

**APPROVAL CHARTS**

Over the years we have seen an increase in individual state requirements for insurance advertisement. The field force **MUST** be on top of what advertising is legally approved in each state.

To help you achieve this, Agent Prospecting maintains and makes available Approval Charts for these BPA Programs through COINS.

PRE-APPROACH LETTERS

SELF-MAILERS

AUTOMATED MAIL (Program 5)

PRINT

RADIO/TV

MIX & MATCH NEWSPAPER INSERTS

The charts should be checked, **BEFORE** placing an order or running an ad, to verify that the advertising is legally approved in the state where it will be used.

**APPROVAL CHARTS**

Examples - 3 agents, all wanting to use Long Term Care ad 5276 in different states:

1. Agent Jones    BSO 4031 Lubbock TX, running ad in Texas use version 5276-TX
2. Agent Smith    BSO 4031 Lubbock TX, running ad in New Mexico use version 5276-SO
3. Agent Cane    BSO 2031 Jacksonville FL, running ad in Florida - NOT AVAILABLE

AD NUMBER	DATE CODE	STATE ADVERTISING AVAILABLE IN
LONG TERM CARE		
5276	6/97	AK AR CT DE GA IN LA MA ME MT NC NH NJ OR PA RI SC VA VT WA
5276-SO	6/97	MN NM
5276-TX	12/97	TX
5276-WI	6/97	WI

# TABLE OF CONTENTS

## **Approval Charts**

To determine what advertising is approved in your state, please reference the approval chart section, under the reference section in COINS to determine state specific numbers.

## **BPA Overview**

The overview section explains how BPA allowances are funded, administered and reported.

## **Program 1**

Online Prospecting System (OPS) - direct mail advertising, mailed out by OPS with the branch return address. The responding leads are scanned in by the branch and booklets are mailed directly to the prospect. Instructions are included on how to access the OPS system.

## **Program 2**

Pre-Approach Letters - All letters available through COINS; agent may merge letters with personal data base and then mail them. Preparation of letters and mailing of the letters are the agent's responsibility.

## **Program 3**

Mortgage Protection - This program offers a mailing card that carries a mortgage protection messaged for life insurance. Instructions on ordering cards and envelopes are included.

## **Program 4**

Self-Mailers - These are direct mail fliers which the manager addresses and mails. No outgoing envelopes are necessary and the Business Reply Card is returned to the address the manager specifies. Helpful hints and instructions on ordering are included.

# TABLE OF CONTENTS

## **Program 5**

Automated Mail - This is a combination lead generation/pre-approach letter prospecting system. Letters are signed with the manager or agent name and replies are returned directly to the address the manager specifies. The agent receives a list of people mailed to so the agent can follow-up on the mailing. Instructions on how to order Program 5 are included.

## **Newspaper/Print**

Newspaper advertising helps make your other prospecting activities more productive. It can even stimulate inquiries about insurance. This section offers legally approved newspaper ads, a sample reimbursement/payment request form, and instructions.

## **Radio/TV**

Radio and TV advertising can reach a large number of people not on your mailing lists. Refer to this section for details on how to place advertisements and obtain reimbursement.

## **Yellow Pages**

This section explains the different type of Yellow Pages ads and includes instructions on how to place an order through Home Office.

## **Names Database**

This is a database which can be used for mailings or phone calls. Names may be ordered through the OPS system.

In the event of breach or threatened breach of this section, the Agent agrees that the Company shall be entitled to seek all appropriate remedies, including without limitation, injunctive relief and monetary damages.

#### 16. ADVERTISING

No promotional material, advertising circulars, radio or television broadcast or other advertising in any form shall be made, published or circulated by the Agent without the Company's prior written consent.

#### 17. PROMOTE INTEREST

The Agent shall promote the interest of the Company as contemplated by this Contract. The Agent's conduct shall be fair, honest, lawful and courteous, and shall not adversely affect the business, goodwill, or reputation of the Company.

#### 18. NON-WAIVER AND SEVERABILITY

No act of forbearance or toleration on the part of the Company in favor of the Agent in respect to provisions of this Contract, either expressed or implied, shall be construed as a waiver by the Company of any of its rights hereunder. If any provision of this Contract is found to be invalid or unenforceable, the remaining provisions of this Contract shall continue to be binding and effective.

#### 19. SURETY BOND

If required by the Company or any insurance department, the Agent agrees to furnish a bond, an amount and with a surety company acceptable to the Company, for the faithful discharge and performance of all duties and obligations of Agent under this Contract.

