

Announcement

- * For informational purposes only
- * Not legal advice
- * Not affiliated with FTC
- * Not covering all requirements

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What Are You Selling?

- * Specific Results Examples
 - Make Money: Results = \$
 - Weight Loss: Results = Lbs.

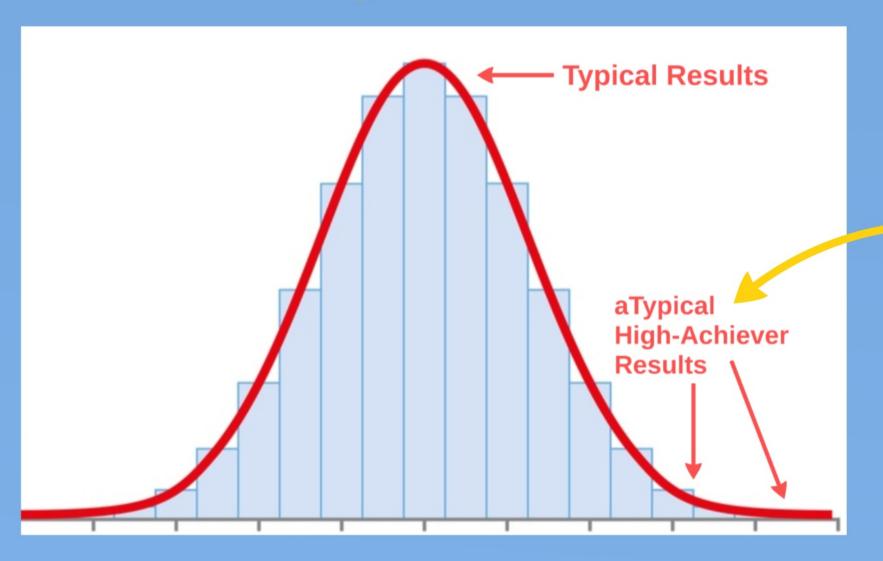
Marketing Challenge

- => Disclose: High-Achiever Results
 - * Making money: specific claim (in \$)
 - * Weight loss: specific claim (in lbs.)
 - * Non-specific Al-enhanced result
 - * Any specific result in numbers

-OR-

You Won't Sell Anything!!

What are High-Achiever Results?



FTC Concern:
High-Achiever
Results Should
Not Be Viewed as
Typical by
Consumers

Prior to 1980: Extreme Example



"I made \$1 Million My 1st Year"

- Consumers' Net Impression: This might be typical
- * FTC: Need to Correct Deceptive Net Impression

1980 FTC Endorsement Guides

* "Safe Harbor" Provision: aTypical Testimonials

Disclaimer

* Testimonials with atypical results are legal, provided they are accompanied by a clear disclaimer, such as "results not typical".

1980 FTC Endorsement Guides Legalized This Example

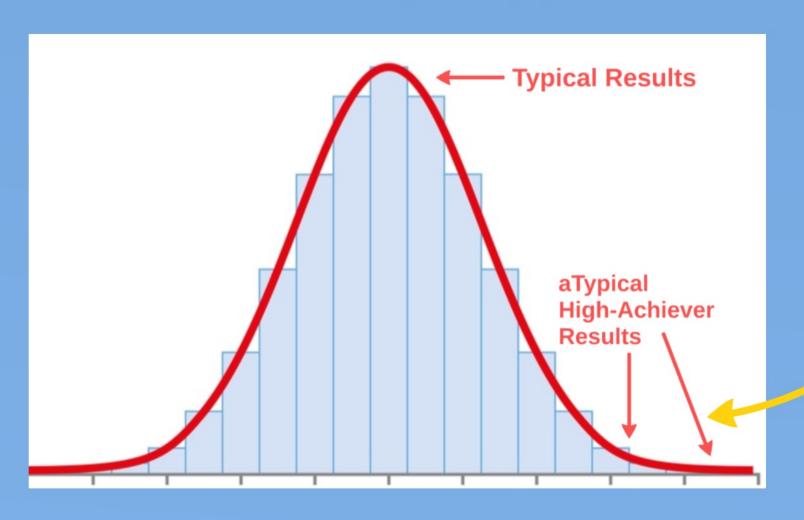
- * "I made \$1 Million my 1st Year"
- * "Results not typical"



2009 "Results Not Typical" Disclaimer Was Not Effective

- * Consumers didn't understand or believe the "results not typical" disclaimers
- * NET IMPRESSION: despite the disclaimer, consumers still believed atypical results were typically achievable

What Actually Happened



Viewed as
Typical despite
the disclaimer:
(disclaimer was
deceptive)

2009: Endorsement Guides Results Not Typical Disclaimer Eliminated

"Results Not Typical" Safe Harbor is Eliminated

* FTC: "...the revised Guides eliminate what sometimes previously has been referred to as the "Results Not Typical" safe harbor for consumer testimonials."

