

General Advertisements:	
√ or N/A	REQUIREMENTS
	Our full name, Everest Reinsurance Company, is conspicuously stated in the advertising. The first reference to us in any website or other advertisement should include the full legal name. Any reference thereafter may be the abbreviated name “Everest”, but no other abbreviation is permitted.
	The policy or contract type is clearly and accurately identified. (A policy trade name must be followed by the words “insurance policy.” The word “plan” must be identified as an “insurance plan.”)
	If the advertisement includes rates, you must specify which underwriting group the rates apply (i.e., plan, gender, tobacco/nontobacco, area factor, household discount or not, effective date). All rate information must be current.
	No aspect of this piece, or this piece when examined as a whole, can be considered untrue, deceptive, misleading or lead a person to any false conclusions based on the information included or omitted. No words such as: <i>all, never, shall, free, no cost, no extra cost, only, just</i> , etc. are used unless they are actually substantiated by the policy itself.
	No combination of words are used which could mislead readers into believing the solicitation is connected with or endorsed by a government agency or program.
	All statistical information is recent, relevant and the source and data are clearly identified. Copy of data source must be submitted.
	There is no use or implication of an endorsement or testimonial by a person or organization without their approval. If the above person is an employee of or has financial interest in the Company or receives any benefit besides union scale, it is prominently disclosed.
	An advertisement intended for use in multiple states may describe the product and its features generally, but must display a disclaimer that “Policy benefits, features, and rates may vary by state”, in 10-point bold font. Advertisements intended for a specific state should reflect specific features for that state.
	If the A.M. Best rating is advertised, the following disclosure is given: <i>A.M Best has assigned Everest an “A+” (Superior) rating, reflecting its current opinion of the financial strength and operating performance of Everest relative to the norms of the life/health insurance industry. A.M Best utilizes 15 rating categories ranging from A++ to F.</i>
	Advertising must not make unfair or incomplete comparisons of: policies; benefits; or, comparisons of noncomparable policies. Also, an advertisement must not disparage any competitor, their policies or their business practices.
Consumer Ads Only:	
√ or N/A	REQUIREMENTS
	If the ad is designed to produce leads either by use of a coupon (reply card) or request to write or call the company it must contain a statement that “An agent may contact you”, if such is the case.
	Medicare Supplement advertisements are required to contain a statement, “neither Everest Reinsurance Company nor its agents are connected with Medicare.”
	Invitation to Inquire: An advertisement referring to: a specific policy; provides an opportunity to request a quote; or, is otherwise intended to generate further inquiry about a product. These invitations may refer to the dollar amount of benefits payable and/or the period of time during which benefits are payable; however, an advertisement disclosing either of these may not disclose the cost and must include the following disclosure, <i>“For cost and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may continue in force, see your Agent or contact Everest Reinsurance Company.”</i>
	Invitation to Contract: An advertisement including an application or enrollment form for insurance or which provides an opportunity to apply for the advertised coverage - this may include prepared material presented to a consumer in a setting which the producer is present or the consumer may otherwise apply. These invitations must disclose: the extent to which a loss is not covered if traceable to a preexisting condition; provisions relating to renewability, cancellability; termination; and any modification of benefits, losses coverage or premiums because of age or for other reasons; exceptions reductions and limitations; waiting, elimination probationary or similar periods of time, if applicable; and, the free examination provision and the refund of all premiums paid.

Logos:	
√ or N/A	REQUIREMENTS
	Do not alter or amend our logos in any way, including color, size, shape, or general content.
	Agents may not use any other graphic developed by Everest without our permission, including but not limited to, graphics appearing on our website.
	Our logo must not be the prominent logo in the advertisement or website. It must be small than the sponsoring entity's name and/or logo. The advertisement cannot give the impression that it is from Everest.
Websites:	
√ or N/A	REQUIREMENTS
	Website advertising must comply with the guidelines for General Advertisements; Consumer Ads; and Logo usages as noted above. Everest will not assume liability for inaccuracies on your website.
	You must show due diligence in preparing and reviewing the proposed website before submission for review.
	Your website may not mimic the look and feel of the Everest website. It must be clearly distinguishable from and not confused with the Everest website.
	The website address may not include the name "Everest" or any common abbreviation in the URL.
	The website must clearly identify the Agent/Agency contracted with Everest. Marketing names (DBAs) can be used, but the name, business address and phone number of the Agent/Agency contracted with Everest must be identifiable.
	We discourage inclusion of company or product specific information on your website. Instead, provide links to our website for any company or product information.
	Submit hard-copy page of the applicable screen shots of your website or provide a link to your development website along with the "Request for Advertising Material Review" form. When reviewing, we document any edits on the hard copy and return to you accordingly.
Statistics:	
√ or N/A	REQUIREMENTS
	All statistical information must be current and accurate. Since statistical information is subject to change, verification is necessary with each advertisement. Any statistics applicable to other policies or plans must disclose that fact.
	If statistics from outside sources are used, please verify the date is current. Statistics from government sources may be used without prior permission.
	Statistics development by private organizations (i.e., nonprofit organizations, industry groups) should not be used without permission from the source.
	Sources of statistics should be identified in the advertisement.
Agent Recruitment/Training Ads Only:	
√ or N/A	REQUIREMENTS
	The language in the ad is directed toward agents in such a way that it could not be interpreted as directed toward a consumer.
	The following disclosure or a substantially similar one is displayed, <i>"For agent information only and not for use in solicitation or advertising to the public."</i>