#### 20. NON-ASSIGNABILITY

No assignment of this Contract or of any benefit to accrue hereunder, in whole or in part, shall be valid or in any way binding on the Company without the Company's prior written consent.

#### 21. SUSPENSION

The Company reserves the right to suspend all or any part of the authority given the Agent under paragraph 7, if the Agent is in default in the obligations under this Contract. The Company will notify the Agent in writing of any suspension or subsequent reinstatement.

#### 22. TERMINATION

- (a) Either party may terminate this contract at will, without cause, by giving notice to the other party of the intention to terminate this Contract.
- (b) Upon the termination of this Contract, without cause, renewal commissions will be paid as set out in the attached Schedules. Following termination of this Contract, without cause, if the Company discovers that the Agent committed any act which would be grounds for termination with cause, either during the term of this Contract or afterwards, including but not limited to violation of Sections 15 or 24, no commissions or other compensation either vested or otherwise, will be paid.

**BANKERS LIFE AND CASUALTY COMPANY**  
222 Merchandise Mart Plaza • Chicago, IL 60654-2001  
Telephone: 312-396-6000

## Agent Contract

### 1. PARTIES

Bankers Life and Casualty Company ("the Company") and the Agent named in the Declarations page mutually agree as follows:

### 2. EFFECTIVE DATE

This Contract shall take effect on the date shown on the Declarations page.

### 3. APPOINTMENT

The Company hereby appoints Agent with the authority as set out in paragraph 7. This appointment shall continue until terminated as provided in paragraph 22 hereof.

### 4. INDEPENDENT CONTRACTOR

This Contract shall not create an employer-employee relationship. The relationship of Agent to Company shall be that of independent contractor.

### 5. TERRITORY

The Contract does not confer on the Agent exclusive representation of the Company in any territory, and the Company may appoint other Agents in the same territory.

### 6. REPRESENTATIONS AND WARRANTIES

The Agent represents and warrants to the Company as follows:

- (a) Except as disclosed to the Company in writing, the Agent has never been (i) an officer, director or partner in a firm or entity involved in any bankruptcy or receivership proceedings; (ii) a party to any civil action filed within the last 3 years; (iii) arrested or convicted for any crime or misdemeanor other than a traffic misdemeanor; (iv) the subject of an order entered by any state or federal agency finding a violation of their laws, rules or regulations; or (v) involved in any other action or proceeding which could adversely affect the reputation of the Company or the Company's business, or performance by the Agent under this Contract.
- (b) The Agent agrees to abide by all policies, practices and procedures adopted by the Company.

### 7. AUTHORITY

While this Contract is in effect, the Agent has the authority to:

- (a) solicit applications for insurance policies to be issued by the Company and payments thereon, and issue receipts for the monies collected,

- (b) deliver policies issued by the Company on applications received, if the first premium has been paid,
- (c) give service to policyholders to maintain the policies in force, and
- (d) solicit applications for reinstatement of lapsed policies.

#### 8. LIMITATIONS OF AUTHORITY

The authority given in this Contract is subject to the provisions and limitations contained herein, and in the Company's manuals, rate books, rules and regulations. The Company may, from time to time, prescribe rules concerning the conduct of the business covered herein and amend its manuals, rate books, rules and regulations. This Contract does not give the Agent any authority to represent the Company except as specifically set forth herein. The Agent has no authority to alter, modify, waive or change the insurance contracts written by the Company, to commit the Company in any respect regarding liability or payment of claims, or to commit or incur liability on behalf of the Company in any respect. The Agent has no authority to endorse, cash or deposit any checks or drafts payable to the Company or to open any bank account or trust account on behalf of, for the benefit of, or containing the name of, the Company.

#### 9. COMPENSATION

As compensation in full for the performance of services of the Agent as authorized in this Contract, the Company will pay commissions as set forth in the attached Commission Schedules. The Commission Schedules may be altered, decreased, modified, or withdrawn at any time by the Company. Any changes will apply to business with a policy effective date on or after the effective date of the schedule changes.

