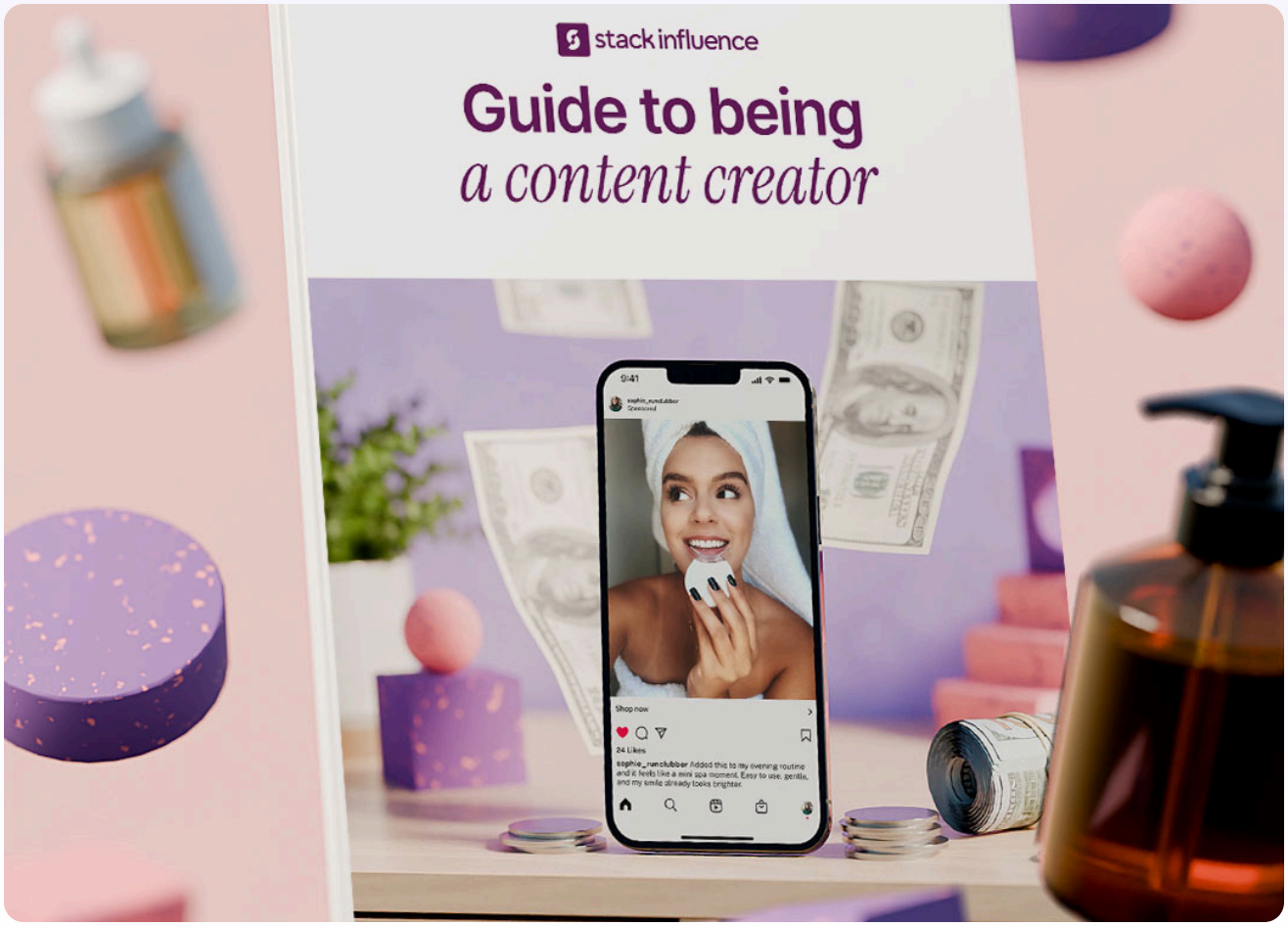
stack influence

CREATOR RESOURCES

The content creator guide to *proper disclosure*

How to disclose your Stack Influence brand partnerships on Instagram, TikTok, and everywhere else you post.

Based on the FTC Endorsement Guides (16 CFR Part 255, revised 2023), the FTC's *Disclosures 101 for Social Media Influencers*, and *The FTC's Endorsement Guides: What People Are Asking*. For educational purposes and not legal advice.



START HERE

The one *rule*

If a brand gave you a free product through Stack Influence, say so every time you post about that product or brand. Anywhere.

