

DATE: November 16th, 2011
TO: All American Equity NMO's and Florida Agents
FROM: Dave Milligan, Assistant Vice President - Regulatory Compliance
RE: Florida Rule 69B-215.235 Use of Designations

IMPORTANT INFORMATION... PLEASE READ CAREFULLY

The Florida rule referenced above addresses the use of certifications and professional designations in the marketing, solicitation, negotiation, sale or advice made in connection with an insurance transaction by any licensee. A copy is attached for your review and we strongly suggest you familiarize yourself with this rule.

Please log on to the agent website at www.american-equity.com to view a list of approved designations for use when advertising our company and/or products. If you hold a designation that is not included in our list, please contact us and we will review the designation for you. We also suggest contacting your insurance and/or securities departments to ask them about your designation.

Please remember all advertisements or materials using our company name and/or products *must be submitted to the American Equity Compliance Department for review and approval prior to use.* Submit materials to advertising@american-equity.com or fax to 515-273-3620 and we will review promptly.

[Click Here for the FL Designations Rule](#)

If you have any questions please call our toll free number at 1-888-221-1234 and enter extension 3665.

Thank you for your business and support!

www.american-equity.com

24/7 Download Forms, Check Contract Status or Commission Statements



Call us at **888-647-1371**

8:00AM-5:30PM CT Monday-Thursday 8:00AM-1:00PM CT Friday

We're the One!
People Service Future

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For Agent Information Only. Not for use in solicitation or advertising to the public.

[CLICK HERE TO OPT OUT OF THESE EMAILS](#), or call marketing at 888-647-1371, or fax us at 515-225-6314. American Equity's failure to comply with your opt out request within 30 days is unlawful.

69B-215.235 Use of Designations.

(1) The purpose of this rule is to set forth standards to protect consumers from dishonest, deceptive, misleading, and fraudulent trade practices with respect to the use of certifications and professional designations in the marketing, solicitation, negotiation, sale or advice made in connection with an insurance transaction by any licensee.

(2) The department does NOT endorse any professional designation.

(3) For purposes of this rule:

(a) A designation is any combination of words, any acronym standing for a combination of words or any job title that indicates or implies that a licensee has special knowledge or training in advising or servicing consumers beyond the knowledge or training required for the license held.

(b) A certification is any designation that indicates, implies or recognizes that an individual or organization meets certain established criteria beyond the criteria required for the license held.

(4) A designation may not be lawfully used under the Insurance Code unless the designation is obtained from an organization that has published standards and procedures for assuring the competency of its certificants or designees on specific subject matters, which standards and procedures are continually utilized by the organization.

(5) The organization or entity conferring the designation must approve any terminology, combination of words and/or acronym to be used by the designee.

(6) The prohibited use of any designation includes, but is not limited to, the following:

(a) Use of a designation by a person who has not actually earned or is otherwise ineligible to use such designation;

(b) Use of a nonexistent or self-conferred designation;

(c) Use of a designation that indicates or implies a level of occupational qualifications obtained through education, training, or experience that the person using the designation does not have, and

(d) Use of any designation not obtained in compliance with subsection (4), above.

Rulemaking Authority 626.9611(1) FS. Law Implemented 626.9541(1)(ff) FS. History—New 11-16-11.