



## Review and Approval Policy

**Whenever mentioning a Catholic Order of Foresters (COF) Agent, insurance product or service in court-related material, submit the material for review and approval. COF considers it court consumer material (CCM), and it must be reviewed and approved by the Home Office Team.**

States seek to protect consumers in their jurisdiction from unfair, misleading, and deceptive sales practices. Insurance product advertising and sales materials receive scrutiny because insurance products are complex and easily lend themselves to improper practices.

### Examples of CCM includes:

- Material published in:
  - Print or electronic format
  - Audio/visual format
  - Direct mail or email
  - Newspapers or magazines
  - Radio or television
  - Billboards
  - Social media
- Signage, banners, displays identifying COF, agents, or products
- Electronic information (website, social media, email) for customers or insurance-buying public
- Booklets, pamphlets, letters, church bulletins, depictions, illustrations or other sales aids from agents or insurers
- Any other type of recruiting, educational and training product material presented by an agent (e.g., prepared sales talks, presentations, etc.)

COF Compliance, Fraternal and Editorial teams must approve all CCM prior to use. COF allows local and jurisdiction courts to use only CCM that conforms to the rules and regulations of the state(s) where they are used and to the standards and guidelines COF established.

**Additionally, if you create something with the Catholic Order of Foresters name and logo on it, please submit it for review. We'll return it to you in 24 business hours. This includes:**

- Court fliers promoting a fundraiser or court event
- Invitations to an upcoming meeting sent by mail or email
- Court activity newsletters

### The following items do not require Home Office approval or review:

- Home Office-supplied items including Catholic Forester (the member magazine)
- Printed trade show displays
- Matching Funds banners
- Feeding God's Children materials
- Event templates found on our website

Advertising is reimbursable by receiving prior Home Office approval and submitting form FA-260. If you have questions, contact Josh Koch at 800-552-0145, extension 4782.

### KEY TERMS

**Sales literature or materials:** Any materials used to solicit a sale before, during or after the sales process and are intended to sell, increase, modify, reinstate, or retain a policy or contract. The term "sales material" means insurance product advertising, sales literature, and sales materials.

**Advertising:** Any material designed to create public interest in life insurance, annuities, Catholic Order of Foresters, or an insurance agent. It is used to induce the public to purchase, increase, modify, reinstate, borrow on, surrender, replace or retain an insurance policy or contract.



## Review Process

- 1) Advertising Coordinator receives FA-120 form and any sample materials from the project originator.
  - A) Advertising Coordinator reviews FA-120 for completeness and requests missing information from the originator.
  - B) No project work proceeds until FA-120 complete.**
- 2) Advertising Coordinator files a digital copy of the completed CCM by project number.
- 3) Advertising Coordinator enters the following into the CCM Review spreadsheet for all completed CCM forms:
  - A) Date received
  - B) Originator
  - C) Type of material (print, digital, video, etc.)
  - D) Proposed use
  - E) Approval status (pre-approved, new, re-certify, update)
  - F) Quantity requested
- 4) Advertising Coordinator forwards CCM copy and material to AVP of Fraternal for project approval.
- 5) Advertising Coordinator forwards approved CCM copy and material to the Editor.
- 6) Editor reviews CCM for grammar, structure, syntax, readability and makes necessary changes. Editor sends to Graphic Designer.
- 7) Graphic Designer drafts revised version and formats. Works with Editor until all edits are made.
  - A) Graphic Designer sends to Compliance for review (if necessary).
  - B) This process continues until all Compliance requirements are satisfied.
- 8) Advertising Coordinator sends approved CCM to originator for reproduction and use.
- 9) Advertising Coordinator enters final approval date in to CCM database.



## Advertising Guidelines

Refer to the company as “Catholic Order of Foresters,” “COF,” or “the Order.” **Referring to the company or members, verbally or in writing (email, social media, letters, etc.), as “Foresters” is prohibited.** Another organization has the rights to use the word “Foresters” by itself.