Free product counts as payment under U.S. law. The FTC calls it a “material connection.” Your followers have a right to know about it before they decide how much to trust your recommendation. That is the whole point of this guide.

Why this matters to you

The Federal Trade Commission (FTC) enforces truth-in-advertising law in the United States. Its Endorsement Guides apply to every creator who recommends a product after receiving something of value from the brand whether its cash or a free product. The FTC has said the responsibility to disclose sits with you, the creator, and that you should not rely on anyone else to do it for you.

It is the law

The FTC has sent warning letters to individual creators and brought enforcement actions against brands and agencies over missing disclosures.

It protects your audience

A clear disclosure lets people weigh your opinion fairly. Hidden relationships are what damage creator credibility.

It protects your standing

Posts without a proper disclosure may be rejected, may not count toward completion, and repeat issues can affect future eligibility.

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What counts as an *endorsement*

More than you might think. Under the FTC Guides, an endorsement is any message your audience would reasonably believe reflects your own opinion or experience with a product. On Instagram and TikTok that includes:

- A caption, voiceover, or on-screen text that says anything positive about the product
- Showing the product in use, even with no words at all, if the vibe is positive
- Tagging the brand's account or using the brand's name in a hashtag
- A Story, Reel, TikTok, carousel, or a reply in the comments that recommends the product
- A post that mentions a negative point or two. A mixed review is still an endorsement and needs disclosure

Tagging the brand is not a disclosure. A tag tells people you are talking about the brand. It does not tell them the brand gave you the product. You need both the tag and a disclosure.

SECTION 1

When to *disclose*

Disclose every single time. Here is what "every time" means in practice.

SITUATION	DO YOU NEED A DISCLOSURE?
You post about a product you received free through a Stack Influence campaign	**Yes.** This is the core case. Free product is a material connection.
You post a second, third, or tenth time about the same product	**Yes, every time.** Each post has to stand on its own. You cannot assume anyone saw your earlier disclosure.
You post about the brand's other products, which you paid for yourself	**Yes.** Once a brand has sent you free product, you have a relationship with that brand. Disclose it whenever you promote anything from that brand.
You were not required to post, but you decided to anyway	**Yes.** The FTC is explicit: a disclosure is needed even when the brand did not ask for the post.
You think your opinion is completely unbiased	**Yes.** What matters is whether your audience would see it differently if they knew. The FTC says to assume they would.
You only tag the brand in a photo and write nothing about it	**Yes.** A tag is an endorsement.
You post in Stories, on TikTok LIVE, or in the comments	**Yes.** Format does not change the rule. It only changes how you place the disclosure (see Section 3).
You later buy the product with your own money and keep posting	**Recommended.** If your only connection was one free product and you now buy it yourself, the FTC says viewers may not care, but transparency is always the safer choice. Example: "Acme sent me this for free a few months ago and I have been buying it since."
You post about a product you bought yourself from a brand you have no relationship with	**No.** You never need to announce that you have no brand relationship.

SECTION 2

The Stack Influence disclosure *standard*

The FTC does not require specific words. It requires that the disclosure be **clear and conspicuous**: hard to miss and easy to understand. To take the guesswork out, every Stack Influence campaign post should include the following two things.

1

The campaign partner hashtag

`#BRANDNAMEpartner`

Replace BRANDNAME with the brand's actual name, exactly as shown in your campaign brief. Example: #AcmePartner. The FTC has said a brand-name-plus-Partner hashtag is understandable to consumers, while "#partner" or "#ambassador" on its own is too vague.

2

A plain-language line that says the product was free and who gave it to you

Examples: "Acme sent me this for free." or "Thanks to Acme for the free product!" or "Gifted by Acme." Put it where people will see it: the first line of your caption, spoken in your video, and on screen as text.

Why both?

The hashtag keeps disclosures consistent across the whole campaign and makes them easy for the brand to find. The plain-language line is what the FTC points to as the most reliable form of disclosure, and it covers viewers who skim past hashtags. Using both is the safest position for you and for the brand.

SECTION 2 · CONTINUED

Five placement rules from the *FTC*

1 **Put it with the endorsement, not near it.** The disclosure should be in the post itself. Your bio, an "About" page, a pinned post, or a highlight cover does not count.

2 **Above the fold.** On Instagram, long captions are cut off after two or three lines. Your disclosure has to be visible without tapping "more." Lead with it.

