



CO-OPERATIVE ADVERTISING PROGRAM

GOAL

Farmers Mutual of Tennessee has been committed to the mutual value of *neighbors helping neighbors* for more than 100 years. It is a commitment to putting the needs of our policyholders first by providing the best coverage and protection available at an affordable rate.

By extension, we are strongly committed to the local, independent agency model. We believe insurance professionals who are actively involved in their community best understand the unique insurance needs of our mutual customers.

Our commitment to our policyholders and agents is encapsulated in our tagline...

Shared Purpose. **Mutual Values.**™

The goal of the co-operative advertising program is to work with and support our agency partners in implementing local, co-branded advertising campaigns that increase awareness, drive new business, and increase sales.

ELIGIBILITY

1. Each agency is eligible to receive co-operative advertising dollars of 50% toward a co-branded advertising project.
2. The total amount of annual advertising dollars each agency will be awarded is based on a factor of **.003 (three-tenths of one percent)** of the agency's collected premium volume from the preceding year as stated on the annual 'Contingency Bonus Statement'. For those agencies that qualify for a contingency bonus from the preceding year, the factor will be increased to **.005 (five-tenths of one percent)**. The maximum amount any agency will be awarded annually is \$5,000.
3. Types of advertising that may be reimbursed include, but are not limited to:
 - Billboards
 - Community event sponsorship
 - Digital ads
 - Direct mail postcards or letters
 - Radio/Cable commercials
 - Print ads in daily, weekly, monthly or quarterly publications
4. Reimbursement will not be made for:
 - Phone book ads
 - Website creation
 - Marketing lists
 - Online subscriptions or software
 - Conference registrations
 - Trade show booths

SHARED PURPOSE. **MUTUAL VALUES.**™

PROCESS

1. Find a local advertising project that will reach your target audience, build awareness of your agency and FMT, and make a lasting impression in the minds of your potential customers.
2. The FMT logo must be included on print and visual advertisements. “**Farmers Mutual of Tennessee**” must be mentioned in any radio and television advertising. Use of our website address is strongly encouraged - **fmtinsurance.com**.
3. Details of the project along with copy should be sent to wes@fmtinsurance.com for prior approval.
4. Details of the request should include:
 - Type of advertising (billboard, radio, etc.)
 - Total cost of advertising
 - Frequency and length of advertising (one-time only, daily for one month, etc.) or how you will distribute.
 - Target audience and approximate size.
 - Message agency is trying to convey.
5. Advertising dollars are awarded on a reimbursement basis only. FMT will **not** pay the advertising vendor directly.
6. All reimbursement requests should be sent to wes@fmtinsurance.com and must include a copy of the paid invoice. The deadline for reimbursement requests is **December 1st** of the award year.