

Ad Policy/General Guidelines For All Advertising

The general guidelines listed below may not address each and every advertising/product situation. Each advertisement will be judged on a case-by-case basis, on its own merits.

1. Conformity of Government Laws and Regulations.

All advertising material presented to members/readers in AARP publications must conform to governmental laws and regulations and to the standards and policies of AARP.

2. Substantiation of Claims. Any claim made in an ad will have to be substantiated by the advertiser to the satisfaction of AARP as will reference to any scientific studies.

3. Company Must Be Financially Sound and Have a Good Record of Customer Service.

To ascertain this, AARP will conduct an in-depth assessment of the company. The following will be required from advertisers: Background information, the proposed ad, possibly a product sample, and customer service contact information. If AARP cannot substantiate a potential advertiser's background, an established background on the parent company may suffice as long as a connection between the two companies exists and the parent company agrees to take full responsibility for the ad placed by the subordinate company.

4. AARP's Advertising Terms and Conditions. All advertising orders are accepted subject to AARP's Advertising Terms and Conditions which can be found at <http://advertise.aarp.org>.

5. AARP Products and Services. AARP allows the use of its brand, through AARP Services, Inc., to certain companies. AARP makes available, through AARP Services Inc., member services to meet specific needs and desires of AARP members. The appearance of any other ads in any of AARP's publications/online properties, however, does not constitute nor should be construed as an endorsement of any product or service.

6. AARP Reserves The Right To Reject Any Advertisements. AARP reserves the right to decline or reject any advertisement for any reason at any time without liability, even though previously acknowledged or accepted.

7. AARP Protects The Privacy of Its Members and Non-members. AARP is committed to offering the consumer a choice about how personal information is used. The privacy policy can be found at <https://www.aarp.org/about-aarp/privacy-policy>

8. The AARP Logo and Use of Its Name. General advertisers may not use the AARP logo. The use of the AARP name, its initials, its URL, or the name of any of its publications may not be used in any advertisement, promotional materials or follow-up mailings without the express prior written permission of AARP.

Special Requirements

Some ad categories raise a number of issues for which AARP may require additional information as its experience demonstrates a more in-depth investigation is needed.

Some of these categories include

- Auto Insurance
- Business Opportunities and Franchise Sales
- Debit and Credit Cards
- Financial or Investment Information or Offers
- Hearing Aids and Personal Sound Amplification Products (PSAPs)
- Health Insurance
- Home Equity Loans
- Homeowners and Manufactured Housing Insurance
- Life Insurance
- Mail Order Offers
- OTCs, Supplements, Vitamins, and Herbs
- Personal Emergency Response Systems (PERS)
- Pharmaceutical and Drug Stores
- Prescription Drugs
- Vanity Publishers

Unacceptable Advertising Products and Messages

AARP deems some industry-wide products and messages as unacceptable for its publications.

These include

- Guns, firearms, weapons.
- Age-related membership organizations recruiting members (there may be exceptions on a case-by-case basis).
- Planned giving ads and those soliciting bequests or charitable gift annuities.

- Political and public policy messages.
- Any specific religious organization recruiting members/participants and donations.
- Personal and classified messages from individuals.
- Reverse mortgages.
- Viaticals and life settlement insurance policies.
- Payday lending, car title lending, pawn shops, employment/work at home opportunities or grant opportunities.
- Debt settlement services (legitimate credit counseling services will be reviewed on a case-by-case basis).
- Cryptocurrency.
- Companies that offer title and deed monitoring, notification and related services.
- Timeshare sales and Timeshare exit companies.
- Marijuana. Until the use of marijuana is decriminalized at the federal level, AARP will not accept advertising for facilities that dispense marijuana and its component elements/parts even if they are licensed by states or local entities. The FDA is exploring the science, safety and quality of products containing cannabis and cannabis-derived compounds, particularly CBD (FDA update – 3/5/20): <https://www.fda.gov/consumers/consumer-updates/what-you-need-know-and-what-were-working-find-out-about-products-containing-cannabis-or-cannabis>. Advertising for these products has not been approved.
- Tobacco and related products, including vaporizers, E-Cigarettes, and other electronic nicotine delivery systems (ENDS). This includes any image ad from a tobacco company or an ad seeking to promote the good works of any tobacco company or group of companies. AARP will accept ads for legitimate stop-smoking techniques or products.
- Investment and loan opportunities that are arranged by businesses or people that are not subject to oversight or licensing by state or federal regulatory and licensing agencies, such as state insurance regulators, the U.S. Commodity Futures Trading Commission, the National Futures Association, or the Financial Industry Regulatory Authority. AARP will consider the level of risk associated with potential investment advertising.

The EVP-Chief Communications and Marketing Officer (CCMO) has the authority to reject any advertising at any time for any reason even though previously acknowledged or accepted. The EVP-CCMO may decide to escalate a decision to the CEO after seeking input from AARP business units.