#### 10. REPORTS, LICENSES AND TAXES

- (a) The Agent agrees to advise the Company of any change of address of regular place of business, and to furnish the Company with all information concerning business written for the Company.
- (b) The Agent shall prepare and file all reports and returns required of the Agent and shall pay all taxes levied against the Agent by any municipal, state or federal statute or regulation. (This provision shall not be construed as requiring the Agent to pay premium taxes or any other taxes levied against the Company). The Agent shall pay for the renewal state agent license fees, and any occupational license fee required under local ordinances. The Agent shall secure and maintain any municipal or state licenses necessary to conduct business, and shall not write insurance unless properly licensed. The Agent shall comply with all applicable laws of the state(s) in which the Agent transacts insurance business for the Company pursuant to this Contract.

## 11. COLLECTION OF PREMIUMS, SUBMITTAL OF APPLICATIONS, DELIVERY OF POLICIES

- (a) The Agent will report all Company monies received or collected in accordance with the Company's rules governing collections. The Agent agrees to receive and hold the funds in a fiduciary capacity until the funds are remitted to the Company and agrees not to commingle or divert these monies in any manner.
- (b) The Agent shall immediately submit applications to the Company with no alterations in the text or terms. The Agent agrees not to modify or alter any representations made by the applicant in the application without the written authorization of the applicant.
- (c) All policies sent to the Agent shall be delivered promptly to the applicant. Whenever delivery cannot be made, the Agent agrees to return the policy to the Company with a written report stating the specific reasons for non-delivery.

## 12. RIGHT TO REJECT APPLICATIONS AND REMOVE POLICIES FROM SALE

The Company reserves the right to reject any application for insurance submitted by the Agent without specifying the reason therefor. The Company reserves the right to remove from sale any policy of insurance and may increase or decrease the premiums charged for any policy issued by the Company.

## 13. REFUNDS

Whenever a premium has been refunded to an applicant or policyholder, the Agent agrees to immediately return to the Company any commissions received on the amount refunded.

## 14. INDEBTEDNESS

The Agent shall be personally liable for any indebtedness. As additional security for repayment, the Company may deduct any indebtedness due or to become due at any time from the Agent to the Company from any commissions or other payments due hereunder without limitation of the Company's other legal or equitable remedies. Any indebtedness shall be a first lien on all payments due or to become due the Agent.

## 15. BOOKS, SUPPLIES AND DATA

The Company will supply rate information, sales manuals and forms for the solicitation of applications for insurance. The Agent acknowledges that all names, policyholder cards and contact data furnished by the Company is specialized and confidential information not generally known in the industry. The Agent further acknowledges that the identity and insurance needs of the Company's clients are not generally known in the industry and that the Company has a proprietary interest in the identity of the Company's customers and customer list. Agent agrees to hold all names, policyholder cards, contact data and customer lists in a fiduciary capacity and agrees not to divulge the names, policyholder cards or other contact data to any other Company, agency or person. The Agent agrees to return all rate information, sales manuals, forms, policyholder cards, contact data, and customer lists to the Company upon demand or upon termination as provided in paragraph 22 thereof.

The Agent agrees that nothing herein gives, or is intended to give the Agent any right, claim, title or interest of any kind in any special accounts or funds established by the Company, including, but not limited to, any account which has as its purpose the promotion of the health, safety and welfare of its employees and agents.

- (c) Upon termination of this Contract, the Agent will promptly return to the Company any and all literature, forms, manuals, supplies, lists, contact data, policyholder lists and other written or printed information in any way pertaining to the business of the Company.
- (d) The Company may terminate this Contract immediately for cause. For cause means any violation by the Agent of the terms of this Contract and includes, but is not limited to, fraud, failure to remit funds, failure to secure and maintain necessary licenses, and non-compliance with established policies and procedures of the Company.
- (e) If this Contract is terminated for cause as herein defined, no commissions or other compensation or allowances, either vested or otherwise, shall be payable.
- (f) Upon termination of this Contract for any reason, all indebtedness of Agent to the Company shall immediately become due and payable.

### 23. CAPTIONS

The captions and sub-captions contained in this Contract are for the purpose of convenience and shall not be construed as limiting or expanding the text.

### 24. NON-COMPETITION

During the term of this Contract and for 24 months thereafter, within the territory regularly serviced by the branch sales office of the Company where the Agent normally submits business, the Agent shall not, personally or through the efforts of others, induce or attempt to induce:

- (a) any agent, branch sales manager, field vice president, employee, consultant or other similar representative of the Company to curtail, resign or sever a relationship with the Company.
- (b) any agent, branch sales manager, field vice president or employee of the Company to contract with or sell insurance business with any company not affiliated with the Company, or
- (c) any policyholder of the Company to relinquish, surrender, replace or lapse any policy issued by the Company.

