

# ADVERTISING GUIDELINES

**United American makes available to its agents a number of pre-approved, ready-to-use sales and advertising materials to assist your recruiting and prospecting efforts. If you choose to design your own advertising materials rather than use the Company-provided ones please keep in mind the following guidelines.**

## GENERAL ADVERTISING GUIDELINES



1. Any type of sales or advertising materials such as print ads, TV or radio scripts, Internet website copy, flyers or direct mail lead pieces must be submitted to the Home Office for written approval *prior* to publication or use.
2. Have your Branch Manager send the advertisement to the Compliance Department, **Attention: Mike Gaisbauer.**
3. Allow a two week turnaround time for the review and evaluation process. If prior state approval of the advertisement is required, expect additional delays.
4. Any field-generated ad which has been submitted and approved should not be used more than 60 days without obtaining written reapproval from the Home Office. This does not include Company provided ads.
5. United American bears no part in any expense in preparing or publishing field-generated advertising materials. We also will not write advertising copy for individual Agents, Branches or Agencies.
6. You must furnish final published advertisements, website addresses, cassette of radio/TV spot, etc. to the Home Office for the Company's records.
7. **You may NOT cut and paste parts of any Company pre-approved materials to create your own sales piece without first sending it to Compliance for review and approval.** Reminder: The Company magazine is not intended as advertising material. Its purpose is suggestions, tips and ideas towards Agent training and communication.

## WRITING AD COPY



- Clearly identify the full name of the Company as "United American Insurance Company" at least once in the body copy. Best placement for this is at or near the top of the ad.
- Clearly identify products and services mentioned in the sales piece.
- Use words and concepts that your intended audience can clearly understand. Avoid ambiguous or misleading copy, such as 'the greatest,' 'best,' 'comprehensive,' 'only,' etc.
- Font size of the ad copy cannot be any smaller than 10 point type.
- Policy form numbers and proper disclaimers are required when mentioning company ratings or specific products and these will be added by the Home Office. Advertising form numbers are required on all advertising and must be in the bottom left hand corner of ads.
- Use the most recent figures available when citing general financial information or statistics, or any specifics about the Company, its ratings or products. Provide the source and date of information. Statistics more than two years old should not be used (e.g. In 1999, do not use stats published before 1997).
- Regulations prohibit the use of disparaging, unfair or incomplete comments and comparisons of competitor products, ratings, benefits, services, etc.

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## TIMELINE FOR SUBMITTING YOUR AD TO THE HOME OFFICE



If you choose to write your own advertisement, keep in mind the amount of time it takes to get ads approved.

**Week 1.** Compliance will log the date your ad was received and then review and mark it for accuracy.

**Week 2.** The ad is then sent to Legal for the same considerations.

**Week 3.** At the beginning of the third week, the Agent will be notified by fax, phone or e-mail of the changes to the ad. If, after reviewing the Home Office's changes the Agent still wants to proceed, it is the Agent's responsibility to make any changes and return them to Compliance for written confirmation and approval prior to publication or use.

**Week 4.** Field generated ad is submitted to the state for filing, if necessary. In most states the average turnaround time for approval is 60 days; some states take longer if objections are raised. See the chart for definitions of different types of filing procedures.

Advertising in any format is governed by state regulation and each product line falls under different approval requirements. Since the majority of our business is Medicare Supplement related, *we have provided the chart at right as an example of what each state requires concerning Med-Supp advertising approvals. Remember, the chart would be different for advertising filings on life, other health or LTC.*

### MED-SUPP ADVERTISING LEGEND

**F** = File and use. This means UA must approve and then file it and the Agent can then and only then use ad; however the state has the right to review and disapprove ad at any time.

**F (P15)** = File with the state but ad cannot be used until 15, 30, 45 or 60 days after filing date, whichever is designated on the chart.

**N** = No designated regulation. Ad is treated as though it were a file and use state.

**P** = Prior approval required with the company AND state before ad is published or used.

**@** = Has to be filed for domiciliary approval

**\*\*** = Radio and TV advertising is F (P30).

### Medicare Supplement Advertising Chart

State		State	
AL	F	MT	P
AK	N	NE	F
AZ	P**	NV	F (P30)
AR	F	NH	F
CA	F (P30)	NJ	F (P30)
CO	F	NM	F (P15)
CT	F	NY	F
DE	F (P30)@	NC	F (P90)
DC	F	ND	F
FL	F (P10)	OH	F (P30)
GA	P	OK	F
HI	F	OR	P
ID	F	PA	F
IL	F	RI	F
IN	F	SC	F
IA	F	SD	F (P30)
KS	P	TN	F
KY	F	TX	F (P60)
LA	P	UT	F
ME	F (P30)	VT	F
MD	F (P5)	VA	F
MA	F (P15)	WA	F (P30)
MI	F (P45)	WV	F
MN	F	WI	F (P30)
MS	P	WY	F
MO	F		