparation of materials that accurately and appropriately represent Global Atlantic, our subsidiary companies and our products. They include (1) a broad definition of what constitutes advertising, (2) general requirements and prohibitions, (3) the possible consequences of using non-reviewed or unapproved advertising, (4) words and phrases to avoid with suggested alternatives (included in the Glossary), (5) instructions for the submission of advertising for review by Global Atlantic, and an Appendix that summarizes some key state-specific rules and requirements.

## B. WHAT IS ADVERTISING?

For the purpose of these Guidelines, **advertising is defined as any material designed to create public interest in Global Atlantic (or any subsidiary or affiliated company), its products, or its producers, OR any material designed to induce the public to purchase, increase, modify, surrender, borrow on, reinstate or retain a policy of a Global Atlantic company.** This may include but is not limited to:

Lead Cards/Direct Mail	Prospecting Letters	Telemarketing Scripts
Seminar Invitations	Seminar Presentations	Newsletters
Newspaper Ads	Trade Publication Ads	Audio Recordings
Video Recordings	Radio Spots	Television Spots
Radio Shows	Television Shows	Internet Ads
Websites	Social Media Sites	Live Webcasts
Sales Presentations/Software	Yellow Pages Ads	Business Cards/Letterheads
Product Brochures	Product Illustrations	Illustration Software
Needs Analysis Software and Output	Agent Recruiting Materials	Agent Training/Education Materials

Even if the material or communication you are considering does not seem to meet the definition of advertising, **all material that can be reasonably expected to lead to the sale or attempted sale of a Global Atlantic life insurance or annuity product**, needs to be submitted for review and approved prior to use.

**Do** submit the following types of material:

- Any material that discusses, describes, depicts or portrays in any manner Global Atlantic, its subsidiary companies, its products or product features.
- All lead cards, seminar invitations, prospecting letters, call scripts and other similar “front end” material designed for the ultimate purpose of leading to the solicitation of prospective purchasers of life insurance and annuity products, **regardless of the lack of specific reference to Global Atlantic or its issuing companies, its products or product features, if it can be reasonably anticipated to be used in conjunction with the sale or attempted sale of a Global Atlantic product.**
- Any consumer-directed material that discusses the advantages, benefits, characteristics, or tax aspects of life insurance and/or annuities, **regardless of whether specific Global Atlantic products or product features are mentioned, if it can be reasonably anticipated to be used in conjunction with the sale or attempted sale of a Global Atlantic product.**
- Any material that compares life insurance or annuities to other financial products.
- Any material in the nature of sales and marketing concepts which are designed to position, promote or sell life insurance and annuity products.

**Do not** submit the following types of material for review and approval, but keep in mind the principles and standards articulated within these Guidelines:

- Material that discusses, in a general nature, financial topics which are commonly discussed in industry literature (e.g. basic retirement planning concepts, basic estate planning concepts, basic business continuation concepts, basic employee benefit concepts).
- Seminar presentations that discuss, in a general nature, topics not directly related to insurance products such as funeral planning, IRA distribution planning, Roth Conversions, Social Security, etc. *Please note any associated invitations and appointment setting call scripts must avoid pretext messaging and be submitted, reviewed and approved.*
- Newsletters that discuss general insurance/financial services topics.
- Reprints of industry articles and promotions of material already in the public domain (books, articles and other publications).
- Business cards, stationery, profiles and biographies of individual agents (must comply with clear identity/purpose standards and approved/prohibited designations).

- Field created agent training material on life insurance and annuities that does not mention Global Atlantic, its issuing companies, or depict its products or product features.
- Generic sales skills training material.
- Field created recruiting material that does not mention Global Atlantic but rather is designed to recruit agents to a Funeral Home or an Agency or IMO relationship.

## WHAT IS NOT ADVERTISING?

The distinction between advertising and other material generally can be determined to some extent **by** examining the audience to whom the material will be presented (e.g. existing policy holders vs. prospects) and most importantly the nature and content of the material. The following are examples of material that would generally not be categorized as advertising.

- Any communication used purely for internal purposes and not intended for public dissemination or designed to create public interest in an insurer, its products, or producers is not advertising. Regular communications to Global Atlantic producers from the Home Office that are designed to provide information on processes and service matters would be one example of such material. Likewise, regular internal communications from an agency or marketing organization to its producers that are made in the regular course of business, and that are not designed to create public interest in Global Atlantic's products or the producer, nor to create interest in the agency or marketing organization, are not considered advertising.
- Any communication designed exclusively for providing customer service to existing policyholders that does not encourage policy modifications, increases in coverage or additional purchases of products, is not advertising.
  - With regard to any material, if you are not sure whether that material constitutes advertising as described in these guidelines, please contact:

## C. GENERAL RULES, REQUIREMENTS AND PROHIBITIONS

### Accuracy and Truthfulness

- No aspect of the advertisement is untrue, deceptive or misleading based on the information included or omitted.
- Products issued by Global Atlantic companies should be described as life insurance policies or annuity contracts, and no alternative references to such products should be made that would tend to obscure the true nature of those products.
- If a product is being advertised or referenced, it has been approved in the state(s) in which the advertisement will be used, or there is a clear indication that the product may not be approved in all states.
- Any advertisement, when examined as a whole, shall not be constructed in such a way as to lead a person of average intelligence and education to any false conclusions upon which such a person could reasonably rely. Any conclusion likely to be made should be based on the literal meaning of the words, impressions from nonverbal portions of the advertisement (e.g. pictures, charts or diagrams) and from materials and descriptions omitted from the advertisement.
- Advertisements shall not utilize or describe non-guaranteed policy elements in a manner which is misleading. There can be no indication that non-guaranteed elements and/or values are guaranteed. All illustrations of and references to non-guaranteed elements shall contain a statement that they are not guarantees or estimates of amounts to be paid in the future and are subject to change. If a consumer advertisement contains illustrations or statements containing or based upon non-guaranteed policy elements, it shall set forth with equal prominence comparable illustrations or statements containing or based upon the guaranteed elements.
- If interest rates higher than those guaranteed are referred to or illustrated, they cannot be higher than those being currently credited.

### **Identity of Agent, Purpose of Contact**

- For lead cards, prospecting letters and similar “first-point-of-contact” communications, the identity of the producer as a “licensed insurance agent” or “licensed insurance professional” must be clearly disclosed, and the stated purpose for the contact should include the discussion of annuity and/or life insurance products. Telephone scripts used in conjunction with setting appointments must also contain such disclosure.
- For seminars and workshops, invitations, telephone scripts and appointment cards also need to include the disclosures described above.

### **Identity of Insurer and Product (for any advertisement that references Global Atlantic, subsidiary companies or their products or product features)**

- The issuing company’s full name and home office location are prominently displayed.
- No advertisement shall use the group or parent company’s name to mislead or deceive as to the true identity of the insurer or to create the impression that any entity other than the insurer is financially responsible for a policy.
- The Home Office location is indicated whenever the company or its products are referenced.
- If the advertisement refers to a product or its features/projected values, then the contract type, product name and form number are clearly identified.
- No combinations of words shall be used that could mislead prospective insureds into believing that the solicitation is connected with or endorsed by any governmental agency or program.