Substantiate Specific Result is Typical Or Disclose GER



* FTC: "If the advertiser does not have substantiation that the endorser's experience is representative of what consumers will generally achieve, the advertisement should clearly and conspicuously disclose the generally expected performance in the depicted circumstances, and the advertiser must possess and rely on adequate substantiation for that representation."

2009: Are Disclaimers Totally Eliminated?

* FTC: "... cannot rule out the possibility that a strong disclaimer of typicality could be effective in the context of a particular advertisement."

* FTC: provided that "...that the net impression of its advertisement with such a disclaimer is non-deceptive."

Disclaimers Disfavored, — But Not Totally Eliminated * FTC: "... cannot rule out the possibility that a strong disclaimer of typicality could be effective in the context of a particular advertisement."

2003. Ale Discialifiers Totally Ellimitated

* FTC: provided that "...that the net impression of its advertisement with such a disclaimer is non-deceptive."

Disclaimers Disfavored, — But Not Totally Eliminated

FTC Sales Page Framework

Sales Page Without Disclaimers

1. Specific or AI-Enhanced Result Claims are "Typicality" claims (Net Impression)

-OR

- 1.1 Substantiate that testimonialists typically achieve the claimed result(s) (Net Impression)
- 1.2 Disclose Generally Expected Results (GER)
 - * Develop context to support Overall Net Impression (ONI)
 - * Include "qualified" testimonials with aTypical opinions & high-achiever results
 - * Track participant results & develop GER
 - * Qualify specific or Al-enhanced claims with GER

Sales Page With Disclaimer

- 1. Specific or AI-Enhanced Result Claims are "Typicality" claims (Net Impression)
- 2. Develop Overall Net Impression (ONI)
- 3. Develop a "Chinese Wall" strategy & supporting context
 - 3.1 Develop "qualifying" aTypical Result Disclaimer
 - 3.2 Completely Segregate aTypical Results
 - & Disclaimer from ONI

Context Matters Context Matters



LOIS GREISMAN
Associate Director for
Marketing Practices
Federal Trade Commission (FTC)



"Max Disclaimer" Strategy Crashes & Burns

* FTC: "... cannot rule out the possibility that a strong disclaimer of typicality could be effective in the context of a particular advertisement."

FTC: provided that "...that the net impression of its advertisement with such a disclaimer is non-deceptive."

Lurn, Inc. March 2, 2023 \$2.5 Million Settlement

Deceptive Disclaimer: Contradicts Overall Net Impression

Many of our products and promotions provide information about potential income you may earn. These representations are not intended to describe a certain outcome or even a typical outcome, but rather actual results from those who have had exceptional success. Some of these students have relevant prior experience or other advantages that helped them make the most of our course. Lurn offers no guarantee or warranty that you will realize the amount of income or revenue referenced in the promotions or the courses themselves. Lurn generally provides message boards and forums where students can share their successes but does not actively conduct research as to what is the typical outcome for individual offerings.



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Framework Do's & Don'ts

- * DO: Develop Overall Net Impression ("ONI") Context
- * DO: Avoid "Max Disclaimer" Strategy
- * DON'T: Contradict Overall Net Impression ("ONI")
- * DO: Develop a "Chinese Wall" Strategy
 - Develop a
 - Completely Segregate Disclaimer from ONI
 - Develop aTypical Results Disclaimer

Overall Net Impression ("ONI") is Key

- * ONI is typically the Sales Page Headline
- * Focus On: System, Method or Protocol



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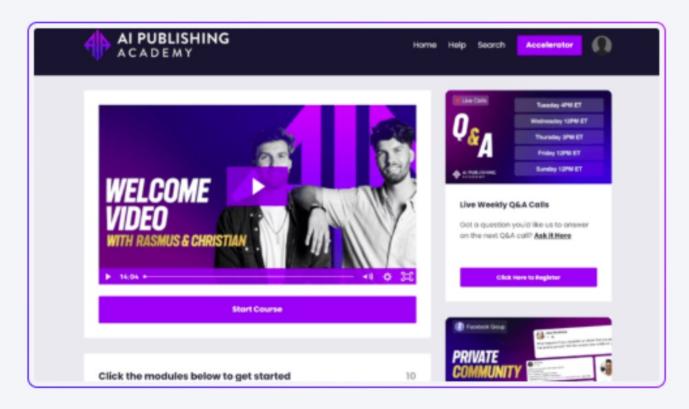


