

Compliant Business Cards Guidelines/FAQ's (BLC, BCLIC and CPL) March, 2014

All orders for business cards should be placed through your BSO. Please see your BOA for an order form. If you have questions about ProEquities business cards, please contact ProEquities directly.

This includes orders for:

- Bankers Life and Casualty Company (BLC)
- Bankers Conesco Life Insurance Company (BCLIC)
- Colonial Penn (CPL)

GENERAL QUESTIONS

Q1: Do I need business cards?

A1: All licensed and contracted Agents (including Emeritus), Supervisors and Managers are required to have and use compliant business cards.

Administrators, Trainers (Field Development Managers or Division Development Managers), Regional Directors, Field Recruiters and Territory Vice Presidents are excluded from this requirement. However, if these individuals choose to sell insurance, they must have a card that abides by the outlined guidelines.

Q2: When do I need to have business cards?

A2: Newly contracted individuals should order compliant business cards within two weeks of contracting. The BSO should be sure to print and file an image of the card and payment confirmation from the Corporate Graphics website as proof of the order. This is important as it may take several weeks to receive the cards. See the processing timelines for additional detail.

Q3: When should I expect delivery of my business cards after placing an order with Corporate Graphics?

A3: All business cards will ship 7 to 10 business days after an order is placed. Rush shipping is available at additional cost.

Q4: My Branch/Satellite is moving, when do I need to order new cards?

A4: See below.

Prior to Move:

While the new office address is generally known and approved prior to moving, confirmation of the phone number (whether it changes or not) may not be confirmed prior to the move.

As soon as the new address is confirmed, newly contracted agents have the option to order cards with that information. Be sure the phone number is also confirmed prior to ordering so re-orders are not needed. If other individuals need to order compliant cards, they also have the option to order cards with the new address/phone.

If the address or phone is not yet available and business cards are needed, a limited supply of cards should be ordered with the current address/phone to remain compliant.

After the Move:

Individuals must order compliant cards with the new address within 2 months after the branch/satellite effective date of the move (or for new offices, the office open date shown on PAL screen B1). Business cards must also be ordered with the new phone number within 2 months after the effective date. This applies even if the old phone number forwards calls or provides a recording of the new number.

Q5: Can I create my own business cards? Can I modify other business cards for temporary use?

A5: No. All business cards must be ordered through Corporate Graphics. The Home Office constantly reviews guidelines given by state insurance departments to ensure the information we provide on business cards is compliant. Changes are made from time to time and Corporate Graphics is updated to reflect these changes. Therefore, cards ordered through this vendor are always compliant.

Temporary business cards should not be ordered or created through any other method as these may not be compliant.

BUSINESS CARD LAYOUTS

Q6: I am licensed to sell for Bankers Life and Casualty Company (BLC) and Bankers Conseco Life Insurance Company (BCLIC). Do I need two different business cards now that the logo shows Bankers Life?

A6: Yes. While the logo is Bankers Life, BCLIC and BLC are still two different companies. Therefore, if you are licensed to sell for both companies, you need to have two different cards. When selling in the state of New York, you are required to use a BCLIC card.

NON BLC/BCLIC BUSINESS CARDS

Q7: Do I need separate business cards if I sell Colonial Penn business?

A7: No. The new business cards list Colonial Penn on the back of the card, so only one card is needed.

NAME

Q8: Do I need to include my full name as listed on my insurance license?

A8: First and last name must appear on your business card exactly as it appears on your insurance license (this includes suffixes). You have the option to omit or include the middle name or initial.

If you sell in multiple states and do not include your license number on your business card, your business card should match the first and last name on your state of resident license.

If you prefer to use a nickname or shortened version of your formal first name on your business card, it may appear inside parenthesis following your formal first name.