### **Use of Company Logo, Images**

- Any use of the company’s logo or image must be sent to us for review and approval prior to use (examples include using the logo in the masthead of a newsletter, on a PowerPoint presentation or in an agent’s or agency’s office name, DBA, etc.)
- No unauthorized use of the company brand will be permitted.

### **Information about the Company**

- Any information regarding the company’s financial condition, asset size, asset portfolio, and lineage must be accurate and up to date.
- Any information regarding the company’s ratings must be accurate and up to date. Required disclosures as to the meaning of the rating must be included.

### **Disclosures**

- All advertising material that references projected values of Global Atlantic life insurance or annuity products must indicate clearly any elements that may affect such values, including, but not limited to, surrender charges, cap rates, participation rates, market value adjustments, etc. [Such disclosures must be in a font size sufficient to be easily readable.]
- Any advertising material that references guaranteed elements or features (e.g. a No-Lapse Guarantee on an indexed life product) must indicate whether the guarantee is subject to any requirements and conditions, and where disclosure of those requirements and conditions can be found.
- Any advertising material that discusses or references the tax aspects of Global Atlantic life insurance or annuity products must (1) explain, or cite the authority for, such tax treatment, (2) contain a clear statement that the reference to tax treatment does not constitute tax, legal or accounting advice and (3) contain a clear statement that the consumer should consult their own legal or tax counsel to confirm how the tax treatment may apply to them.
- Any advertising material that discusses or references the tax aspects of a program, concept or transaction that may, in any way, be associated with Global Atlantic life insurance or annuity products must (1) contain a clear statement that the reference to tax treatment does not constitute tax, legal or accounting advice and that neither Global Atlantic nor the agents representing its issuing companies are permitted to give tax, legal or accounting advice and (2) contain a clear statement that consumers should consult their own legal or tax counsel to confirm how the tax treatment may apply to them.

- If advertising references Global Atlantic, a subsidiary company or product and an agent or agency is located in a Funeral Home the following or similar disclosure must be included Funeral planning funded through the purchase of whole life insurance or an annuity from Forethought Life Insurance Company (FLIC), Indianapolis, IN. A representative of our firm, who may also be an agent with FLIC, is available to answer any questions. Products & features are subject to state variations & availability. FLIC is a subsidiary of Global Atlantic Financial Group Limited.
- Any material that is not intended for use with the public, but could conceivably be misused in such a way, must be clearly labeled “For Producer Use Only. Not for Use with the Public” and should never be used to create public interest or distributed for public view.

#### **Prohibited Statements and Words**

- Statements which are patently false or misleading.
- Statements that describe or attribute benefits that do not exist.
- Statements that fail to clearly identify a product as a life insurance or annuity product.
- Statements that contain obvious omissions of material information which are likely to result in an incomplete understanding of the subject or a misdirection of the audience.
- Statements that make false, unfair or incomplete comparisons to other financial products.
- Statements that refer to a State Guaranty Association or State Guaranty Fund.
- Statements designed to disparage competitors.
- In reference to life insurance products, words such as “vanish” and “vanishing premiums”
- In reference to life insurance products, the words “paid-up” unless they are true in the contractual sense
- In reference to annuity products, the words “CD annuity” or “certificate of annuity.”
- In reference to either life insurance or annuity products, the words “savings account,” “savings plan,” “retirement plan,” “investment,” “investment account,” or “side fund.”
- In reference to either life insurance or annuity products, the words “risk-free.”

**Note:** If you have questions regarding the appropriateness of certain language or require assistance in formulating language, please refer to the Glossary in Section F for words to avoid with suggested alternatives.

### Use of Professional Designations

Effective as of the date these Guidelines are published, the only designations that are approved for use are those issued by accredited universities, colleges or professional societies that involve a rigorous curriculum. Unless a designation is on the approved list it may not be used in conjunction with the marketing or sale of Global Atlantic products. The use of the following insurance / financial services industry designations in conjunction with advertising material is permitted:

APPROVED DESIGNATIONS			
CAS	Certified Annuity Specialist	CPA	Certified Public Accountant
CASL	Chartered Advisor for Senior Living	CPC	Certified Pension Consultant
CEBS	Certified Employee Benefit Specialist	CPCU	Certified Property Casualty Underwriter
CEP	Certified Estate Planner*	CRPC	Chartered Retirement Planning Counselor
CFA	Chartered Financial Analyst	CRSP	Chartered Retirement Services Professional
CFEd	Certified Financial Educator	FLMI	Fellow, Life Management Institute
CFP	Certified Financial Planner**	LUTCF	Life Underwriting Training Counsel Fellow
ChFC	Chartered Financial Consultant***	MSFS	Masters of Science in Financial Services
CIC	Certified Insurance Counselor	REBC	Registered Employee Benefits Consultant
CLTC	Certified In Long Term Care	RFC	Registered Financial Consultant***
CLU	Chartered Life Underwriter	RHU	Registered Health Underwriter

Advanced educational degrees such as MBA, PhD, JD and LL.M may be used but not in such a way that would tend to obscure the fact that you are engaged in the business of selling insurance products and receiving commissions.

\*The CEP (Certified Estate Planner) designation is approved only if one of the following identifications accompanies it in every instance of its use: "Licensed Insurance Agent," "Licensed Insurance Producer" or "Licensed Insurance Professional" Agents licensed in the state of Illinois are not authorized to use the CEP designation until further notice.

\*\*The CFP (Certified Financial Planner) designation may be used. However, no insurance producer may use such designation or the terms "financial planner", "financial advisor", or "investment advisor" in such a way as to imply that he or she is generally engaged in an advisory business in which compensation is unrelated to sales unless that actually is the case and the producer is properly registered as such.

\*\*\*The ChFC and RFC designations may be used. However, no insurance producer may use either designation in such a way as to imply that he or she is generally engaged in a consulting business in which compensation is unrelated to sales.

The following designations have been reviewed and may not be used in conjunction with the sale or attempted sale of our life insurance and annuity products:

### Prohibited Designations

PROHIBITED DESIGNATIONS			
CAA	Certified Annuity Advisor	CSEP	Certified Senior Estate Planner
CAC	Certified Annuity Consultant	CSFP	Chartered Senior Financial Planner
CDP	Certified Divorce Planner	CTEA	Chartered Trust and Estate Advisor
CEA	Certified Estate Advisor	CWCA	Certified Workers Compensation Advisor
CEPS	Certified Elder Planning Specialist	MSAA	Medicare Supplement Accredited Advisor
ChFEBC	Chartered Federal Employee Benefit Consultant	QRP	Qualified Retirement Planner
RCA	Registered Clergy Advisor	RFA	Registered Financial Associate
CMFC	Chartered Mutual Fund Counselor	RFP	Registered Financial Planner
CRFA	Chartered Retirement Financial Advisor	SRFP	Senior Registered Financial Planner
CSA	Certified Senior Advisor		

If a designation does not appear on either the approved or prohibited list it may be submitted for review to [preneed.marketing@gafg.com](mailto:preneed.marketing@gafg.com). Compliance will review the designation based on the criteria described above.