In the event of breach or threatened breach of any of these covenants, the Agent agrees that the Company shall be entitled to seek all appropriate remedies, including without limitation, injunctive relief and monetary damages.

**25. CONSTRUCTION**

This Contract shall be construed in accordance with the laws of the State of Illinois exclusive of choice of laws provisions. Venue for any action between the parties arising under this Contract shall be in a court located in Chicago, Cook County, Illinois.

**26. INDEMNIFICATION**

The Agent shall indemnify and hold harmless the Company from any and all claims, demands, penalties, suits or actions, and from any and all losses, costs, and expenses, including attorney fees, in connection therewith, arising out of or resulting from the default in the performance of, or in the negligent performance of, the obligations of the Agent under this Contract.

**27. ENTIRE CONTRACT**

This Contract, the Commission Schedules, the Declarations page and Endorsements, if any, supersedes all previous contracts, any oral representations or understandings and constitutes the entire contract between the parties. This Contract can be changed or modified on behalf of the Company only by the written consent of the Senior Vice President of Marketing, President or Chief Executive Officer of the Company.

# BANKERS LIFE AND CASUALTY COMPANY STANDARD OPERATING PROCEDURES

NO. 7.239

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ADVERTISING MATERIAL CONTROL - BANKERS

ISSUE DATE: 3/01/88

REVISION DATE: 6/07/99

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This document is available on the Intranet at [http://www.banklife.com/general\\_systems/7series/htm](http://www.banklife.com/general_systems/7series/htm).

## UNDERLINE or VERTICAL BAR IN MARGIN INDICATES CHANGE

### I. PURPOSE

To document procedures to secure advertising material approvals & maintain historical records.

### II. GENERAL INFORMATION

Advertising materials referenced in this S.O.P. include newspaper, radio, television and magazine ads, leads, point of sale material or other promotional materials distributed to the public to solicit insurance or annuity business. This includes electronic media - like video tapes, CD-ROMs, computer presentations and Internet Web pages.

To guarantee state regulations and company procedures are followed, all advertising materials require approval of content before initial supplies are ordered. An advertising material draft will be sent to Consumer Relations (for NAIC, Market Conduct rules) and Product Approval and Compliance (PAC) (for regulatory compliance) - with copies sent to the proper Health or Life/ Annuity Product Committee members; and to General Systems, Forms Control. Draft responses must be sent to the originating department within 5 working days. Conesco Legal will arbitrate any comments that aren't resolved between the originating and reviewing departments.

The department originating the advertising is responsible for maintaining advertising samples, the field implementation date and the method of distributing the advertising to Branch Offices - because Bankers must be able to answer any DOI inquiry concerning advertising. General Systems, Forms Control keeps a corporate log of advertising routed for approval. The log is used to direct inquiries to the advertising's originating department.

PAC has final responsibility for determining if advertising needs to be filed with a state DOI. All Medicare Supplement and Medicare Select insurance advertising must be filed because of Federal Law. Exhibit 1 lists the states requiring Long Term Care, Nursing Home and Home Health Care advertising be filed. Exhibit 2 lists the states requiring Limited Benefit or Specified Disease advertising be filed. Exhibit 3 lists the states requiring Life and Annuity advertising be filed. Exhibit 4 shows deemer information. Previously approved advertising should not be circulated for approval when reordered, unless there is a change in the text.

## COMPLIANCE PROCEDURAL MEMORANDUM

NO. 2001 - 02  
ISSUE DATE: 12/01/01  
REVISION DATE:

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SUBJECT: REVIEW OF ADVERTISING - BANKERS

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This document is available on the Intranet at <http://www.banklife.com/pac/index.html>

### I. PURPOSE

To document procedures to secure advertising material approvals and maintain historical records.

### II. GENERAL INFORMATION

Advertising materials referenced in this memorandum include newspaper, radio, television and magazine ads, internet ads, lead generating material, point of sale material or other promotional materials distributed to the public to solicit insurance or annuity business. It also includes material pertaining to noninsurance products sold by BLC or its agents or used by home office to generate leads, such as savers plans, discount cards, etc.

Marketing will route **all** advertising requiring signoff, *whether or not a filing with a D.O.I. is needed*, to Product Approval and Compliance (for legal and regulatory compliance) to the attention of J. Valdez and Consumer Relations (for N.A.I.C. and market conduct rules). Material should also be routed to affected areas.

