

ADVERTISING TIPS

To ensure your advertising is **COMPLIANT** with applicable regulations, consider these questions:

1. Is it clearly stated how to contact you?
2. Is it clear that you are an insurance agent and are selling an insurance product?
3. Are you promoting annuities on their core benefits?
 - Tax deferral
 - Guaranteed lifetime income
 - May avoid probate
 - Minimum guarantees
4. Does your ad come across as using scare tactics?
 - If so, try a different approach. (See previous question)
5. Did you include current and publicly available sources for any statistical data?
6. Does it appear that you are only giving advice that you are licensed to give?
 - Not giving tax advice, investment advice, advice on Social Security or other federal benefits or programs, and/or legal advice unless you are licensed to do so
 - Caveat that consumers should seek these advisors if facts about these topics change
7. Do you have approval from all companies that you are advertising?
8. Is your information accurate and truthful?
9. Did you reference any items that are not contractually guaranteed as being guaranteed?
10. If you use comparisons of competitor's products, are they fair and complete?

**PLEASE SEE OUR AGENT GUIDE TO DOING BUSINESS
(01GCOMP-AGB) FOR MORE INFORMATION.**

You are required to submit any advertising materials that specifically mention, describe or discuss our Company name, products or product features to our Compliance Department for review and approval prior to any use.

Advertising should be submitted to: advertising@american-equity.com.

Failure to do so may lead to termination of your contract with American Equity.

This information is not a comprehensive overview of all advertising compliance requirements.

Please refer to our Agent Guide to Doing Business for additional details.

The one who works for you!



AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY®

ADVERTISING TIPS

Advertising Language **DOs** & **DON'Ts** for Insurance

This is not an exhaustive list of these items.

DOs

- Premium •
- Values •
- Index •
- Money/dollars/nest egg •
- Products/vehicles/financial instruments •
- Index volatility/fluctuations •
- Interest/interest credits/growth/rates •
- Growth/increase •
- Need to show how it is protected (minimum guarantees & company ratings) or not use "Safety"
- Increases/interest credited/appreciation •
- Activity/increase •
- Loss due to index volatility/fluctuations •
- Interest credit based on increases in index •
- Possible interest credit •
- Protect money/premium/value from losses due to index volatility/fluctuations
- Contract (Annuity) •
- Purchase an annuity contract •
- Guaranteed minimums •
- No loss due to index volatility/fluctuations •
- Surrender charge period •
- No annual management fees •
- Money •
- Interest earned/interest credited or increases •
- Contract (Annuity) •
- Insurance agent or producer •
- Premium bonus or BAV Bonus •

DON'Ts

- Deposit
- Accounts
- Market/market index
- Savings
- Investments
- Market risk
- Return/returns or yield
- Accumulation
- Safety, secure, security (Alone without explanation of guarantees)
- Gains
- Performance
- Downside risk
- Upside growth of stock market
- Upside potential
- Protect account from market losses
- Investment vehicle/investment account/investment plan
- Invest
- High yields without risk
- No market risk
- Term
- No cost/low cost
- Funds
- Earnings
- Policy (life insurance)/plan or program
- Expert/advisor/specialist
- Bonus



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