



Common Mistakes on CSA Advertisements

As all Certified Senior Advisors should know, detailed guidelines for advertising appear in the *CSA Code of Professional Responsibility* ("Code"). **CSAs are responsible for ensuring that advertisements on which they appear comply with these guidelines**, whether they have created the ad themselves, or it was created for them by a third-party marketing vendor. (**NOTE:** websites are also advertisements.)

Although the Code's guidelines cover well the "dos and don'ts" of advertising, some CSAs have said that they'd like to see examples of ads that are marked to show noncompliant elements.

Please review the example ads on the following pages to see common "mistakes" that CSAs make, or approve, in marketing materials. These examples are **actual advertisements** that SCSA "annotated" before sending them back to the CSAs for corrections, with "identifying information" for those CSAs deleted.

Here are the most common mistakes on advertisements, especially those distributed for "informational" seminars and workshops:

- No contact information displayed for the CSA
- CSA does not display his/her profession
- CSA does not have expertise in all subject areas listed
- No statement as to the "true purpose" of the event^{*}
- Inaccurate or incomplete description of products and services
- Incorrect logo used (SCSA logo instead of CSA member logo)

Is certain content in your own advertising noncompliant with the CSA Code?

If so, SCSA strongly suggests that you promptly make appropriate changes. **Noncompliant CSA advertising can result in a formal disciplinary review by the CSA Board of Standards.** As of February 2008, 2 noncompliant CSA advertisements have become CSA Board complaints!

^{*} Ads for "informational" workshops and seminars must include language similar to the following: "The purpose of this event is to identify prospects for the products and services we sell."

Special Invitation

Mr. Nameless, it's important that this invitation discloses "whether the CSA has organized a seminar, workshop, or other live event in order to develop prospect lists for possible follow-up" (see CSA Code p. 14, 5.(c))

You are cordially invited to attend this very important educational workshop. It's fun, free and lasts only 90 minutes. You'll get up-to-date information and learn about critical issues facing seniors today! We've enclosed four (4) complimentary tickets for you and your guests. A free gourmet meal will be served after each session!

Call now for guaranteed reservations, 1-800- [redacted] 1412!

Senior Financial Seminars® 2007

CRITICAL FINANCIAL INFORMATION EVERY SENIOR SHOULD KNOW ABOUT

You'll Learn:

- ♦ **Taxes** - How to utilize deductions, exclusions and exemptions to **reduce or eliminate** taxes on income, capital gains and federal estate taxes.
- ♦ **Nursing Homes** - How to protect your assets from Nursing Home expenses with or **without** Long Care Insurance.
- ♦ **Social Security Income** - Learn potential tax reduction strategies which may enable you to reduce or eliminate social security taxation.
- ♦ **IRA Accounts** - Avoid all tax withholdings on 401-K Rollovers and save thousands in taxes on 401K's and IRAs - *legally*.
- ♦ **Nest Egg** - Safeguard your nest egg during uncertain economic times with guaranteed safety and unlimited growth potential.
- ♦ **New Arkansas Law** - **Keep properties out of probate without a trust** under new Arkansas law.
- ♦ **Auto Insurance** - How to obtain a discount available to all seniors mandated by Arkansas law.



Your Host: You are cordially invited to an educational seminar that will cover many topics related to your retirement. Our speaker, [redacted] is a CSA, CRFA, who has helped [redacted] Seniors and their families for over 21 years. Over ten thousand [redacted] Seniors have attended [redacted] seminars. He will make you aware of some of the financial mistakes made by retirees that can needlessly cost thousands of dollars each year.

Visit Our Website: [www.\[redacted\].com](http://www.[redacted].com)

Call 1-800- [redacted] -1412 Today!

LUNCH

Tuesday, July 24th

11:00 A.M.

RESTAURANT

The Daxter Inn

1350 Hwy 62 West ♦ Mountain [redacted]

As of 8/24/07, this website was not active

DINNER

Tuesday, July 24th

2:30 P.M.