## D. CONSEQUENCES OF USING NON-REVIEWED, UNAPPROVED ADVERTISING

Failure to comply with state laws concerning the advertising of life insurance and annuities can result in fines, penalties and other regulatory sanctions. Fines can reach \$1,000 or more per violation. They may be assessed against the agent, the Company or both. In addition, an agent's insurance license may be subject to restriction or suspension for violation of state advertising regulations. In severe cases, particularly those involving misleading advertisements, regulators can revoke agent and Company licenses to do business in their states.

When regulators are concerned about the content or dissemination of an advertisement, they may perform on-site examinations. The Company must pay the expense of such examination. Regulators can require that we file all future advertising for prior approval, which can result in a disruptive and time consuming complication for future marketing efforts by you and the Company.

Failure to submit advertising material for approval prior to use, or the use of unapproved advertising may result in disciplinary action by the Company up to, and including, producer contract termination. This includes the use of advertising that we have disapproved, or that we instructed you to revise before use, but no revision was made.

**Please Note:** You must keep copies of all materials that support the statements used in an advertisement, along with a final sample of your advertisement. Retention of these materials will assist both the Company and the agent in case of an audit by a regulator if your advertisement is questioned or in the case of a complaint. Please do not destroy any supporting materials or remove them from your files.

## E. ADVERTISING SUBMISSION PROCEDURE

### Submission Procedure

Prior to submitting advertising material for review, the author/creator will be responsible for ensuring that the material is in "sufficient good form." This includes:

- General readability and/or understandability
- Proper grammar, punctuation and diction (submissions with a substantial number of typos or errors will be returned to the author/creator without review)
- No obviously erroneous, inaccurate, untruthful or outdated information
- Verification of all statistical and rating information

Submit your proposed advertising material by regular mail or email:

For materials related to Preneed life insurance products issued by Forethought Life Insurance Company:

### Advertising Review

**One Forethought Center**

**Batesville, IN 47006**

**Email: [preneed.marketing@gafg.com](mailto:preneed.marketing@gafg.com)**

Approval of any advertising is generally valid for a period of twelve months. At the end of the twelve month period you must resubmit the material for new review and approval unless the current approval was otherwise extended by Global Atlantic.

### **Maintenance of Advertising Files**

State laws generally require that you keep final copies of all approved advertisements along with materials that support the statements in your advertisement for at least three to five years. Failure to comply with state laws concerning the advertising of life insurance and annuities can result in fines, penalties and other regulatory sanctions. Fines can reach \$1,000 or more per violation. They may be assessed against the agent, the Company or both. In addition, an agent's insurance license may State Specific Rules and Requirements for Preneed advertising and Insurance Product Advertising

Guidance Based on the Model Regulation Regarding Advertising of Life Insurance and Annuities

The guidance set forth below applies to any "advertisement" (ad) defined as: material designed to create public interest in the life insurance product or to induce the purchase thereof. An advertisement can be in the following forms: printed, audiovisual, direct mail, published (hard, electronic or web based) and displayed. The guidance specifically applies to advertising related to a preneed contract or prearrangement.

### **Guidance**

- Ads must be truthful and not misleading by fact or implication.
- Ads must be created so that a person of average education or intelligence can understand what is presented.
- The following terms must NOT be used in any ad: investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profits, profit sharing, interest plan, savings, savings plan, private pension plan or retirement plan.
- Always include the full name of the insurance company in any ad mentioning an insurance or annuity product: Forethought Life Insurance Company.
- Ads must describe the type of policy.
- Ads must describe any limitations of benefits. If the death benefit varies with the length of time in force, the ad for such policy must accurately describe and call attention to the amount of minimum death benefit under the policy.

### **Ads must contain both of the following disclosures**

- The fact that a life insurance policy or annuity contract is being used to fund the preneed contract or prearrangements.
- The nature of the relationship among the soliciting agent(s), the provider of the funeral or cemetery merchandise and services, the administrator and any other person.

## GLOSSARY

Identity of Agent	
Terms/Phrases to Avoid	Suggested Alternatives & Parameters for Use
Expert	# of years as Insurance Agent/Insurance Professional
Insurance Consultant	Insurance Agent/Insurance Professional
Annuity References	
Account	Contract
Annuity return	Annuity interest, Annuity interest credits, Growth in annuity's Contract Value
Crash-proof	Not affected by market downturns
Creditor-proof	May be exempt from creditors in some states
Deposit	Premium
Gains	Interest, Interest Credits
Guaranteed safe	Guaranteed principal (subject to withdrawal charges, MVA), OR Provides minimum guaranteed contract value (disclosure necessary concerning withdrawals & surrender charges),
No cost, no fees, never a charge - Prohibited	No front-end load, but subject to withdrawal charge schedule
No-risk, risk-free - Prohibited	No downside market risk
Plan	Annuity/Annuity product
Probate-free, Probate-exempt	May avoid probate if payable to named beneficiary
Principal guaranteed, principal protected	Principal guaranteed at end of withdrawal period, Principal guaranteed assuming no withdrawals
Rate of return	Interest rate, Interest crediting rate. 'Rate of return' may be used to compare the actual Contract Value to the premium paid after the end of the withdrawal charge period
Returns	Interest, Interest credits
Risk-free	Relatively low risk compared with other financial products/vehicles - not FDIC insured
Yield	Interest, Interest rate, interest credits, increase in Contract Value
Life Insurance	
Terms/Phrases to Avoid	Suggested Alternatives & Parameters for Use
Account	Policy
Creditor-proof	May be exempt from creditors in some states
Deposits	Premiums
Earnings	Interest credits
Estate tax-proof	Estate tax-free death proceeds; Death proceeds excluded from taxable estate (Depends on context must include citation when you make this claim)
Gains	Interest Credits
Index earnings	Potential to have interest credited based on the upward movement, if any, of an external market index, subject to any applicable cap rate participation rate or strategy expense charge
Insurance benefit	Policy death benefit, Policy death proceeds
Insured Investment	Life insurance product, Life insurance policy
Market gains or market growth	Potential to have interest credited based on the upward movement, if any, of an external market index, subject to any applicable cap rate, participation rate or strategy expense chargeperformance

## GLOSSARY

Terms/Phrases to Avoid	Suggested Alternatives & Parameters for Use
No cost, no fees	Policy has COI and other charges
Private pension plan	Life insurance product, Life insurance policy
Rewards without risk	Index-linked interest and guarantees
Secure, safe, protected, safeguards	Stability (among choices), unchanged
Without losses associated with a down market	Assuming no withdrawals, the Accumulation Value will not decrease, even if the S&P 500 index declines
Indexed Life Products	
Account with market-like returns	Indexed WL product, Indexed WL policy
Can't lose value, no risk to principal	Policy account value not reduced due to market downturn in a given policy year as long as premium exceeds policy costs
Deferred indexed savings account	Indexed WL product, Indexed WL policy
Index-linked/Index-based interest rate	Interest calculated based on the upward movement, if any, of an external market index, subject to any applicable cap or participation rate or strategy expense charge
Index-linked values	Projected, non-guaranteed account value (or cash value)
Indexed funds	Interest crediting strategies
Market-like returns	Account value accumulation (or interest credits) based, in part, on the movement of an external market index
Outperforms other financial products	Policy provides considerable value and versatility
Participation in a market index	Interest calculated in reference to the movement of (change in) a market index
Performance of stocks	Movement of (or change in) a market index
Rate of return	Projected, non-guaranteed interest rate on net account value (Note: "Rate of return" should never be used to describe the credited interest rate. Due to policy costs/expenses, the credited interest rate is not a rate of return on premiums)
S&P 500 Index growth	S&P 500 Index movement (or change)
Promissory/Infationary Terms	
100%	Use of this word depends on context and will be assessed on an individual basis
All Some, many,	A significant number
As high as	Use of this phrase depends on context and will be assessed on an individual basis
Best	Use applicable rating system, i.e. AM Best (along w/required credentials)
Complete	Use of this word depends on context and will be assessed on an individual basis
Comprehensive	Use of this word depends on context and will be assessed on an individual basis
Crash-proof	Not affected by market downturns
Delivering	Offering, providing, creating the potential for
Eliminate risk	Reduce risk
Free	Use of this word depends on context and will be assessed on an individual basis
Full	Use of this word depends on context and will be assessed on an individual basis

