



Marketing Material Approval Process: What Agencies Need to Know About “Cloned” Pieces

Required Reading and Distribution: *Distribute this bulletin to your internal resources, as well as all agents/agencies in your hierarchy. You are required to ensure that you and your agents are familiar with this policy. This Compliance Bulletin is intended solely for licensed agents. Do not distribute to clients, prospects, or any unauthorized individuals. You can find this bulletin and other helpful reminders and policies on Compliance - YourFMO under Bulletins and Other Guidance.*

CMS requires that TPMOs and agencies file marketing materials for their own use.

The approval of materials submitted on behalf of “ABC Agency” **only** applies to ABC Agency. If another agency within the YPC hierarchy wishes to use the same material, they must submit it separately, with their own unique SMID and obtain approval from AmeriLife Marketing Compliance for its own use. If the material has already been submitted by another agency, filed in HPMS, and approved and opted into by the same carriers, it can be submitted as cloned material (see below).

YPC will not file lead vendor materials as “YPC” because YPC does not have direct contracts with these lead vendors. The only PY 2027 “YPC”-filed lead vendor materials are those offered through the Lead Star program with Wright Source.

How to use marketing material a downline did not originally create/file?

Each carrier has its own requirements for using cloned or identical marketing materials that were previously filed by another TPMO.

A material can be considered a ‘clone’ or ‘identical’ if the material and its attributes exactly match a material used by a different TPMO that one or more carriers have already approved and opted-in to in HPMS.

- To use the ‘clone’ process, at a minimum, you will need to know and/or obtain the following:
 - The exact SMID assigned to the marketing material in HPMS.
 - The exact version of the marketing material that was submitted and approved in HPMS.
 - The applicable carrier(s) for which the marketing material was submitted in HPMS.
 - Documentation confirming the required HPMS carrier opt-ins for each applicable carrier.

Reminders:

Please be sure to distribute this compliance bulletin to all agents in your hierarchy.

You can find this bulletin and other helpful reminders and policies on [Compliance - YourFMO](#) under Bulletins and Other Guidance.

IMPORTANT NOTICE: This compliance bulletin is intended strictly for licensed agent use only. Do not distribute to clients, prospects, or any unauthorized individuals.

09.17.2026 Sales Marketing and Lead Vendor Guidance

