



LIFE's Cooperative Advertising Program

RULES

The Life and Health Insurance Foundation for Education will **refund 50% of advertising expenses** incurred when placing any of LIFE's ads in consumer publications during the month of September 2006. When applicable, production costs such as ad resizing, tape duplication & talent fees will be an additional expense the organization must incur. These will be billed to the association by LIFE. Before running an ad, the association should call LIFE to determine which production costs apply. **The maximum refund allowed is \$2,000 per association.**

Participation in LIFE's Co-op Program and subsequent reimbursement require that all program rules are adhered to. **Any deviation from these rules will result in no advertising reimbursement.** Associations using LIFE's ads must not alter the materials in any way except for the two following exceptions. The first exception is the sizing of the print ads, which should be executed by Sawyer Miller at the cost of the association. The ads can also be provided free of charge as a .pdf or .jpg file. The second exception is that associations may insert their association's logo at the bottom of the camera-ready print ads; no other organization, company, agency or individual's name may be inserted. Furthermore, no adjacent ad may be run in conjunction with LIFE's ad in such a way as to draw any inference of a relationship with, or endorsement by, LIFE.

The following do not qualify for a refund: ads other than those provided by LIFE for cooperative advertising purposes, membership recruitment materials and pieces developed for promotions within insurance companies, associations, chapters or other industry/trade publications. **It is strongly recommended that you contact LIFE prior to running your ad to verify that your ad is in compliance with the rules of the program.**

REFUND PROCEDURES

After the ad runs, send LIFE this signed agreement, a completed claim form along with an original issue of the publication that the ad ran in; photocopies are not acceptable. Most importantly, LIFE needs a copy of the bill for advertising. **Claims must be submitted by November 30, 2006.** Send these to LIFE Co-Op Program, 2175 K Street, NW, Suite 250, Washington, DC 20037.

Please be advised that the budget allocated for LIFE's Co-Op Advertising Program is limited. Refunds will be based on first-come-first-serve basis.

I have read, understand and agree to the above.

_____ (signature) _____ (date)

_____ (print name)



DEADLINE:

All refund claims must be submitted by November 30, 2006.

REFUND:

Local chapters/associations may request up to 50% of advertising costs associated with placing LIFE's ads in consumer publications during the month of September 2006, up to a maximum of \$2,000 per chapter/association. In order to receive a refund, all guidelines must be followed and both sides of this claim form must be signed.

AD Refund Claim Form (Attach related documentation showing all advertising expenses incurred)

Cost of ad space:	_____
Total advertising expense incurred	_____
Reimbursement Amount Requested: (50% of total costs, up to maximum of \$2,000)	_____
Mail both pages of this official form with attachments to: LIFE Co-Op Program 2175 K Street, NW, Suite 250 Washington, DC 20037-1809	
Organization Name:	_____
Chapter/Association Officer's Title:	_____
Chapter/Association Officer's Name:	_____
Address:	_____
City:	_____ State _____ Zip _____
Business Phone:	_____ Fax: _____
Signature:	_____ Date: _____
Email:	_____