Examples of compliant and non-compliant versions of a name are shown below:

Agent’s Name as it appears on the insurance license: **James William Smith** and **William R. Jones III**

Compliant Examples	Non-Compliant Examples	Compliant Examples	Non-Compliant Examples
James William Smith James (Jim) William Smith James W. Smith James Smith James (William) Smith James (Jim) Smith	Jim Smith Jim W. Smith Jim William Smith J. William Smith William Smith	William R. Jones III William (Bill) R. Jones III William Jones III William (Bill) R. Jones III William (Bill) Jones III William Ronald Jones III William (Ronald) Jones III	Bill R. Jones Bill Jones III W. Ronald Jones III Bill Ronald Jones III Bill Jones III William R. Jones

Q9: If my name changes, for example through marriage, do I need to change my business card or agent license?

A9: As noted above, your first and last name must appear on your business card exactly as it appears on your insurance license. If the agent chooses to update the business card with the name change, the license name must also be changed to reflect the same name.

DESIGNATIONS

Q10: What industry designations are considered compliant to appear on my business card?

A10: If you have earned any of the designations listed below, they may appear on your business card. Other non-insurance related designations are not permitted on the business card (e.g. MBA, ESQ., etc). The Corporate Graphics website will only allow a selection of these designations via a drop down box. Other designations should not be input via other free text fields.

- LUTCF, CLU, ChFC, CFP, CASL, RHU, REBC, CLTC, CLF, MSM
- MSFS

Q11: What Bankers’ recognition groups are considered compliant to appear on my business card?

A11: If you have earned or been named to any of the following groups, you may choose to print them on your business cards:

- Million Dollar Round Table (MDRT)
- President’s Honor Circle (PHC)
- Executive Council (EC)

NOTE: Orders for cards with these designations must be approved by the Home Office prior to completion of the order. This may take a few days.

TITLE

Q12: Can I choose any title I wish for my business card?

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A12: No. All Field Personnel must select from the Home Office-approved compliant titles available on BSPN > Sell > Marketing > Business Generation > Corporate Graphics. Agents in most states must select from the “General Business Titles”, however members from the field in California, Arkansas, Oregon, Iowa, Maine and New York must select from the state specific titles listed on the card style for their state.

PHONE

Q13: Can I use my personal cell phone or home phone numbers on my business card?

A13: The Corporate Graphics online order form allows you to input two contact phone numbers. “Contact 1” must be your Branch or Satellite Office phone number. If you have a direct line to the branch/satellite, that can be used in lieu of the extension. An extension is not required.

“Contact 2 and 3” may be your cell phone number, home number or fax number. You can select a label for “Contact 2 and 3” from the following options: tel, cell or fax.

LICENSE NUMBER

Q14: I’m licensed in more than 1 state. Do I need to indicate a license number for each state or do I use the license number for my state of residence on my business card?

A14: Only California and Arkansas requires agents to list their license number on their business cards.

To enhance compliance of this guideline the license field was removed from all card styles except CA and AR. *License numbers and/or agent numbers should not be listed in other free text fields.*

I am actively licensed in...	Then...
More than 1 state (non CA, AR)	License number optional – only 1 BLC business card needed.
Only 1 state (non CA, AR)	(If you choose to include the license number, you must have a separate business card for each state you are licensed.)
More than one state (including CA, AR)	Required to list license number on CA and AR business card; See “More than 1 state (non CA, AR)” to address your other business card requirements
Only CA or AR	Required to list license number on business card

ADDRESS

Q15: Can I use my home address as my contact information on my business card?

A15: No. All business cards must have the Branch Office or Satellite’s full address displayed, including street number and name, city, state and zip code. If applicable, the suite should be included but is not mandatory. You are NOT permitted to use a home or offsite office address.

Q16: I am licensed to sell for Bankers Conseco Life Insurance Company (BCLIC) but live outside of the state of New York. What address should I use on my BCLIC business card?

A16: See the decision chart below:

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If agent..	And..	Then use..	With..
Reports to BCLIC branch/satellite	Selling in NY	BCLIC card	<ul style="list-style-type: none"> • NY branch/satellite contact info
Reports to BCLIC branch/satellite	Selling outside of NY	BLC card	<ul style="list-style-type: none"> • Non NY branch/satellite contact info (must check voicemail at BLC location) • Can use BCLIC address if needed
Reports to BLC branch/satellite	Selling in NY	BCLIC card	<ul style="list-style-type: none"> • NY branch/satellite contact info (must check voicemail at BCLIC location) • Can use BLC address if needed
Reports to BLC branch/satellite	Selling outside of NY	BLC card	<ul style="list-style-type: none"> • Non NY branch/satellite contact info

EMAIL

Q17: Can I list my personal email address (Yahoo!, HotJobs, AOL, etc.) on my business card?