## GLOSSARY

Terms/Phrases to Avoid	Suggested Alternatives & Parameters for Use
Highest	Use of this word depends on context and will be assessed on an individual basis
Largest	Use of this word depends on context and will be assessed on an individual basis
Most	Many (supply source if representing as fact) or a substantial number of
No additional cost	Use of this phrase is prohibited when discussing products and product options. Other use is determined on an individual basis
No cost	Use of this phrase is prohibited when discussing products and product options. Other use is determined on an individual basis
No extra cost	Use of this phrase is prohibited when discussing products and product options. Other usage is determined on a an individual basis
No load/no sales charge	Must also reference contract surrender charges
Out-performs	Projects better interest (non-guaranteed), potential for better accumulation
Safest	Use of this word is prohibited when discussing products and product options. Other usage is determined on an individual basis
Special	Cannot be used as “special offer” or in such a way to infer it is only being offered for a limited amount of time unless it is actually true. Other usage is determined on an individual basis
Superior	Use of this word depends on context and will be assessed on an individual basis
Tax-free	Tax deferred, tax-favored, tax-advantaged
Unique	Use of this word depends on context and will be assessed on an individual basis
Unlimited	Use of this word depends on context and will be assessed on an individual basis
Up to	Use of this phrase depends on context and will be assessed on an individual basis
Will, will be, will deliver, will provide	May provide may result in, can provide, can result in, gives you the potential for
Without costs or fees	Use of this phrase is prohibited when discussing products and product options. Other usage is determined on an individual basis

## G. APPENDIX

### ADVERTISING GUIDANCE STATE-SPECIFIC SUMMARIES

#### Alabama

General Advertising Guidance:

- › None.

Life Insurance Product Related Advertising Guidance:

- › Advertisement must be truthful and may not mislead the public by fact or implication.
- › Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profit sharing, interest plan, savings, savings plan, private pension plan or retirement plan to mislead.
- › Advertisement may not use the name or title of a life insurance policy without words "life insurance."
- › Advertisement must prominently describe the type of policy advertised.
- › Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- › Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- › Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- › None.

#### Alaska

General Advertising Guidance:

- › None.

Life Insurance Product Related Advertising Guidance:

- › Advertisement may not be unfair, misleading or deceptive.
- › Advertisement may not use the name or title of a life insurance policy or annuity without describing its true nature.
- › Advertisement may not promise rebate or inducement not specified in the contract of insurance.

Preneed Related Advertising Guidance:

- › None.

#### Arizona

General Advertising Guidance:

- › No false or misleading statement may be made in any advertisement.

Life Insurance Product Related Advertising Guidance:

- › Advertisement may not mislead the public.
- › Advertisement may not use the terms: investment, investment plan, founder's plan, charter plan, expansion plan, profit or profit sharing to mislead.
- › Advertisement must use the words "life insurance."
- › Advertisement may not make any statement or imply that purchaser will become a member of a limited group of persons.

Preneed Related Advertising Guidance:

- › Licensee may not misstate or omit any material fact upon which a consumer detrimentally relies concerning the transaction.

- Licensee may not represent or imply that the prices of the goods and services are guaranteed, frozen or a absolute economic certainty.
- Licensee may not guarantee or promise that the funeral establishment will be in business in the future.
- Licensee may not fail to disclose within 10 business days after request the most currently available information concerning purchaser's principal payments, interest earned and fees charged. (May not apply to insurance funded preneed contracts.)
- Licensee may not intentionally mislead or deceive by using a blank in a contract.
- Licensee may not enter into a contract not regularly sold by the funeral establishment.

## Arkansas

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Title 054, Division 00, Rule 99, Advertisements of Life Insurance and Annuities does not apply to preneed insurance as defined in Arkansas Insurance Department Rule 63.
- Arkansas Insurance Department Rule 63 prohibits:
  - Making of untrue statements or omissions of material fact;
  - Use of false, misleading, deceptive, unfair, coercive or intimidating advertisements;
  - Solicitation, without request, by telephone between 9:00 p.m. and 8:00 a.m.;
  - Use of the terms "trust" or "trust funded".

Preneed Related Advertising Guidance:

- Licensee will be held accountable for activities of non-licensed persons who sell preneed pre-arranged or pre-financed funerals and/or funeral merchandise.
- Funeral establishments may not make misrepresentations.
- Funeral establishments may not place or cause to be placed false or misleading advertising.
- Funeral establishments may not make false statements about funeral establishments, funeral directors or embalmers.
- Licensees may be disciplined for false or misleading advertising.

## California

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not make false or misleading representations of fact.
- Advertiser may not promote any event or seminar regarding veterans' benefits unless in compliance with law as applicable.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, founders plan, charter plan, deposit, expansion plan, profit, profit sharing, interest plan, savings or savings plan to mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity without words "life insurance" or "annuity."
- Advertisement must prominently describe the type of policy advertised.
- Advertising marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured

will become member of class or group.

- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Funeral director shall hold current license, and advertisement shall include license number, name, city, community and license number of FE.

## Colorado

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection or association.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not make false or misleading representations of fact.
- Seller must deliver to customer at time of installment sale a written contract or receipt showing name and address of seller, name and address of organization seller represents and all Ts & Cs of sale.
- Advertiser may not “bait and switch” as set forth in law.
- Advertiser may not represent guarantees without disclosing nature of guarantee.
- Advertiser must disclose value of item or price associated with solicitation.
- Advertiser may not engage in unlawful telemarketing.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, founders plan, charter plan, deposit, expansion plan, profit, profit sharing, interest plan, savings, savings plan, certificate of deposit, CD, private pension plan, retirement plan, risk-free, safe or secure to mislead.
- Advertisement may not use the name or title of a life insurance policy without words “life insurance.”
- Advertisement must prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement may not use words such as: senior, retirement, elder combined with: certified, registered, chartered, advisor, specialist, consultant, planner, financial planner or investment advisor to imply engaged in advisory business.
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Ad must contain the following disclosures:
  - The fact that a life insurance policy or annuity contract is being used to fund the prearrangement;
  - The nature of the relationship among the soliciting agent, the provider of the goods and services, the administrator and any other person.

## Connecticut

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.



- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, expansion plan, profit, profit sharing, interest plan, savings or savings plan to mislead.
- Advertisement may not use the name or title of a life insurance policy without words "life insurance."
- Advertisement must prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- None.

### **Delaware**

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not misrepresent the benefits, advantages, conditions of terms of policy.
- Advertisement may not misrepresent financial condition of life insurer.
- Advertisement may not use a name or title of policy misrepresenting true nature of same.

Preneed Related Advertising Guidance:

- Licensee may not make inaccurate, deceptive, false, misleading or untrue statement, representation, guaranty, warranty, testimonial or endorsement.
- Licensee shall be accountable for agent or partnership.
- Advertisement must contain name, address and phone number of funeral establishment.
- Advertisement shall not contain any representation that Licensee will provide illegal services.
- Licensee shall not solicit dying individual or family thereof other than through general advertising.
- Mention of a fee in ad shall disclose any relevant variable that would affect fee so that statement is not misunderstood or deceptive.

### **District of Columbia**

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another by false or misleading representations.

Life Insurance Product Related Advertising Guidance:

- None.

Preneed Related Advertising Guidance:

- None.

### **Florida**

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the name or title of a life insurance policy or annuity without words "life insurance" or "annuity."
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Advertisement may not be fraudulent, deceptive or misleading.
- Advertisement may not employ any trick, scheme or artifice.
- Advertisement may not contain false, fraudulent, deceptive or misleading representations relating to quality or quantity of services offered.

## Georgia

### General Advertising Guidance:

- › None.

### Life Insurance Product Related Advertising Guidance:

- › Advertisement must be truthful and may not mislead the public by fact or implication.
- › Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, expansion plan, profit, profits, profit sharing, deposit, interest plan, savings, savings plan or similar terms under circumstances or conditions which mislead.
- › Advertisement may not use the name or title of a policy without words "life insurance" or "annuity."
- › Advertisement must prominently describe the type of policy advertised.
- › Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- › Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- › Advertisement may not state or imply that a policy is available for a limited time or in a limited number.
- › Advertiser may not disparage goods, services or business of another.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- › Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- › Licensee may not make any oral or written statement which is false, misleading, untrue or omitting material fact.

## Hawaii

### General Advertising Guidance:

- › Advertiser may not make false, deceptive or misleading statements or misrepresentations of fact.
- › Advertiser may not disparage goods, services or business of another.
- › Advertising may not represent that a consumer will receive a rebate, discount or other benefit as an inducement for entering into a transaction.

### Life Insurance Product Related Advertising Guidance:

- › Advertisements, written or oral statements, shall not use the existence of the Hawaii Life and Disability Insurance Guaranty Association for the sale, solicitation or inducement to purchase insurance.

### Preneed Related Advertising Guidance:

- › None.

## Idaho

### General Advertising Guidance:

- › None.

### Life Insurance Product Related Advertising Guidance:

- › Advertisement must be truthful and may not contain untrue, deceptive or misleading statements.
- › Advertiser may not disparage goods, services or business of another.
- › Advertising may not represent that a consumer will receive a rebate, discount or other benefit as an inducement for entering into a transaction.

### Preneed Related Advertising Guidance:

- › Licensee must clearly identify itself and the product.

## Illinois

### General Advertising Guidance:

- Advertiser may not cause confusion or misunderstanding of source, sponsorship, approval, characteristics, quantities or certification of goods or services.
- Advertiser may not use deceptive representations.
- Advertiser may not represent goods or services of a particular standard, quality or grade unless true.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not make false or misleading representations of fact.

### Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms: investment, investment plan, founders plan, charter plan, deposit, expansion plan, profit, profit sharing, interest plan, savings or savings plan to mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity without words "life insurance" or "annuity."
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- Funeral director and funeral director embalmer must advertise in a truthful manner.
- Advertisement may not be fraudulent, deceptive, inherently misleading or misleading in practice – including ads which: contain a misrepresentation of fact or omit a material fact, take advantage of fears or emotions, contain testimonials or exaggerations pertaining to the quality of the funeral service, describe products or services not allowed by law, describing professional services Licensee is not licensed to provide.
- Advertisement must contain all information necessary.
- TV or radio ads shall be prerecorded and must be retained by Licensee for at least 5 years.
- Advertisement for preneed contract funded by life insurance must disclose:
  - o The fact that a life insurance policy or annuity is being used to fund the contract;
  - The nature of the relationship between the soliciting producer, the providers of the goods or services, the administrator and any other person;
  - The fact that the family or representative of the deceased has the right to change the choice provider;
  - The fact that excess proceeds will be payable to the secondary beneficiary.

## Indiana

### General Advertising Guidance:

- Advertisement may not be unfair, abusive or deceptive.
- The following deceptive acts are prohibited:
  - o claiming that a policy has sponsorship, characteristics, etc. that it does not have;
  - claiming a price advantage exists when it does not;
  - claiming that purchaser will receive a rebate, discount or benefit if untrue;

### Life Insurance Product Related Advertising Guidance:

- Advertisement may not state or imply that purchaser of policy will become a member of a limited group of persons with special benefits (dividends, advantages, benefits, favored treatment) unless specifically provided for in policy.
- Advertisement may not state or imply that a limited number or class of person are eligible to buy policy.
- Advertisement may not describe premium payment as a deposit.

Preneed Related Advertising Guidance:

- Advertisement may not be false or misleading.
- Advertisement may not induce purchaser to breach an existing preneed or at need contract. Advertisement may inform consumer of right to transfer contract to a successor seller, but not induce to designate a successor seller.
- Advertisement may not offer free or discounted burial rights as an inducement to transfer a contract or designate a successor seller.
- Advertisement may not offer or promise to resell or repurchase burial right or offer to pay for right to resell or repurchase burial right.
- Advertisement may not allow purchaser to exchange burial rights for services or merchandise.
- Advertisement may not offer free services or merchandise in exchange for purchase of other services or merchandise.
- Advertisement may not offer cash or gift with a value of more than \$50.
- Advertisement may not publicize the existence of the Preneed Consumer Protection Fund.

**Iowa**

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisement must not omit information that fairly describes policy or benefits.
- Advertisement may not place undue emphasis on irrelevant facts or features of incidental or secondary importance to the policy.
- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, depression proof, expansion plan, loss proof, profit or profit sharing to mislead.
- Advertisement may not use the name or title of a life insurance policy without words "life insurance."
- Advertisement may not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement may not make comparison to past experience of other life insurance companies.

Preneed Related Advertising Guidance:

- Licensee may not make misleading, deceptive, untrue, improbable or fraudulent representations.
- Advertisement must contain the following disclosures:
  - The fact that a life insurance policy or annuity contract is being used to fund the prearrangement;
  - The nature of the relationship among the sales agent, preneed seller, provider of the goods and services and any other person.

**Kansas**

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not make any oral or written representation of exaggeration, falsehood, innuendo or ambiguity as to material fact.
- Advertiser may not represent that consumer will receive rebate, discount or other benefit if contingent on event subsequent to sale.
- Advertiser may not use in any printed advertisement an assumed or fictitious name that includes the name of any municipality, community or region or other description of the municipality, community or region in this state unless the business is located in such municipality, community or region.

Life Insurance Product Related Advertising Guidance:

- None.

