



Social Networking Guidelines and Requirements

**New York Life Insurance Co.
Group Membership Association Division**

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I. Goals of Social Networking for Business Purposes

Brokers, Third Party Administrators (“TPA’s”) and Associations contracted with New York Life Insurance Company (“New York Life”), must adhere to the following guidelines regarding the participation in social networks, when using the New York Life logo and/or any general discussions of New York Life products or services.

New York Life acknowledges the use of social networks by its brokers, TPA’s and Associations as a means to leverage or expand their existing networks to identify potential leads. New York Life expects that these social networks not be used to further the sales process of New York Life products and services past the stages of prospecting or lead generation, including but not limited to conducting sales or soliciting inquiries about an individual’s specific needs. Detailed discussions should be moved off line and into a one-on-one nonpublic forum. (For example, a discussion about cost or rates should be done only in a one-on-one communication, not in a communication that many can view.)

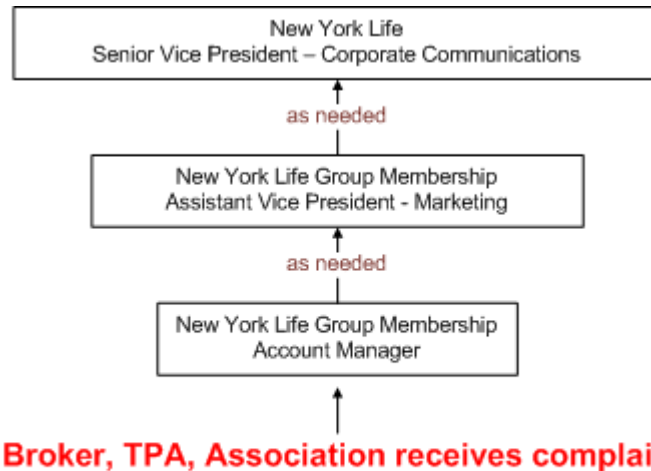
NOTE: In addition to complying with other carrier policies you must adhere to NYL policies & procedures applicable to static & interactive business related activity on social networks for NYL products & services, If NYL has a higher requirement, this is the standard that must be applied.

II. Social Networking Activities that are **PROHIBITED**:

- Communicating client-specific or confidential information (non public information).
- Making a prediction or projection on how a New York Life policy or product will perform.
- Making a specific New York Life product recommendation.
- Making any disparaging remarks about a government entity, policy or official (e.g., the IRS is out to get you) or about New York Life's competition, including its products, services, employees or agents.
- Offering any prohibited rebate or inducement associated with New York Life or any of its products or services.
- Responding to negative social media commentary about New York Life.
- Communicating your personal opinions or your approval or disapproval of third party opinions, as it relates to New York Life.

II. Social Networking Activities that are **PROHIBITED**: (cont.)

- Responding to a customer complaint. Any customer complaint that appears online must be forwarded to the assigned New York Life Group Membership Association account manager. You must not respond to the complaint directly.



Process for responding to a social networking complaint

III. Social Networking Activities that Require **PRE-APPROVAL**

Business information and communications that will be viewed by the public, that do not respond to specific communications by the public. This includes, but is not limited to:

- Discussing or referencing products or services underwritten by New York Life. (Insurance products and services can be mentioned in a generic way such as “we offer group rate term life insurance” without pre-approval by New York Life, however such communications cannot be written to position or reference New York Life without pre-approval.)
- Initial business communications referencing New York Life that are not responses or comments to others’ communications is considered static content that requires pre-approval. Examples of such initial communications would be Facebook wall posts or “status updates” and initial “tweets” on Twitter. Please note that all pre-approved static content must be used “as is”. Changes or revisions void the approval and will require resubmission. Subsequent comments to these posts are considered “Interactive Communications” and do not necessarily require pre-approval.
- Any business material citing statistics referencing New York Life. When submitting these types of items for pre-approval, reference the source and date of the statistic. Make sure that the information is current (e.g., it is taken from the most recent study) and ensure you have written permission of the source, if needed, or, if information is obtained from a website, ensure the site’s terms and conditions authorize the use of its content as intended.
- Third party material referencing New York Life, including the forwarding, re-posting of third party material, or of any links to such material. Before submitting a link for pre-approval, you will need to check the site’s terms of use to determine if linking is permitted and to which pages of the site one may link.

- When referring to New York Life's ratings for financial strength, be sure the ratings are stated correctly, provide the "as of [date]" and that you have explained that the basis for these ratings is New York Life's financial strength.
- Detailed business communications referencing New York Life, as they may rise to the level of advertising or may constitute a recommendation or solicitation.
- Descriptions of New York Life products and services, including product features, benefits, etc.
- Comparisons of financial products, whether they involve other companies' products, or only New York Life's.
- Any business material that does not comply with the guidelines below for interactive communications.
- Videos and video links containing reference to New York Life.
- **Use of the New York Life logo:** Use of the New York Life logo is permitted, pending pre-approval. All requirements for use apply as stated in the Broker, TPA or self administered Association service agreement.

IV. Social Networking Activities that **Do NOT Require Pre-Approval** ("Interactive Communications")

An "interactive communication" is one which responds to another communication, usually conducive to a real time "give and take" discussion between or among individuals.