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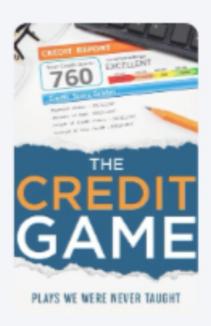


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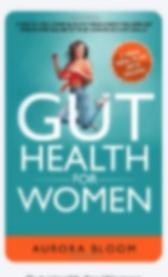




How to Start a Profitable Vending Machine



The Credit Game







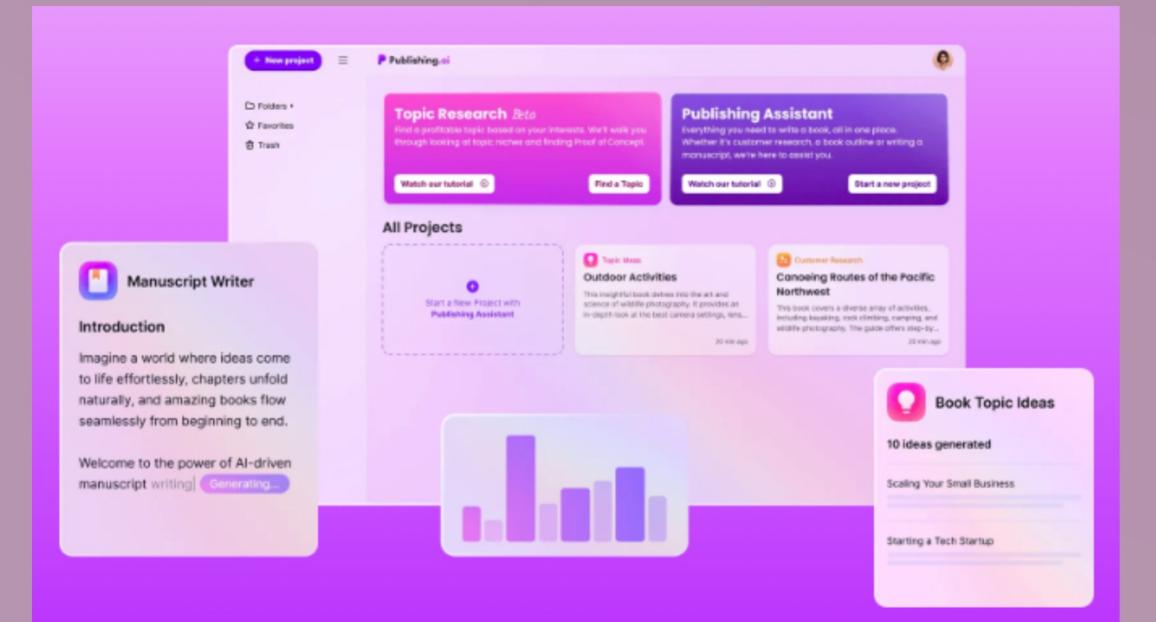


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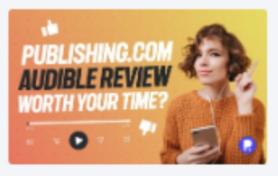


THE AI REVOLUTION

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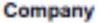






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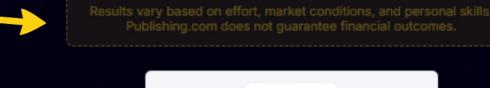
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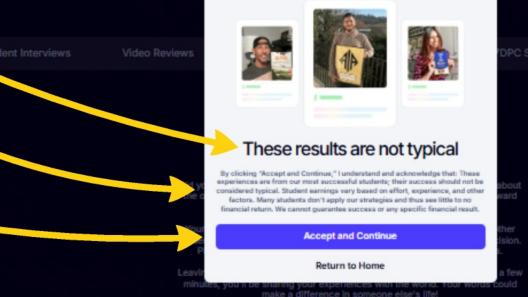
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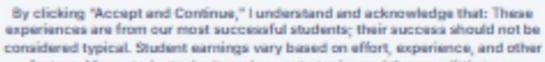




DPC Success

Submit \

These results are not typical



factors. Many students don't apply our strategies and thus see little to no financial return. We cannot guarantee success or any specific financial result.

Accept and Continue

Return to Home

a few

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minutes, you'll be sharing your experiences with the world. Your words could make a difference in someone else's life!

Acknowledgment

By clicking "Accept and Continue," I understand and acknowledge that: These experiences are from our most successful students; their success should not be considered typical. Student earnings vary based on effort, experience, and other factors. Many students don't apply our strategies and thus see little to no financial return. We cannot guarantee success or any specific financial result.



Conclusion

Two Frameworks

Q&A

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