

# Compliance Update

September 9, 2011



## Updated Advertising Guidelines Submission Requirements for Aviva

Aviva has updated the Advertising Guidelines submission requirements to further clarify what types of material need to be submitted for formal review and approval.

In addition to providing information on Aviva's standards and related laws and regulations, we have constructed the Advertising Guidelines as a service to you, our valued producers, to enable you to create appropriate and effective advertising and marketing material.

Keep in mind that even material that does not require submission to us should still comply with Aviva's Advertising Guidelines.

### **Clarification of Submission requirements (DOs and DON'Ts):**

***Do submit the following types of material to the Advertising Review Team for review and approval:***

- (1) Any material that discusses, describes, depicts or portrays in any manner Aviva, its products or product features.
- (2) All lead cards, seminar invitations, prospecting letters, call scripts and other similar "front end" material designed for the ultimate purpose of leading to the solicitation of prospective purchasers of life insurance and annuity products, regardless of the lack of specific reference to Aviva, its products or product features.
- (3) Any consumer-directed material that discusses the advantages, benefits, characteristics, or tax aspects of life insurance or annuities, regardless of whether specific Aviva products or product features are mentioned, if it can be reasonably expected to be used in conjunction with the sale or attempted sale of an Aviva product.
- (4) Any material that compares life insurance or annuities to other financial products.
- (5) Any material in the nature of sales and marketing concepts which are designed to position/promote or sell life insurance and annuity products.

***Do not submit the following types of material for review and approval, but keep in mind the principles and standards articulated within Aviva's Advertising Guidelines:***

- (1) Material that discusses, in a general nature, financial topics which are commonly discussed in industry literature (e.g. basic retirement planning concepts, basic estate planning concepts, basic business continuation concepts, basic employee benefit concepts).

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- (2) Seminar presentations that discuss, in a general nature, topics not directly related to insurance products such as retirement planning, IRA distribution planning, Roth Conversions, Social Security, etc. Please note any associated invitations and appointment setting call scripts must avoid pretext messaging and be submitted, reviewed and approved.
- (3) Newsletters that discuss general insurance/financial services topics.
- (4) Reprints of industry articles and promotions of material already in the public domain (books, articles and other publications).
- (5) Business cards, stationery, profiles and biographies of individual agents (must comply with clear identity/purpose standards and approved/prohibited designations).
- (6) Needs analysis software, fact finders and related material that do not depict or portray life insurance or annuity products within the software's output.
- (7) Field created agent training material on life insurance and annuities that does not mention Aviva, or depict its products or product features.
- (8) Generic sales skills training material.
- (9) Field created recruiting material that does not mention Aviva but rather is designed to recruit agents to an Agency or IMO relationship.

***To help you with the submission and approval of your advertising material, as it relates to our requirements, please complete the following Online Submission Process (excluding New York):***

**Step 1** Access Aviva Live: <https://www.avivausa.com/agents>

**Step 2** Enter Username and Password in the Login section.

**Step 3** Click the Aviva Life and Annuity Tab in the top navigation.

**Step 4** Click on your annuity contract number.

**Step 5** Under the Self Service section, select Advertising Request.

**Step 6** Select Submit New Advertising Request and complete the Submission Request Form. Use the Submit/Begin File Upload button at the bottom to attach the file.

If online submission is not an option please submit with a completed Advertising Checklist - form 17354 to [adreview@avivausa.com](mailto:adreview@avivausa.com)

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