As stated previously, social networks are not to be used to further the sales process of New York Life products and services, including but not limited to conducting sales or soliciting inquiries about an individual's specific needs. Brokers, TPA's and Associations should be utilizing social networks to leverage or expand their existing networks to identify potential leads. Detailed discussions should be moved offline and into a one-on-one nonpublic forum (e.g., product specific questions, cost, rates, etc.).

a. General Guidelines for Interactive Communications

- Keep the message simple. Use clear and understandable language.
- Short, easy-to-read sentences are usually the most effective.
- When describing your role as a Broker, TPA or Association you may indicate that insurance products are being offered but avoid references to specific products.
- Never use ratings as an attention-getter to solicit prospects. (see pre-approval)
- Avoid references to New York Life assets as a show of strength, since this information is often difficult to summarize in an easily read format. Instead, you should refer readers to New York Life's website. www.nyl.com.
- Business discussions that become detailed or in depth should be moved offline and into a one-on-one nonpublic forum, such as email. For example; a discussion about cost or rates should be done only in a one-on-one communication, not in a communication that many can view. However, no confidential or sensitive personal information should be disclosed in an email unless it is secure.
- Be clear and not misleading in your business communications. If you have doubts, rewrite the message and forward to your New York Life Group Membership account manager for approval.

- When making general positive comments about New York Life, its products and/or services, add the following disclaimer: “I am/we are a Broker/TPA/Association offering life insurance products underwritten by New York Life.” For sites such as Twitter which allow for a limited number of characters “NYL Broker/TPA” should be added to such communications.
- Do not use words like “free” or “no cost” and “no obligation”.
- Do not use promissory language (e.g. “I am certain that this product will meet all of your financial needs”). In your choice of words, favor “may” rather than “will” and “could” instead of “can”. In addition, avoid absolute words such as “all”, “always”, “best”.
- Life insurance premium payments cannot be described as “deposits” or “contributions”.
- If dividends are mentioned, disclose that they are not guaranteed. In addition, dividends should not be referred to as “Tax Free”.
- If using copyrighted material or trademarks (e.g., copy of a newspaper article, photos) related to New York Life products or services, you must have written permission from the copyright or trademark owner holder. As indicated above, the use of such material must be pre-approved by your New York Life Group Membership account manager and NYL SMRU Compliance.

V. Social Marketing: High Level Strategies, Ideas and Tips

Helpful Tips

- Keep posts short.
- Let your personality shine through. Speak in the first person when possible.
- Be authentic. Provide a “personal touch” to your professional business page but do not comingle your personal and business social networking activities. Find the right balance.
- Create conversations, not broadcasts.
- Ask questions to elicit feedback on sites such as Facebook and LinkedIn.
- Build relationships, not transactions.
- Be relatable.
- Be relevant. Focus on local and timely events.
- Talk to people about their interests, too.
- Join your school/former employer alumni groups.
- Join both professional and local networks and monitor their activity - Is someone hosting a local conference/seminar you could participate in? Is someone looking for financial guidance? Do you know someone who is retiring this year?
- Spend time observing your networks and extended networks. Use Twitter Search to listen for your name, competitor’s names, key words you’re interested in. Reach out to prospects in your area.
- Hashtag your Tweets with relevant keywords.
- Leave space for @ replies, RTs, comments, etc.
- Search for events in your community. Promote them, and then show up in person.
- Take relationships in the real world online, as appropriate. Follow customers and prospects on social networks to stay in touch.
- Use social networks to announce future events or recap ones that have happened.

- Twitter is an excellent way to get people to come to something right now or pull attention to live events, as they happen.

Suggested Content Topics

- Why I love being a Broker, TPA
- My company's values
- How trust is earned
- How can companies like ours help the community?
- Customer service vs. sales culture
- My favorite news sources
- I helped someone by...
- I am motivated by...
- Family activity of the week
- Advantages of Broker, TPA relationships over online insurance
- Thank you message to existing clients
- Weekly stories from the road
- A day in the life of a Broker/TPA
- My favorite hometown landmark
- Historic person I'd like to interview
- What "helping" means to me professionally
- Why I love my community

VI. Tips to promote your social networking page

- Encourage prospects, clients and contacts to sign up for your pages by including your social media website addresses on various social network sites (Facebook, Twitter, LinkedIn) and on business materials (i.e. stationery, e-mail signature, websites and voicemail).
- When hosting a seminar or event, share with your attendees the social networking pages you are on.
- Create groups and lists that will grant you exposure to the audience you are trying to capture.
- Add value by becoming an active contributor to your social networking communities.
- Listen carefully to what your contacts are talking about. For example, what are their needs? What are they saying about you?
- Cross reference your social networking pages. For example, on LinkedIn, you can add your Twitter user name, so your contacts can become followers.
- Volunteer in your community and showcase your dedication to social responsibility on your pages. For example, invite your contact and others who may share your passion for a specific cause.
- Share important milestones about New York Life with your followers, such as a company anniversary or special industry recognition.
- Upload pictures from business related community events you've participated in, add to your Facebook and Twitter profiles. Please note: If your pictures contain the faces of attendees, you must obtain their permission to use the photos by asking them to sign a [Personal Information Release Form](#). Please note that you are solely responsible for obtaining and clearing any and all such rights and for any infringement of a third party right, including any copyright or trademark right.
Note: New York Life Insurance Company or its affiliates will not be liable for any infringement of any third party right of any kind. You agree to indemnify New York Life Insurance Company and its affiliates for any loss, cost or expense incurred as a result of any third party infringement.