**NOTE:** Previously approved advertising need not be circulated for approval when reordered *unless there is a change in the text.*

The department originating the advertising is responsible for maintaining advertising samples, determining the field implementation date and the method of distribution in the event that a D.O.I. inquiry is made. Forms Control keeps a corporate log of advertising to direct inquiries to the originating department.

PAC has final responsibility for determining if advertising needs to be filed with a state D.O.I. **All Medicare Supplement and Medicare Select insurance advertising must be filed because of federal law.**

**C.P.M. 2001-02 - PAGE 2**

**Exhibit 1** lists the states requiring that Long Term Care, Nursing Home and Home Health Care advertising be filed.

**Exhibit 2** lists the states requiring that Limited Benefit or Specified Disease advertising be filed.

**Exhibit 3** lists the states requiring that Life and Annuity advertising be filed.

**Exhibit 4** shows deemer information.

**III DEPARTMENTS AFFECTED**

Conseco Tax  
Consumer Relations  
Customer Acquisition  
Field Supply  
Forms Control  
Marketing Information Library  
Product Approval and Compliance  
Product Implementation

**IV FORMS INVOLVED**

Routing Cover Sheet

**V OPERATING PROCEDURES**

**A. ORIGINATING DEPARTMENTS will:**

1. Notify affected departments of any change/correction needed in current advertising. If changes are made that were not originally filed as variable, a new form number is needed.
2. Upon notification of new products, a discrepancy in current advertising or state regulation changes: design new (or revise) advertising and circulate its draft to PAC (attention: J. Valdez), Consumer Relations and all affected departments with copies to the Health or Life/Annuity Product committee members and Forms Control.

**NOTE:** Advertising that references tax aspects of a policy and/or benefits must be submitted to the Conseco Tax Department for review.

**C.P.M. 2001-02 - PAGE 3**

3. Upon receipt of responses to advertising drafts, incorporate necessary changes into the advertising.
  - a. When comments are incorporated and all state D.O.I. approvals are received, prepare the forms for printing.
  - b. Maintain advertising samples and correspondence with approvals/comments in the Approvals File separated by company and line of business within each company.
4. Send samples of the following internally approved advertising to PAC:
  - a. All Medicare Select and Medicare Supplement advertising.
  - b. For states requiring filing, Long Term Care/Nursing Home/Home Health Care, Limited Benefit/Specified Disease, and Life/Annuity products.
5. All drafts and internally approved advertising sent to PAC should have a cover memo or routing form indicating:
  - a. The form number(s) of the advertising pieces.
  - b. The policy form(s) being advertised.
  - c. Other company areas it has been sent to.
  - d. Whether it is a new standard version, state version of a previously reviewed standard version, or a revised edition due to time sensitive matter (new Medicare cost sharing amounts, updated statistics, etc.).
  - e. How material will be used, i.e. mail insert (indicate what other pieces are involved), freestanding mailer, point of sale brochure, etc.
  - f. In what states will material be used.\*
  - g. If a piece is a revision or new standard version, the form

**C.P.M. 2001-02 - PAGE 4**

number of the piece it is replacing.

- \* Marketing will keep track of how many pieces are mailed into each state and keep the information for four years or until the next market examination by that state, whichever is longer.

**B. DEPARTMENTS IN RECEIPT OF DRAFTS OF ADVERTISING**

**MATERIAL**, will review the advertising to determine if it complies with state regulations, NAIC rules, corporate identity standards; and that the form number and policy/rider benefits are listed accurately, etc.

1. If the advertising is correct and meets the requirements, indicate approval and return to the originating department within 5 working days.
2. If a revision is necessary, indicate to the originator what needs to be changed and why, with a copy of comments to P.A.C.

**C. PRODUCT APPROVAL AND COMPLIANCE will:**

1. Review and approve the advertising and any comments or requests for ruling, notifying the originator and, when appropriate, send copies of comments to other affected areas.
2. File internally approved samples of all Medicare Supplement and Medicare Select advertising: also Long Term Care/Nursing Home/Home Health Care, Limited Benefit/Specified Disease and Life/Annuity advertising in the required states, per Exhibits 1, 2 or 3.
3. Update advertising approval sheets which are accessible by designated Marketing personnel, when Department of Insurance approval is received.
4. **EXPEDITED REVIEW** - When Marketing needs the five business day turnaround from PAC shortened for a draft of a particular piece of advertising, the piece may be hand delivered to J. Valdez' assistant (M. Cuaresma). A cover memo or routing form is still needed, with all the information in V. A. 5 plus a statement that expedited review is needed, and why. PAC's taking material for expedited review does not mean that other areas are also expediting their review.

