

MARKETING CO-OP



Growing your business, and ours, is a priority. FCSLA Life partners with our producers to provide financial and material assistance for advertising and marketing.

The Co-Op Program Is Available To:

- Any licensed recommender who has produced a minimum of \$1,500.00 in commissions in the previous year
- Any general agent or agent who has produced a minimum of \$3,000.00 in commissions in the previous year

ANY PRODUCER

who meets the commission qualifications above may be reimbursed **50%** of paid marketing dollars up to **\$600** per year.

PRESIDENT CLUB MEMBERS

may be reimbursed **50%** of paid marketing dollars up to **\$1,000** per year.

- *Previous Year's Club Qualifiers Only*

Marketing Examples:

- Print Ads • Banners • Signs • Event Sponsorship • Seminar Materials

Requirements:

- Pre-approval from Home Office*. No advertising, marketing, sales items or materials will be reimbursed without it
- Copy of invoice
- Proof of payment - payment must be made by an individual *Producer*, not through a *Branch*.
- Printed copy of the final advertisement
- Advertising must include the producer's full contact information
- Advertising must include FCSLA Life name in full along with "of the United States of America" and "a fraternal benefit society domiciled in Beachwood, OH" on the ad, or use the company logo

**Contact Paul Smithers or Geralyn Radevic to obtain pre-approval. Compliance Officer must give final content approval. Send all required materials to gradevic@fcsla.com or mail to FCSLA Life, 24950 Chagrin Blvd., Beachwood, OH 44122*

The NAIC Model Regulation on the Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities was adopted in July 2008. A majority of states have adopted the Model, in full or in part, prohibiting the use of false or misleading designations. Of particular concern is when words such as "senior" or "elder" are combined with words like "certified", "advisor" or "specialist." Some states limit designations to only those specifically approved and listed by law. Likewise, the use of professional designations for financial professionals is also regulated. In order to comply with all applicable advertising laws, when advertising FCSLA Life and/or FCSLA Life products, FCSLA Life agents should not:

- i. use senior-specific certification or other professional designations unless they have been approved by the FCSLA Life Compliance Officer and the certification/designation has been maintained as required by issuer; or
- ii. use the term "Financial Planner", or any similar professional designation in connection with FCSLA Life or the solicitation or sale of FCSLA Life insurance.

If you have any questions regarding the use of professional designations, please contact Karen Visocan, Compliance Officer, at 800-464-4642 ext. 1050.

FCSLA LIFE ADVERTISING POLICY

FCSLA Life encourages its agents and recommenders to advertise FCSLA Life products in publications suitable for attracting new members. In order to assist FCSLA Life agents and recommenders with advertising activities, the following programs and procedures have been put in place. If you have any questions regarding these programs or procedures, please contact the Home Office.

FCSLA LIFE COMPLIANCE REVIEW AND PRE-APPROVAL OF ADS

All states in which FCSLA Life is licensed to do business have laws and rules regulating the content of insurance ads. FCSLA Life is legally required to ensure that any ads placed by FCSLA Life or its agents/recommenders comply with these laws. Therefore, **before placing any ad in a publication or distributing any advertising materials, all agents and recommenders must send a copy of the proposed ad or marketing materials to the FCSLA Life Home Office for content approval.** You should also specify how often the ad will run. The ads should be sent to gradevic@fcsla.com or by fax: (216) 464-9260. Agents and recommenders are not, **under any circumstance**, permitted to submit an ad for publication or distribute any advertising materials that have not been pre-approved by the Home Office. Once submitted, FCSLA Life's Compliance Officer will review the ad to ensure compliance with all laws, thereby protecting you, FCSLA Life and our potential members.

FCSLA LIFE STOCK ADS

FCSLA Life's Home Office staff can provide agents and licensed recommenders with stock ads for many of our products as well as general advertising materials regarding FCSLA Life's fraternal benefits. Please make your selection from our Ad Library on the FCSLA Life website and contact gradevic@fcsla.com or call (800) 464-4642 ext. 1031 to have it customized for your specific publication size and contact information.

FCSLA LIFE MARKETING CO-OP PROGRAM

FCSLA Life offers a Marketing Co-Op Program for its contracted agents and licensed recommenders pursuant to which the Home Office will share the cost (50%) of pre-approved ads, flyers, event materials and other marketing related activities. In order to obtain reimbursement through the Co-Op Program, both the ad and the ad expenses must be pre-approved by the Home Office. Pre-approval can be obtained by sending the proposed ad and any related invoices to Paul Smithers or gradevic@fcsla.com.

ADVERTISING RECORD KEEPING

FCSLA Life is legally required to keep a copy of all advertisements and marketing materials published by FCSLA Life, or by agents on its behalf, for a period of five years. Therefore, whenever you place an advertisement or distribute any marketing materials, please send a copy of the ad, as published or distributed, to the Home Office and keep a copy of the same for your records for a period of five years after publication.