

The American Home Life Insurance Company

ADVERTISING GUIDELINES

CHECKLIST *

GENERAL

Is the piece truthful and not misleading in fact, by implication or omission? Does it accurately describe the subject and avoid scare tactics?

Is the piece clear that Life Insurance or Medicare Supplement is being sold?

Is the information complete, accurate and balanced?

Has a form number been assigned to the piece itself and does its form number appear on the piece?

Is the full Company name and address prominently included on the piece and also on any tear-off?

Have superlatives, absolutes and opinions been avoided? For instance “ideal”, “best”, “all”, “low-cost” and similar words should not be used.

If testimonials or endorsements are used, are they true, current and applicable with complete disclosure as to any financial interest the individual making the testimonial may have? Testimonials must not mislead. Permission to use must be renewed annually.

Does the piece avoid any improper inducement - gift or bonus - that is not part of the contract?

Does the piece avoid using the insurance guaranty association to sell or induce purchase of insurance?

PRODUCT

Does Life Insurance or Medicare Supplement appear in the name of the product, or is the nature of the product explained in close proximity to the name on the cover page?

Does the form number of any product being advertised, or an adequate description, appear on the piece?

Are disclosures prominently displayed and not minimized?

If the advertisement is promoting add-on benefits and riders has it been disclosed that the benefits are optional and are available for an additional charge if this is true? Have the form numbers of any riders or endorsements been included?

If the advertisement is for a policy with non-level premiums have the premium changes been prominently described?

*All guidelines are derived from NAIC Model Law MO-570-4 & MO-660-1 on advertising of Life Insurance & Medicare Supplements.