**C.P.M. 2001-02 - PAGE 5**

- D. **FORMS CONTROL** will review advertising for form number and corporate identity standards and post in the advertising log.
- E. **FIELD SUPPLY** will forward one copy to the Marketing Information Library and advise File/Mail to distribute samples to the Home Office.
- F. **CONSECO TAX** upon receipt of proposed advertising which references the tax status of the policy or the policy's benefits; will review and either approve the advertising or instruct the originating department on what needs to be revised.
- G. **MARKETING INFORMATION LIBRARY**, upon receipt of advertising samples will file per departmental procedures.

IV **USEFUL LINKS**

NAIC MODEL TABLE OF CONTENTS

ACCIDENT AND SICKNESS ADVERTISING MODEL RULES

L.T.C. MODEL INSURANCE REGULATION - SECTION 23

MEDICARE SUPPLEMENT MODEL INSURANCE REGULATION - SECTION 20

NAIC MODEL UNFAIR TRADE PRACTICES - SECTION 4

**EXHIBIT 1**

**LONG TERM CARE, NURSING HOME & HOME HEALTH CARE  
ADVERTISING *must be filed in the following states:***

ALABAMA	MICHIGAN (LTC ONLY)
ARIZONA	MINNESOTA (QUALIFIED LTC ONLY)
ARKANSAS	MONTANA
CALIFORNIA	NEBRASKA
DELAWARE	NEW MEXICO
FLORIDA	NORTH CAROLINA
GEORGIA	OKLAHOMA
IDAHO	SOUTH DAKOTA
INDIANA	TEXAS
KANSAS	UTAH
LOUISIANA	VERMONT
MARYLAND	

**DATE: 9/13/02**

EXHIBIT 2

**LIMITED BENEFIT & SPECIFIED DISEASE ADVERTISING** *must be filed in the following states:*

ARIZONA	NEW JERSEY
FLORIDA	NORTH DAKOTA (GR-P010)
IDAHO	OREGON
ILLINOIS	WYOMING

**DATE: 12/1/01**

**EXHIBIT 3**

**LIFE and ANNUITY advertising must be filed in:**

Florida	TV or radio IF broadcast to more than 25% of Florida's population.
Georgia	All Life and Annuity advertising
Indiana	ONLY Equity Indexed Annuity or Equity Index with Universal Life
Illinois	ONLY Equity Indexed Annuity advertising
Maryland	ONLY Equity Indexed Annuity advertising
Missouri	ONLY Equity Indexed Annuity or Equity Index with Universal Life
Nevada	All Life and Annuity advertising EXCEPT Equity Indexed Annuity advertising
New Hampshire	All Life and Annuity advertising EXCEPT Equity Indexed Annuity advertising
New Jersey	ONLY Equity Indexed Annuity advertising
New Mexico	All Life and Annuity advertising EXCEPT Equity Indexed Annuity advertising
North Carolina	Annuity, Universal Life and Product Specific Only
Oregon	ONLY Annuity, Senior Products and Equity Indexed Annuity advertising
South Carolina	ONLY Equity Indexed Annuity advertising
Texas	ONLY Equity Indexed Annuity advertising
Utah	ONLY Equity Indexed Annuity advertising

**DATE: 12/1/01**

EXHIBIT 4

DEEMER INFORMATION

The deemer period is the minimum time period during which a state Department of Insurance (DOI) may object to any filed advertising. However, a state DOI can object at any time to any advertising deemed approved by PAC - even after the state's deemer period.

If PAC does not receive an objection from the DOI within the deemer period, PAC will determine if we can consider the advertising as "deemed" approved.

Kansas & New Mexico do NOT allow deemers. The other states, listed below, have deemers over 30 days. For all other states NOT listed below, 30 days is considered the deemer period.

GEORGIA	90 days
IDAHO	60 days
KANSAS	No deemer
MARYLAND	60 days
MICHIGAN	45 days
NEW MEXICO	No deemer
NORTH CAROLINA	90 days
OKLAHOMA	60 days
OREGON	60 days
TEXAS	60 days
VERMONT	60 days
WEST VIRGINIA	60 days
WISCONSIN	60 days

**DATE: 12/1/01**