RESTAURANT

Daston's

1777 River Road ♦ [redacted]

OR

This prohibition immediately makes this ad suspect in the eyes of regulators

Seating is Limited.

To Make Your Reservations, call 1-800- [redacted] 1412.



NO ADMISSION CHARGE! SEATING IS LIMITED
(If married - both husband and wife should attend!)

*No agents/brokers allowed, space is needed for seniors

TD-6614-225



Be sure that your professional licenses and/or credentials qualify you to speak authoritatively on all topics covered -- or ensure that other speakers at this event have that expertise.

You must include your insurance license(s) and contact information somewhere on this ad



Please be aware that many regulators believe this term to indicate that the person is registered as an investment advisor or broker-dealer agent.

CSA, brings to you over 30 years of experience working exclusively with seniors. A noted author and Certified Senior Advisor, Mr. [redacted] is a recognized expert on issues facing older Americans. He is also a member of the Elite IRA Advisory Group, a nationally recognized team representing the top 1% of all financial advisors in the country.

"I would like to extend to you a personal invitation for lunch at the Ruth's Chris Steak House... on me."

"Come and enjoy some great food and great information! This is not a sales seminar. It is an Educational Program that deals with facts...the good, the bad, and the small print! As President of [redacted] Grobo and a Certified Senior Advisor, I've seen it all! I'll explain how to avoid the most common mistakes to help you make sound financial decisions. Seating is limited, so call now!" TOLL-FREE 1-800-[redacted]-9728.

Increase or Defer Income, Reduce Taxes, and Guarantee You Never Run Out of Money.. Without Risk or Fees!

See CSA Code p. 13, 4.(d)

- ✓ Discover the secrets that many banks, attorneys, and financial advisors really don't want you to know.
- ✓ Learn the advantages and disadvantages of "client-friendly" and "broker-friendly" financial products.
- ✓ Find out how anyone can turn their existing IRAs into tax-free accounts.
- ✓ Hear how to get Long-Term Care protection annual premiums.
- ✓ Learn how to use a little-known IRS rule to receive up to 85% TAX-FREE income for a decade without depleting your nest egg.
- ✓ See how you can benefit from the performance of the market with no market risk or fees.

See CSA Code p. 13, 3.(b)

This program is conducted strictly for educational purposes and is not intended to provide specific financial advice.

© 2007

Senior Financial

All rights reserved.

Seating is limited. To make reservations for you and up to 3 guests, call 1-800-[redacted]-9728.

Call Monday-Fri 8 am - 4 pm

Tuesday, May 1

Program

11:00 am - 1:15 pm

(Meal follows program)



King of Prussia, P

King of Prussia, PA 19406

PRSRT ST
U.S. POSTAGE
CONSIGNOR'S
PERMIT NO.

.....

If this event is designed to generate prospect lists for later follow-up, you must state this somewhere on the invitation.

Please state somewhere on this invitation "Your profession, as established by professional credentials and licenses" (CSA Code, p. 12 1. (d))

EASTERN [REDACTED] RETIREMENT EDUCATION SERVICES

This phrase implies that SCSA employees will appear. You can say that the guest speakers are members of SCSA, but you MUST identify all CSAs by name.

Are you going to retire in the next six years? Or, if you are already retired, it is vital that you attend this Free Educational workshop. You will receive important, updated information regarding income taxes, retirement taxes, social security taxes, investment risks, nursing home expenses, and probate costs.

Special Guest Speakers from the *Society of Certified Seniors Advisors*.
You won't want to miss this!

PreRetiree/Retirement Financial Workshop Discussion Topics

Eliminate the Fear of outliving your income due to Inflation.

How to maximize your 401k, 403b, SEP and IRA.

Why Mutual Funds may not be the best way to invest in the Market, and what are the new alternatives?

How can Investment Losses Incurred in the first decade of retirement Negatively affect your portfolio's ability to sustain your retirement income.

