



American Century Life Insurance Company

1333 W. McDermott Dr. #200

Allen, TX 75013

Phone (855) 966-1111

Fax (855) 855-0181

AGENTS ADVERTISING GUIDELINES FOR ANNUITY SALES

“Advertisement” means material designed to create public interest in life insurance or annuities or in an insurer, or in an insurance producer; or to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace or retain a policy [including print, audio, radio/TV, billboards, electronic media].

All advertising involving company products require company written pre-approval . Violation of this policy may lead to disciplinary action including, but not limited to, contract termination.

DO NOT		
1	Use terms like “savings,” “C.D.,” “pension,” interest,” “profit,” or “investment” to describe the functions of annuities.	Example: This takes the place of a pension. OR You have more flexibility than with a CD.
2	Compare annuities to other financial products, such as securities, stocks, bank-backed products EXCEPT to compare risks with investments.	Example: An annuity is something like a stock but with no risk. OR If you have \$X to invest.... Correct: This annuity is a more protected place to put your excess assets because it isn’t exposed to stock market volatility.
3	Compare an annuity’s cash values or loans to life insurance cash values.	
4	Use the word “safe” or “guaranteed” as it relates to the annuity contract itself.	Example: This product is an absolutely safe place to grow your money.
5	Offer “money back,” except in reference to initial free-look period, without discussing penalties.	Example: You can get your money back whenever you want it.
6	Refer to an annuity as a “plan.”	Example: This annuity is a great retirement plan. Correct: Using this annuity as part of your retirement strategy / strategic retirement roadmap can be a great idea.
7	Use the state’s Guaranty Association in advertising/sales (written or verbal).	Example: You know, this annuity is backed by a government organization that guarantees you won’t lose your money.”
8	Attempt to replace an existing annuity without a fair assessment that it is in the best interest of the customer, including penalties that might be collected.	Example: If your annuity is over X years old, you should look at the newer version with better benefits.
9	Use unfair or incomplete comparisons between annuity products.	Example: Touting your product’s “better than X” without also disclosing “lesser than X” qualities.
10	Disparage other annuity products, sales methods, sales agents, or companies.	Example: Oh, you don’t want to buy an annuity from him/them because....
11	Offer prohibited inducements to the customer to get them to purchase.	Example: Offering to pay the first premium,



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12	Promote the interest rate as the only benefit.	Example: This annuity will make you more money than any others on the market.
13	Promote an interest rate as if it will be guaranteed for as long as they hold the annuity unless that is true.	Example: This annuity guarantees a X% interest rate for the life of the contract.
14	Say or imply that the annuity has been approved or endorsed by any organization unless that is a fact.	Example: This annuity has been approved for Kansas residents.
15	Use exaggerations, superlatives or absolutes. Use modifiers such as “may,” “might,” “could,” etc.	Example: This annuity is one of the top 10 in the world, and it is a perfect tool for your retirement. Correct (if true): This annuity has met the needs of many of my clients, and it may be a strong addition to your retirement arsenal.
16	Make promissory statements.	Example: This annuity will increase your retirement income/assets by X%. Correct (if true): This annuity may increase your retirement income/assets by up to X%.
DO		
1	Disclose that an annuity is issued by an insurance company, that you are paid to sell them, and name the specific insurance company issuing the product.	Example: This annuity is issued by ACLIC, and they pay me a commission based on this sale. You don’t pay me anything, only send the money that goes into the annuity to ACLIC.
2	Use suitability factors in your advertising/sales.	Example: If you have \$X in available/excess monies to put/pay into this annuity premium....
3	Document statistics or statements of fact (if they are not general knowledge, such as, “the population is aging.”) Keep the documentation on file for exams, and include the disclosure, “Contact [phone number] for a copy of the referenced article.”	Example: According to a recent New York Times article, annuities are being recognized by more seniors as a valuable addition to their asset-management tools.
4	Use only testimonials that are true, accurate and not misleading. They must not be paid for unless that is disclosed, and must be specifically related to the product being marketed. Agreements for usage of the testimonial must be renewed annually. Note: if the testimonial has prohibited language in it, it must be corrected. See second example.	Example: Joe B. purchased one of these annuities three years ago, and says, “It’s the best choice I ever made with my money.” Original: Joe B. purchased one of these annuities three years ago, and says, “It’s the best investment I ever made with my money.” Corrected: Joe B. purchased one of these annuities three years ago, and says, “It’s the best [choice] I ever made with my money.”