Preneed Related Advertising Guidance:

- Licensee or agent, employee or representative thereof, may not make misleading, deceptive or fraudulent representations.

## Kentucky

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertiser may not make false or misleading representations or omissions of material fact.
- Advertising may not represent that a consumer will receive a rebate, discount or other benefit as an inducement for entering into a transaction.
- Advertisements by direct mail shall indicate that the insurer is licensed in a specified state or states only, or is not licensed in a specified state or states by use of appropriate language.
- Advertisements must make identity of insurer clear, and shall not use a trade name, slogan or other device which has the capacity to mislead as to the insurer's true identity.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- An advertisement shall not state or imply that an insurer or a policy has been approved or endorsed by any individual, group of individuals, society, association or other organization, unless such is the fact.
- Advertisement may not use the terms investment, investment plan, insured investment plan, profit-sharing, charter plan, founder's plan or similar terms under circumstances or conditions which mislead.
- Advertiser may not disparage goods, services or business of another.

Preneed Related Advertising Guidance:

- None.

## Louisiana

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not be misleading in for or by implication.
- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profits, profit sharing, interest, interest plan, savings, savings plan, private pension plan, retirement plan or similar terms under circumstances or conditions which mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity without words "life insurance" or "annuity."
- Advertisement must prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement may not state or imply that a policy is available for a limited time or in a limited number.
- Advertiser may not disparage goods, services or business of another.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Advertisements for the solicitation or sale of a pre-need funeral contract or prearrangement, which is funded or to be funded by a life insurance policy or annuity contract shall adequately disclose the following:
  - The fact that a life insurance policy or annuity contract is involved or being used to fund a prearrangement; and
  - The nature of the relationship among the insurance producers, the provider of the funeral or cemetery merchandise or services, the administrator and any other person.

## Maryland

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not make false or misleading representations of fact.

Life Insurance Product Related Advertising Guidance:

- Advertisement must not omit information that fairly describes policy or benefits.
- Advertisement may not place undue emphasis on irrelevant facts or features of incidental or secondary importance to the policy.
- Advertisement may not use the terms investment, investment plan, expansion plan, profit, profits, profit-sharing or similar terms to mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity contract without words “life insurance” or “annuity contract.”
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement may not make comparison to past experience of other life insurance companies.
- Advertisement may not make any reference to a policy of life insurance or annuity contract in such a manner to misrepresent the true nature of the policy or contract.

Preneed Related Advertising Guidance:

- Licensee may not make misleading, deceptive or fraudulent representations.
- Licensee may not make any statement conveying the impression that the licensee could influence improperly any public body, official, corporation or person on behalf of the public.
- Advertisement must state that Licensee is licensed to practice mortuary science in Maryland.

## Massachusetts

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- None.

Preneed Related Advertising Guidance:

- Advertising of pre-need insurance policies or annuities by any Licensee, or agent or employee thereof, may not make false, deceptive or misleading representations.
- All advertising of pre-need insurance policies or annuities must disclose:
  - The type of product which is to be, or may be, used to fund the pre-need contract;
  - The nature of the relationship between the agent who solicits the purchase of the product, the funeral establishment which is to provide the goods and/or services, the buyer and the individual or institution which will hold any funds paid by the buyer in connection with purchase.

## Michigan

### General Advertising Guidance:

- Advertising may not engage in unfair, unconscionable or deceptive acts causing probability of confusion or misunderstanding as to the source, sponsorship, affiliation, association, approval or certification of goods or services.
- Advertiser may not misrepresent geographic origin in connection with goods or services.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not make false or misleading representations of fact, causing confusion misunderstanding as to the legal rights, obligations or remedies of a party to the transaction.
- Advertiser may not represent that consumer will receive goods or services “free” or “without charge,” or using words of similar representation without clear and conspicuous disclosure of conditions and prerequisites.
- Advertising may not represent that a consumer will receive a rebate, discount or other benefit as an inducement for entering into a transaction.

### Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, expansion plan, profit, profit sharing, interest, interest plan, savings, savings plan or similar terms under circumstances or conditions which mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity contract without words “life insurance” or “annuity.”
- Advertisement must prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement may not state or imply that a policy is available for a limited time or in a limited number.
- Advertiser may not disparage goods, services or business of another.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- Licensee may not make false or misleading statement, oral or written, for the purpose of inducing a person to purchase a prepaid contract.

## Minnesota

### General Advertising Guidance:

- None.

### Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use words which are misleading or deceptive because their meaning is not clear, or is clear only to persons familiar with insurance terminology.
- Advertisement shall identify insurer.
- Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertiser may not disparage goods, services or business of another.

### Preneed Related Advertising Guidance:

- None.



## Mississippi

### General Advertising Guidance:

- Advertising may not misrepresent the source, sponsorship, approval, or certification of goods or services.
- Advertising may not misrepresent its affiliation, connection, or association, or certification by another.
- Advertiser may not misrepresent geographic origin in connection with goods or services.
- Advertiser may not disparage goods, services or business of another.

### Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not make any representation, oral or written, which may lead prospective buyer to believe he is acquiring stock in the insurer
- Advertisement may not make reference to a company's "Investment Department," "Insured Investment Department," or similar terminology to imply that the policy was sold or is serviced by the investment department of the insurance company.
- Advertisement may not state or imply that a policy is available for a limited time or in a limited number.
- Advertiser may not disparage goods, services or business of another.

### Preneed Related Advertising Guidance:

- Licensee may not disseminate any statement, written or oral, which uses the existence of the Mississippi Preneed Contracts Loss Recovery fund for the purpose of solicitation or inducement to purchase any form of preneed contract.

## Missouri

### General Advertising Guidance:

- None.

### Life Insurance Product Related Advertising Guidance:

- Advertisement shall be truthful and not misleading in fact or by implication.
- Advertisement may not use the terms investment, investment plan, founder's plan, deposit, charter plan, expansion plan, profit, profits, profit-sharing, interest plan, savings, savings plan, private pension plan, retirement plan, preneed contract, preneed funeral contract, prearrangement or similar terms in connection with a policy in a context or under such circumstances as to mislead a purchaser.
- Advertisement shall prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement may not use the name or title of a life insurance policy or annuity contract without words "life insurance" or "annuity contract."
- Advertisement shall not state or imply that a policy is approved or endorsed by group or organization unless such is true.
- Advertisement shall not imply that purchasers become a member of a special class or group.
- Advertisement shall clearly identify the name of the insurer and any specific policy.
- Advertiser may not make unfair or incomplete comparisons to or disparage other insurers.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Licensee may not make misleading, deceptive or fraudulent representations.
- Advertisement for solicitation of preneed funeral contract shall adequately disclose the following:
  - Whether or not the insurance producer is or may also be acting on behalf of the preneed seller/provider;
  - The nature of the relationship among the soliciting agent(s), the licensed preneed seller, the licensed preneed provider, the provider of the funeral or cemetery merchandise/services and any other person;
  - Clearly state how and to whom life insurance proceeds will be paid;
  - The fact that the insurance policy is not a preneed contract, and if such arrangements are desired a separate preneed contract is required.

