



Rules of Advertising

I. What is advertising?

If any licensed insurance agent contracted with HBW Insurance & Financial Services, Inc. as an independent contractor is using any of the following names in his/her advertising, including websites, the advertising must be approved before use.

Our correct trademark and corporate names are:

- **HBW**
- **Helping Build Wealth**
- **HBW Insurance & Financial Services, Inc.**

**The above names must be used *exactly* as they are written.

SECURITIES PRODUCTS AND/OR SERVICES ARE NOT TO BE MENTIONED ON ANY ADVERTISING!

II. Advertising Requirements

A. Business Cards

Business cards must contain the following information:

- HBW Insurance & Financial Services, Inc.
- Agent’s full name
- Phone number
- Fax number (*optional*)
- Address of business (*optional*)

B. Fax Cover Sheet & Letterhead

1. FAX COVER SHEET: Do not send unsolicited faxes. Faxes may only be sent to persons and/or companies with whom you have an established business relationship, or in response to someone else’s fax.

Fax Cover Sheets must contain the following information:

- HBW Insurance & Financial Services, Inc.
- Agent’s full name
- Phone number
- Fax number
- Address of business (*optional*)
- Facsimile Confidentiality Notice (*see ‘Disclaimers’*)

2. LETTERHEAD

Letterheads must contain the following information:

- HBW Insurance & Financial Services, Inc.
- Agent’s full name
- Phone number
- Fax number
- Address of business

C. Brochures, Flyers, Letters & Other Ads

Brochures, flyers, letters, and other advertisements must be submitted to the Compliance Officer for review and approval. **SECURITIES PRODUCTS AND/OR SERVICES ARE NOT TO BE MENTIONED ON ANY ADVERTISING!**

When advertising via telephone and/or fax, you must check with American General Insurances “DO NOT CALL LIST” to verify that you are not sending advertising to persons who do not wish to receive it. If you receive a response from someone indicating that they wish to be placed on a DO NOT CALL LIST, maintain a “DO NOT CALL LIST” folder.

You must cite all sources for any used quotes, graphs, or outside materials.

D. Websites

ALL WEBSITES MUST BE SUBMITTED in **PDF format** to the Designated Compliance Officer for review and

approval prior to use.

All websites must have a link to: www.hbwinc.com

If you are using our corporate name and are engaged in a business which HBW is not engaged in, please remove our corporate name from the page and on the bottom of the page place a disclaimer stating that: "HBW Insurance & Financial Services, Inc. is not involved in the business of..."

E. Other

If you mention the carriers we use by either logo and/or name, you must obtain written approval from each carrier before using either logo and/or name. There is to be no unauthorized use of any company's advertising materials.

III. Prohibited

- If you are not a securities registered representative registered with HBW Securities LLC or registered with any other broker dealer, you may not mention securities products. Those products are: mutual funds, variable annuities, variable universal life, college funds and IRAs. You may mention fixed and equity index annuities but you may not say annuities. Further, if you are not securities registered, you may not use HBW Securities LLC on your advertising because that is misleading to the public.
- Unless you are securities registered, you may not refer to yourself as any of the following: Registered Representative, Financial Planner, Investment Advisor, Investment Consultant, Financial Advisor, Management Advisor, Financial Management Advisor.
- You may refer to yourself as: Life Insurance Agent, Life Agent, Insurance Agent, Agency Manager, Agency Vice President, Provisional Agency Vice President, Insurance Manager, and Financial Services Representative. If you have any certificates giving you a particular title, please send the certificate to Louise Cowen along with the proposed title you wish to use.
- Do not make promises in any advertising.
- Do not state: We are Number 1. You may say HBW is one of the best. Our carriers are some of the best.
- Do not use the word "captive". You may say that HBW is "non-captive".
- Do not criticize companies you have worked with in the past. Remember, stress the positive about HBW and that will speak for itself.
- DO NOT make tax reduction claims without basis. DO NOT make income increase claims without basis.
- When preparing your meta-names on your website, DO NOT use any other company's names on the meta-names without their prior written approval.

IV. Disclaimers & Confidentiality Notices

A. Disclaimers

1. Equity Index Annuities:

Please note the application of surrender charges could result in a loss of principal, the minimum guaranteed return may be 0% and investment return based on market increases may be capped. The guaranteed account value of an equity-indexed annuity only applies if the annuity is held until the end of the contract term and that loss of principal is possible if the annuity is surrendered before the end of the contract term. Equity index annuities are not FDIC-insured, unlike index-linked CDs. Guarantees are subject to the claims paying ability of the issuer. A fixed annuity is only as good as the financial strength of the company issuing the policy.

2. Tax and/or Legal Issues:

The information provided is not intended as legal or tax advice and may not be relied on for purposes of avoiding federal tax penalties. All individuals, including those involved in the estate planning process, are advised to meet with their tax and legal advisors. The individual sponsoring this advertisement will work with your tax and legal advisors to help select appropriate product solutions. The publisher does not assume liability for financial decisions based on the (newsletter's/website's) contents.

3. Testimonials

This testimonial may not be representative of the experience of other clients (agents). The testimonial is no guarantee of future performance or success.

4. Potential Income

Results may vary depending upon various factors and there is no guarantee that these income results will be reached.

5. Life Settlements

Before entering into a life settlement, check with a tax professional about the tax implications of any transaction you are considering. There are other costs and implications involved as well.

B. Confidentiality Notices

1. Facsimile:

This facsimile transmission is intended for the use of the individual or entity to which it is addressed. If you are not the intended recipient, be aware that this transmission may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, disclosing, copying, distributing or other use of the contents of this tele-copied information is prohibited. If you receive this transmission in error, please notify us by telephone immediately so we can arrange for the retrieval of the documents at no cost to you

2. Email:

This email transmission is intended for the use of the individual or entity to which it is addressed. If you are not the intended recipient, be aware that this transmission may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, disclosing, copying, distributing or other use of the contents of this tele-copied information is prohibited. If you receive this transmission in error, please notify us by telephone immediately so we can arrange for the retrieval of the documents at no cost to you.

V. Submitting Advertising to Compliance Department

Please either fax, or e-mail your proposed advertising to louise@hbwinc.com (in PDF format) using the HBW Insurance & Financial Services, Inc. Advertising Review Form found on our website at www.hbwinc.com/forms. If you have any questions or concerns about your advertising, please e-mail Louise Cowen.