Reduce or Eliminate federal income Taxes on your future income, interest income, & Social Security.

When should you take Social Security Retirement benefits and how to Make the most of them.

Caring for your parents? Learn what you need to know.

*Protect your family and income from the costs of Catastrophic Illness & Nursing Homes;
Learn about a new Protection Program*

**FREE CONTINENTAL
BREAKFAST**

DATE: October 13, 2007
TIME: 9:00 a.m.
LOCATION: Ramada Inn
[REDACTED]

You've worked really hard all your life building a retirement plan, portfolio of investments, your home...and you don't want to lose it now. The government does not tell you about your eligibility for these plans. You must find out for your self!

When you complete this FREE workshop, you will have learned how to increase and protect your income, reduce your taxes, protect your investments and shield yourself and your family from the Government and Nursing Home costs.

**Seating is limited/ Please call for
Reservations at 1-800-[REDACTED]-3475**

Just so you know, this kind of "attendee restriction" is a red flag for regulators.

For retirees and pre-retirees Only. No Admission If under Age 55
1 Hour 40 Min In Length. Nothing is to be sold!

Contact information for the CSA must appear on the ad, not just a reservations number.

IMPORTANT: If this workshop ad's "true purpose" is to identify prospects for follow-up sales appointments, you must state this; for example "This informational event is designed to identify attendees as prospects to receive offers of financial products or services."

This ad displays no contact information for the CSA, the CSA's profession is not listed, and the ad does not include language as to its "true purpose." Do you know why the circled elements are also causes for concern? (Answers at bottom.)

RETIREMENT & SENIOR AWARENESS WORKSHOP

When: Thursday, July 12, 2009
10:30 AM or 1:30 PM (Your Choice)
Where: Maxye Victor Sr. Adult Activity Center
2 W. 8th St., Somewhere, State

When: Monday, July 16, 2009
10:30 AM Only
Where: Sprint St. Recreation Center
502 S. Sprint St., Somewhere, State

WORKSHOP SPEAKER Lloyd Londoner

Host - Radio Show
"Money Matters"
and

Author of the Book:

"Trust Your Finances to a CSA"

B.



C.



TOPICS INCLUDE:

- **PROBATE** - A simple will may not be enough!
A. Probate facts YOU'LL WISH YOU KNEW.
- **LONG TERM CARE-MEDICAID SPEND-DOWN** -
Learn about the new 2009 laws. Protect your nest egg from long term care without paying insurance premiums.
- **IRA's** - New laws in IRA distribution.
"Critical Mistakes IRA owners make." Give your wealth to your family NOT the IRS.
- **TAXES** - Reduce Federal taxes on Social
A. Security, Capital Gains and Estate Tax!
- **PRESERVE ASSETS** - Stay in Control! Protect Principal against stock market losses and benefit when stock market goes up.
- **"MUST HAVE" DOCUMENTS** - You need 4 of them; Find out why!
- **GROWTH** - How to earn more interest safely than Certificate of Deposits will pay!

D.

If you are age 55 or over, come join us for this FREE workshop!

Call 1-555-811-9322 to Pre-register.

Seating is Limited! Call to reserve your seat and leave your name and the workshop time you plan to attend. No Admission Charge!

NOTHING SOLD - OPEN TO THE PUBLIC

WORKSHOP LASTS APPROXIMATELY 90 MINUTES

•• THE MOST INFORMATIVE WORKSHOP YOU'LL EVER ATTEND! ••

E.

Sponsored by:
Senior Strategy Workshops
Member of the Better Business Bureau of Central Alhambra & Society of Certified Senior Advisors



- A. Does the CSA have the qualifications to speak on these topics?
- B. This implies that the CSA credential is financial in nature.
- C. Should not use the SCSA logo.

- D. Regulators take special interest in any event that has attendee age restrictions.
- E. Individuals are members of SCSA, not companies.