



Pre-Approved Advertisement Guidelines

There are advertisements that have been pre-approved by Atlantic Coast Life Insurance Company for annuity products in states where Atlantic Coast Life is approved to sell its annuity products. These are located on the agent portal: <https://acl.admin-portal.org/>

TERMS OF USE & CONDITIONS

1. The advertisement is not to be altered in any way other than the inclusion of a contact name and number in lieu of the "ENTER NAME HERE" and "ENTER NUMBER HERE" text.
2. The partner verifies that the advertised Annuity rates (as of the date that advertisement is run) correctly reflects the current rates offered by Atlantic Coast Life.
3. The resulting advertisement is placed where Atlantic Coast Life has licensed agents.
4. All other advertising must be approved by the Home Office in writing prior to being used and must follow the specifications detailed within our "Custom Advertisements Guidelines". (Please contact us at the email below for a copy of custom ad guidelines)

Social Media Pre-Approved Ad Guidelines for All Channels

All language for social media posts (across all social media channels including but not limited to Facebook, LinkedIn, Twitter and Instagram) referencing Atlantic Coast Life Insurance Company ("the carrier") or a product of Atlantic Coast Life Insurance Company must be approved by the carrier before the content is posted to any social media channel.

Images used for social media posts must be provided by the carrier (as a pre-approved advertisement).

The language used to accompany the social media pre-approved advertisement must be submitted with imagery for carrier approval. To receive carrier approval for a social media post, you must submit your request for approval to Kailee Havanki at khavanki@acap.com prior to posting. Once the post has been approved and posted, a link to the post must be sent to Kailee so that the carrier can keep a record of your post.

**Please send custom ads for approvals and questions to:
khavanki@acap.com**



Custom Advertisement Guidelines

Any print, email or radio advertisement or solicitation regarding Atlantic Coast Life Insurance Company Annuity products require review and approval by Atlantic Coast Life.

This includes agent recruiting ads and advertisements for consumers/leads.

All submitted annuity ads should incorporate the following standards:

- Ads for the purpose of recruiting in a state where Atlantic Coast Life is not yet approved must include verbiage stating that the "commission rates listed are proposed rates only and may change at anytime without notice".
- Consumer ads will not be allowed in states where Atlantic Coast Life is not approved to sell.
- Use a high resolution logo. Example shown at top of this form.
(Please request a version if needed at marketing@acap.com)
- Use a high resolution A-CAP ribbon that must be placed across the entire bottom of the advertisements as shown at the bottom of this form.
- Rates and plans must correctly reflect the current rates and plans offered by Atlantic Coast Life Insurance Company.
- Any use of imagery within the ads should be appropriate for the senior market, i.e. older people enjoying nature, retirement with grandkids, etc. We also assume the broker submitting the ads has purchased full use rights to any selected imagery.
- Any mention of our "experience" must be stated as: "Established in 1925, Atlantic Coast Life Insurance Company is a premier provider of life insurance and annuity products for families. With products that are flexible and competitive we are able to meet the changing needs of our clients. We also pride ourselves on staying attuned to the needs of our clients – not only giving them choices that best their situation, but by listening to each individual. This honest and refreshing approach to business is what has made Atlantic Coast Life a driving and respected force throughout the United States".
- All recruiting ads must include:
 - a. A.M. Best rating noted exactly as follows: "A.M. Best B++ (Good) with Stable Outlook as of March 2021"
 - b. "For Agent Use Only. Not for distribution to consumers."
- All ads must include:
 - a. A Marketing Form Number provided by Atlantic Coast Life's Marketing Team, that shows we have reviewed/approved the ad for use.
 - b. Product Form numbers provided by Atlantic Coast Life's Marketing Team.
- If the ad mentions the Goldman Sachs Aging of America Dynamic Balance Index in any way, it must include a Goldman Sachs disclosure that can be provided to you by Atlantic Coast Life's Marketing Team.
- If the ad mentions S&P 500® or a product that uses S&P 500® in any way, it must include the S&P disclosure that can be provided to you by Atlantic Coast Life's Marketing Team.
- Approval Period
Due to the changing nature of regulations governing advertisements and sales materials, approval is valid for up to 12 months. This time period will be shortened to 3 months if interest rates are referenced in the ad. The time period may be shorter if company sponsored specials/promotions are referenced in the ad or a product is revised or discontinued. Upon expiration of the time period, you must resubmit the ad for approval if you intend to continue to use the ad. If revisions are made to an approved ad during the approval period, the ad must be resubmitted with a different form number or revision date for review prior to use.

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