When posting photos from a COF event on social media and your local court website, please make sure the photos are appropriate.

Naming products specifically, selling them, or attempting to sell them via social media is prohibited. “Catholic Order of Foresters” must be spelled out at the first reference with the bracketed abbreviation of (COF) added. You may use COF throughout the remainder of the piece.

If you plan to include information about someone’s health, illness, or death, please obtain permission from the person or the person’s family prior to publishing the information. Similarly, if you plan to include a testimonial from anyone, obtain written permission from the quoted individual and include it in the material submitted for approval.

**For any material mentioning a COF Agent(s), product(s) or service(s), an FA-120 must be completed and submitted for review.** State regulators may consider this material “sales material.” COF may need to apply state rules where the sales materials will be used.

### **When a COF Agent, product or service is named, review this information:**

- 1) COF’s full name (Catholic Order of Foresters), Home Office address and telephone number prominently displayed using approved COF logo, address and “A Catholic Fraternal Benefit Society Since 1883.”
- 2) Agent’s full name, address, telephone number and catholicforester.org email address. Agent is identified as a COF Agent.
- 3) Agent’s designations (FIC, FICF, etc.) are correct and include registered trademarks (®) as needed.
- 4) State life insurance and annuity license number (where required by state law).
- 5) A statement about COF’s financial health, stability, or rating.
- 6) Comparison between different companies or products, insurance premiums or payments, cash values or anything else related to an insurance policy or contract.

### **When Creating Court Materials, please ensure:**

- 1) Court contact names, email addresses and telephone numbers are accurately listed.
- 2) Court officers are identified as COF court officers.
- 3) All information is accurate, truthful, and has been proofed.
- 4) All important information appears in an easy-to-read font, size, and format.
- 5) Court activity type is clearly identified (Matching Funds fundraiser, court meeting, etc.).
- 6) The correct forms were submitted to the Home Office and the court event is approved if the material is for a Matching Funds event.
- 7) References to claims or data provided in footnotes or within the text includes name and date.



# COURT CONSUMER MATERIAL (CCM) REVIEW REQUEST

PROJECT NUMBER \_\_\_\_\_

## A. ORIGINATOR/COURT OFFICER INFORMATION

Name: \_\_\_\_\_ Court: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Date of Request: \_\_\_\_\_  
 Purpose: \_\_\_\_\_ Date Needed: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Signature: \_\_\_\_\_

## B. COURT CONSUMER MATERIAL DETAILS

Material Type:  Print  Digital  Video  Audio  Other \_\_\_\_\_  
 Project Name: \_\_\_\_\_  
 Description: \_\_\_\_\_  
 \_\_\_\_\_  
 Proposed Use:  Mailing  Form  Flyer  Brochure  PowerPoint  Ad  Signage  
 Press Release  Announcement  Re-print  Memo  Other \_\_\_\_\_  
 Size (dimension in inches, W" x H") \_\_\_\_\_  
 Quantity \_\_\_\_\_  
*Attach draft or sample*

## C. ADVERTISEMENT INFORMATION

Publication Name \_\_\_\_\_  
 Contact Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Email (required) \_\_\_\_\_  
 Address \_\_\_\_\_  
STREET/CITY/STATE/ZIP  
 Advertisement insertion date(s) \_\_\_\_\_  
 Number and Dates of Insertion \_\_\_\_\_ Cost Per Insertion \_\_\_\_\_

## D. ADDITIONAL NOTES

### E. HOME OFFICE APPROVALS

Required prior to use.

A. Fraternal  Approved  Denied \_\_\_\_\_  
Authorized Signature/Date  
 B. Editorial  Approved  Denied \_\_\_\_\_  
Authorized Signature/Date  
 C. Compliance  Approved  Denied \_\_\_\_\_  
Authorized Signature/Date  
 D. Communications  Approved  Denied \_\_\_\_\_  
Authorized Signature/Date