A17: No. Each Agent and Manager is given a “BankersLife.com” email address upon contracting with the company. This email address must be used when corresponding with clients. Therefore, this should be the only email address printed on your business card.

You are not required to list an email address on your business card.

MISCELLANEOUS

Q18: Can I include products that I sell on my business card?

A18: No. Business cards with product information are subject to regulatory filing and would require a lengthy process for approval and processing.

Q19: I speak a foreign language. Can I order my business card in the foreign language?

A19: No. At this time, business card orders cannot print characters or indicate foreign language fluency. The Home Office is currently evaluating the cost and benefit of translating advertising brochures into Spanish. This initiative may drive further research for business card impacts.

Q20: Can field recruiters use Bankers business cards?

A20: People recruiting agents for the BSO can use the title Agent Recruiter. Home Office Personnel can use the title Field Recruiting Specialist.

Q21: I use email to communicate with my clients. I want to use the signature option which lists my contact information. Must I use the same information that appears on my business card in this signature?

A21: When communicating with your prospects and clients you should use the same information shown on the business card in your email signature option.

APPROVED BUSINESS CARD TITLES

Bankers Life and Casualty Company

Generic (For use in states not otherwise listed on this sheet)

Agent Recruiter
Branch Office Administrator
Branch Office Coordinator
Branch Sales Manager – Insurance Agent
Branch Sales Manager – Insurance Sales Representative
Division Development Manager
Field Compliance Specialist
Field Development Manager
Field Recruiting Specialist
Insurance Agent
Insurance Sales Representative
Regional Development Manager
Regional Director – Insurance Agent
Regional Director – Insurance Sales Representative
Regional Office Administrator
Territory Office Administrator
Territory Operations Director
Territory Vice President
Unit Field Trainer – Insurance Agent
Unit Field Trainer – Insurance Sales Representative
Unit Sales Manager – Insurance Agent
Unit Sales Manager – Insurance Sales Representative
Unit Supervisor – Insurance Agent
Unit Supervisor – Insurance Sales Representative

Arkansas, California and Oregon

Branch Sales Manager – Insurance Sales
Field Development Manager – Insurance Sales
Insurance Sales Representative
Regional Director – Insurance Sales
Unit Field Trainer – Insurance Sales
Unit Sales Manager – Insurance Sales
Unit Supervisor – Insurance Sales

Iowa, Washington and Oregon (OR Agents Selling in WA)

Branch Sales Manager – Insurance Producer
Branch Sales Manager – Insurance Sales Representative
Insurance Producer
Insurance Sales Representative
Regional Director – Insurance Producer
Regional Director – Insurance Sales Representative
Unit Field Trainer – Insurance Producer
Unit Field Trainer – Insurance Sales Representative
Unit Sales Manager – Insurance Producer
Unit Sales Manager – Insurance Sales Representative
Unit Supervisor – Insurance Producer
Unit Supervisor – Insurance Sales Representative

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Maine

Branch Sales Manager – Insurance Agent
Branch Sales Manager – Insurance Sales Representative
Insurance Agent
Insurance Sales Representative
Regional Director – Insurance Agent
Regional Director – Insurance Sales Representative
Unit Field Trainer – Insurance Agent
Unit Field Trainer – Insurance Sales Representative
Unit Sales Manager – Insurance Agent
Unit Sales Manager – Insurance Sales Representative
Unit Supervisor – Insurance Agent
Unit Supervisor – Insurance Sales Representative

Bankers Conseco Life Insurance Company

Agent Recruiter
Branch Office Administrator
Branch Office Coordinator
Branch Sales Manager – Insurance Agent
Field Development Manager
Field Recruiting Specialist
Insurance Agent
Unit Field Trainer – Insurance Agent
Unit Sales Manager – Insurance Agent
Unit Supervisor – Insurance Agent

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