## Nebraska

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profits, profit sharing, interest plan, savings, savings plan, private pension plan, retirement plan or similar terms under circumstances or conditions which mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity contract without words "life insurance" or "annuity contract."
- Advertisement shall prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisements may not disparage goods, services or business of another insurer.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Advertisements for the solicitation or sale of a preneed funeral contract or prearrangement which is funded or to be funded by a life insurance policy or annuity contract shall adequately disclose the following:
  - The fact that a life insurance policy or annuity contract is involved or being used to fund a prearrangement;
  - The nature of the relationship among the soliciting agent or agents, the provider of the funeral or cemetery merchandise or services, the administrator and any other person.

## Nevada

General Advertising Guidance:

- Advertiser may not use deceptive or misleading representations.

Life Insurance Product Related Advertising Guidance:

- Advertisements, written or oral statements, shall not use the existence of the Nevada Life and Health Guaranty Association for the sale, solicitation or inducement to purchase insurance.

Preneed Related Advertising Guidance:

- Advertisements shall not contain false or misleading statements.
- Advertisements shall not impugn the honesty, trustworthiness or business or professional standards of competitors.
- Advertisements shall not represent the advertiser to be the special defender of the public interest or which makes it appear that the advertiser is subjected to the combined attack of competitors.
- Licensee prohibited from advertising under any name other than the name indicated on the permit to operate a funeral establishment or direct cremation facility.

## New Hampshire

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profits, profit sharing, interest plan, savings, savings plan, private pension plan, retirement plan or similar terms under circumstances or conditions which mislead.
- Advertisement may not use as the name or title of a policy any phrase with omits the words "life insurance" or "annuity," as appropriate.
- Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertiser may not disparage goods, services or business of another.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Advertisements for the solicitation or sale of a preneed funeral contract or prearrangement that is funded or to be funded by a life insurance policy or annuity contract shall adequately disclose the following:
  - The fact that a life insurance policy or annuity contract is being used to fund a prearrangement; and
  - The nature of the relationship among the soliciting agent or agents, the provider of the funeral or cemetery merchandise services, the administrator and any other person.

## New Jersey

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms: investment, investment plan, founders plan, charter plan, savings or savings plan to mislead.
- Advertisement may not use the name or title of a life insurance policy without words "life insurance."
- Advertisement must prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.

- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Licensee may not disseminate an ad which is false, fraudulent, deceptive or misleading or which misrepresent, suppresses, conceals, obscures or distorts any material fact.
- Advertisement which contains the following are deceptive and misleading:
  - o Name of person not licensed by Board unless identified in the ad as “unlicensed and not qualified to make funeral arrangements, embalm or conduct funerals.” However, the surname of an unlicensed person may appear in the title of the funeral establishment.
    - A price reduction statement where current price is no less than price offered within at least 30 days prior to advertisement. If no disclosure of period of price reduction, reduction will be in effect for 30 days from initial publication of advertisement.
    - An offer not available from funeral establishment.
    - A non-current license number.
    - Name, address, phone number of funeral establishment that does not exist or is not open for business.
    - A claim of superiority unless claim can be substantiated.
    - Intimidation, undue pressure or undue influence.
- Advertisement may not solicit imminent or recent deaths.
- Licensee may not offer to pay or pay commission, bonus or rebate.
- Licensee may not advertise discount, rebate or other price reduction incentives which are not factual or which are based solely on an insurance policy’s premium rate tables.
- Advertisement may not use: “trust” or “trust funded” to mislead.

**New Mexico**

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not make false or misleading representations of fact.
- Advertiser may not use exaggeration, innuendo or ambiguity as to a material fact or fail to state a material fact.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the name or title of a life insurance policy misrepresenting the true nature thereof.

Preneed Related Advertising Guidance:

- None.

**North Carolina**

General Advertising Guidance:

- Advertiser may not disparage goods, services or business of another.

Life Insurance Product Related Advertising Guidance:

- Advertisement must be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, founders plan, charter plan, certificate of deposit, expansion plan, profit, profit sharing, interest plan, savings or savings plan to mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity without words “life insurance” or “annuity.”

- Advertisement must prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisement shall not state or imply policy approved or endorsed by group or organization or that insured will become member of class or group.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Licensee may not make false or misleading advertising.

### North Dakota

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use as the name or title of a policy any phrase which omits the words "life insurance."
- Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertiser may not disparage goods, services or business of another.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- None.

### Ohio

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association, sponsorship, uses/benefits/quantities of goods or services.
- Advertiser may not use a fictitious name that is not registered.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not make false or misleading representations of fact.

Life Insurance Product Related Advertising Guidance:

- Advertisement must not advertise life insurance or annuity without including words "life insurance" or "annuity."
- Advertisement may not use the terms investment, investment plan, expansion plan, profit, profit sharing or deposit to mislead.

Preneed Related Advertising Guidance:

- Licensee may not mislead public using false or deceptive advertising.
- Licensee may not use names of persons not licensed to practice funeral directing to mislead.
- Licensee may not use any name for the funeral home other than as licensed.
- Licensee may not use in the funeral home's name the surname of an individual not associated with the funeral home unless previously and continuously used.

## Oklahoma

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profits, profit sharing, interest plan, savings, savings plan or similar terms under circumstances or conditions which mislead.
- Advertisement may not use as the name or title of a policy any phrase with omits the words "life insurance."
- Advertisement shall prominently describe the true nature or type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertiser may not disparage goods, services or business of another.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- Licensee shall not publish or disseminate advertising containing statements which are false, misleading, deceptive or make only partial disclosure of relevant facts.
- Advertising must be in the name of the establishment or individual as licensed.
- Advertisement for the solicitation or sale of a preneed funeral contract or pre-arrangement which is funded or is to be funded by a life insurance policy or annuity contract shall adequately disclose the following:
  - The fact that a life insurance policy or annuity contract is involved or being used to fund a prearrangement, and
  - The nature of the relationship amount the soliciting agent or agents, the provider of the funeral or cemetery merchandise or services, the administrator and any other person.

## Oregon

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisement shall be truthful and not misleading or deceptive in fact or by implication.

Preneed Related Advertising Guidance:

- Licensee may not make misleading, deceptive or fraudulent representations.
- Any licensed facility advertising through any media must include the licensed facility's registered name and physical address.

## Pennsylvania

### General Advertising Guidance:

- › Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- › Advertiser may not use deceptive representations.
- › Advertiser may not disparage goods, services or business of another.

### Life Insurance Product Related Advertising Guidance:

- › Advertisements shall be truthful and may not mislead the public by fact or implication.
- › Advertisements must be sufficiently complete and clear to avoid deception or the capacity to mislead or deceive.
- › Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- › Advertisements may not disparage goods, services or business of another insurer.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- › Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- › Funeral director may not make or cause to be made an inaccurate or deceptive statement, representation, guaranty, warranty, testimonial or endorsement through advertising or promotional medium.

## Rhode Island

### General Advertising Guidance:

- › Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- › Advertiser may not use deceptive representations.
- › Advertiser may not disparage goods, services or business of another by false or misleading representations.

