

— Guidelines for Creating Your Agent Bio —

Do not include “advisor”:

- Any bio that uses the term “advisor” needs to be a financial advisor and we will need more information such as FINRA CD number.
- The word “advisor” cannot be used in a title that does not exist. For example, “Medicare Advisor” or “Benefits Advisor” is misleading because such titles do not exist.
- Compliant alternatives: “Licensed insurance agent experienced in Medicare, Medicare Advantage;” “Licensed Insurance Agent with a focus in Medicare for [X] years.”

Do not include “expert” or “expertise”:

- The word “expert” carries weight and cannot be used to describe someone’s experience.
- For example, “an expert in Medicare” does not exist because the agents are not affiliated or endorsed by CMS or a governmental agency.
- Compliant alternatives: “experienced professional” or “skilled professional.”

Do not include “best”:

- The word “best” cannot be used to describe a plan or coverage. The “best plan” or “best coverage” would be difficult to validate, which would make it misleading.
- Compliant alternatives: “a plan that fits your needs”.

Do not include “comprehensive”:

- The word “comprehensive” cannot be used to describe a plan or coverage. The “comprehensive plan” or “comprehensive coverage” would be difficult to validate, which would make it misleading.

Do not include “financial security”:

- The phrase “financial security” cannot be used to indicate the result that will occur when using the services of such an agent. Agents cannot guarantee that financial security will occur because it may not be the case and is misleading.

Do not write your bio in a foreign language:

- Including foreign language requires the translation to be conducted by a certified translator and for the translator to have an attestation for the translation.
- Such a request will need further discussion with the agency or agent.