### Life Insurance Product Related Advertising Guidance:

- › Advertisements shall be truthful and may not mislead the public by fact or implication.
- › Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profit sharing, interest plan, savings, savings plan, private pension plan, retirement plans or similar terms under circumstances or conditions which mislead.
- › Advertisement may not use the name or title of a life insurance policy or annuity contract without words "life insurance" or "annuity contract."
- › Advertisement shall prominently describe the type of policy advertised.
- › Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- › Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- › Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- › Advertisements may not disparage goods, services or business of another insurer.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- › Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- › None.

## South Carolina

### General Advertising Guidance:

- › None.

Life Insurance Product Related Advertising Guidance:

- Advertising shall not contain deceptive, untrue or misleading statements.
- Advertisements by insurers shall not utilize the Seal of South Carolina or any symbol which contains, includes, or is derivative of the Seal of South Carolina without the approval of the State Budget and Control Board.
- Advertisements directed to state employees must include the statement that such insurance is not endorsed by the State, unless the program officially has been endorsed by the Budget and Control Board.

Preneed Related Advertising Guidance:

- Licensee shall not publish or disseminate advertising, oral or written, which uses the existence of the Preneed Funeral Loss Reimbursement Fund for the purpose of sales, solicitation or inducement to purchase any form of preneed contract.

## South Dakota

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment plan, founder's plan, charter plan, expansion plan, profit, profit sharing, interest plan, savings, savings plan, vanishing, vanishing premiums, vanishing payments or similar terms under circumstances or conditions which mislead.
- Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertiser may not disparage goods, services or business of another.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

Preneed Related Advertising Guidance:

- None.

## Tennessee

General Advertising Guidance:

- None.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, expansion plan, profit, profit sharing, interest plan, savings, savings plan or similar terms under circumstances or conditions which mislead.
- Advertisement may not use the name or title of a life insurance policy or annuity contract without words "life insurance" or "annuity contract."
- Advertisement shall prominently describe the type of policy advertised.
- Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisements may not disparage goods, services or business of another insurer.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.



Preneed Related Advertising Guidance:

- Licensee prohibited from using false or misleading advertising.
- No statement of approval of a pre-need contract form by the Commissioner shall be used for advertising or promotional purposes.

## Texas

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.
- Advertiser may not represent that a solicitation is sent on behalf of a government agency when it is not.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use words which are misleading or deceptive because their meaning is not clear, or is clear only to persons familiar with insurance terminology.
- Advertisement must identify the person or entity responsible for the advertisement.
- Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, expansion plan, profit, profits, profit sharing, interest plan, savings, savings plan or similar terms under circumstances or conditions which mislead.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- Advertisements may not disparage goods, services or business of another insurer.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- Advertisement is permitted to offer an incentive to inquire about a policy or obtain a quote, provided that it includes a clear and conspicuous disclosure that no purchase is required in order to receive the incentive.

Preneed Related Advertising Guidance:

- Licensee prohibited from using false or misleading statements.

## Utah

General Advertising Guidance:

- Advertiser may not misrepresent affiliation, connection, association or sponsorship.
- Advertiser may not use deceptive representations.
- Advertiser may not disparage goods, services or business of another.

Life Insurance Product Related Advertising Guidance:

- Advertisements shall be truthful and may not mislead the public by fact or implication.
- Advertisement may not use the name or title of a life insurance policy without words "life insurance."
- Advertisement may not use words which are misleading or deceptive because their meaning is not clear, or is clear only to persons familiar with insurance terminology.
- Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- Advertisement shall identify insurer and if policy identified, form number or other description of policy.

Preneed Related Advertising Guidance:

- Advertisements for the solicitation or sale of a preneed funeral contract, which is funded or to be funded by a life insurance policy or annuity contract, shall adequately disclose the fact that a life insurance policy or annuity contract is involved or being used to fund such arrangement.

## Virginia

### General Advertising Guidance:

- › None

### Life Insurance Product Related Advertising Guidance:

- › Advertisements shall be truthful and may not mislead the public by fact or implication.
- › Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, expansion plan, profit, profits, profit sharing, deposit, interest plan, savings, savings plan, retirement plan, private pension plan or similar terms under circumstances or conditions which mislead.
- › Advertisement may not use as the name or title of a policy any phrase with omits the words "life insurance" or "annuity," as appropriate.
- › Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- › Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- › Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- › Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- › Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- › Licensee shall not make any statement which is untrue, deceptive or misleading.
- › Advertisement for life insurance or an annuity that is to be used to fund a preneed funeral contract shall disclose that fact.

## Washington

### General Advertising Guidance:

- › Advertiser may not use untrue, deceptive or misleading statements.

### Life Insurance Product Related Advertising Guidance:

- › Advertisements shall be truthful and may not mislead the public by fact or implication.
- › Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, expansion plan, profit, profits, profit sharing, deposit, interest plan, savings, savings plan or similar terms under circumstances or conditions which mislead.
- › Advertisement may not use as the name or title of a policy any phrase with omits the words "life insurance" or "annuity," as appropriate.
- › Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- › Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- › Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- › Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- › Advertiser may not disparage goods, services or business of another.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- › Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- › Licensee shall not make any deceptive statement.

## West Virginia

### General Advertising Guidance:

- › None.

### Life Insurance Product Related Advertising Guidance:

- › Advertisements shall be truthful and may not mislead the public by fact or implication.
- › Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profits, profit sharing, interest plan, savings, savings plan, private pension plan, retirement plan or similar terms under circumstances or conditions which mislead.
- › Advertisement may not use as the name or title of a policy any phrase with omits the words "life insurance" or "annuity," as appropriate.
- › Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- › Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- › Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- › Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- › Advertiser may not disparage goods, services or business of another.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.
- › Advertisement shall not refer to commercial rating system unless defines scope and extent of recommendation.

### Preneed Related Advertising Guidance:

- › Licensee shall not use or sponsor the use of any false, misleading, untrue or deceptive advertising.

## Wisconsin

### General Advertising Guidance:

- › No person, firm, corporation or association, or agent or employee thereof may make statements or representations in advertising which are untrue, deceptive or misleading.

### Life Insurance Product Related Advertising Guidance:

- › Advertisements shall be truthful and may not mislead the public by fact or implication.
- › Advertisement may not use the terms investment, investment plan, founder's plan, charter plan, deposit, expansion plan, profit, profits, profit sharing, interest plan, savings, savings plan or similar terms under circumstances or conditions which mislead.
- › Advertisement may not use as the name or title of a policy any phrase with omits the words "life insurance."
- › Advertisement shall clearly and prominently describe the true nature or type of policy advertised.
- › Advertisement marketed by direct response techniques shall not state or imply cost savings because of lack of agent unless fact.
- › Advertisements may not state or imply that a policy is available for a limited time or in a limited number.
- › Advertisement shall not imply that purchasers shall be or become members of a special class or group.
- › Advertiser may not disparage goods, services or business of another.
- › Advertisement shall identify insurer and if policy identified, form number or other description of policy.

### Preneed Related Advertising Guidance:

- › Licensee shall not use or sponsor the use of any false, misleading or fraudulent advertising.

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## Global Atlantic Financial Group

Global Atlantic Financial Group, through its subsidiaries, offers a broad range of retirement, life and reinsurance products designed to help our customers address financial challenges with confidence. A variety of options help Americans customize a strategy to fulfill their protection, accumulation, income, wealth transfer and end-of-life needs.

Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

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