3 **Not buried in a hashtag pile.** A disclosure mixed into a block of 20 hashtags or a wall of links is likely to be missed. Put the partner hashtag and the plain-language line up top, and keep your other hashtags separate.

4 **Same language as the post.** If your caption or voiceover is in Spanish, your disclosure is in Spanish.

5 **Match the medium.** If the endorsement is visual, disclose visually. If it is spoken, disclose out loud. If your video does both, disclose both ways. Many people watch with the sound off, and many never read on-screen text.

About Instagram's "Paid partnership" label and TikTok's content disclosure toggle: use them. They are helpful. But the FTC has said a platform tool on its own is not guaranteed to be clear and conspicuous, and in one of the FTC's own examples a built-in label in small white text on a light background was found inadequate. Treat the platform tool as an add-on, never as your only disclosure.

SECTION 3

Platform playbook: *Instagram & TikTok*

Exactly where the disclosure goes for each format you are likely to use in a Stack Influence campaign.

FORMAT	WHERE THE DISCLOSURE GOES	EXAMPLE
Instagram feed photo or carousel	First line of the caption, before any "more" cutoff. If the image itself shows off the product (which it usually does), also add a short text overlay on the image or first slide. Tag the brand and turn on the Paid partnership label.	*Caption line 1: "Acme sent me their new serum for free and here is my honest take. #AcmePartner"*
Instagram Reel or TikTok video	Three places: (1) say it out loud within the first few seconds, (2) show it as on-screen text that is large, high contrast, and stays up long enough to read, and (3) put it in the first line of the caption. On TikTok, the caption alone is never enough because the text is small and competes with the video.	*Spoken: "Acme sent me this for free so I could try it out." On screen: "Free product from Acme #AcmePartner"*
Instagram Stories	Text overlay on every frame that features the product. Use a solid background behind the text so it stands out from the image. Make sure it is up long enough to read in the time the frame is on screen. Do not rely on a tiny sticker in the corner.	*Overlay: "Gifted by Acme #AcmePartner"*
TikTok LIVE or Instagram Live	Repeat the disclosure out loud periodically, since viewers join at different times. Where possible, keep a persistent on-screen text disclosure up for the whole stream. Add the disclosure to the stream title or description too.	*Spoken every few minutes: "Quick reminder, Acme sent me this product for free."*
Comment replies	If someone asks about the product and you recommend it in your reply, include the disclosure in that reply. Comments are seen by people who never saw your original post.	*"Love it so far! Full transparency, Acme sent it to me free. #AcmePartner"*

SECTION 3 · CONTINUED

Make the on-screen *text readable*

A disclosure no one can read is no disclosure at all. Before your Reel, TikTok, or Story goes out, check the overlay itself.

- Large enough to read on a phone without zooming
- Strong contrast with the background - use a solid text box if the video is busy
- Not in the bottom corner where captions, buttons, and the platform's own UI cover it
- On screen long enough that a viewer can read it fully, not a one-second flash
- Not competing with other overlays at the same moment

SECTION 4

Wording that works and wording that *does not*

The FTC has evaluated many common disclosure phrases. The pattern is simple: anything that names the brand and says what you received is fine. Anything vague, abbreviated, or that could mean something else is not.

USE THESE

- #AcmePartner (brand name + Partner)
- "Acme sent me this for free"
- "Thanks to Acme for the free product"
- "Gifted by Acme"
- "I was given a free [product] by Acme to review"
- #ad or Ad: at the start of a post (works for free product too, per the FTC)
- "Sponsored by Acme"
- "Acme asked me to try their product" (only if it is clear you kept it and got nothing else)

DO NOT USE THESE

- #sp, #spon, #collab (too vague)
- "Thanks Acme!" with no mention of the free product
- #gifted or #freeproduct with no brand name (who gave it to you?)
- #partner, #ambassador, #brandambassador on their own
- #AcmeAd or #acmepartner run together in lowercase where "partner" gets lost
- #endorsement
- #comped, #hosted, #sneakpeek
- Disclosure only in your bio, only after "more," only in the comments, or only in a hashtag block

SECTION 4 · CONTINUED

Copy-and-paste *starters*

Swap in the brand name from your campaign brief. Keep the honest part honest.

TONE	CAPTION OPENER
Casual	Acme sent me this for free and I had to share. #AcmePartner
Review style	Full transparency: Acme gifted me this so I could test it for two weeks. Here is what I actually think. #AcmePartner
Short	Gifted by Acme. #AcmePartner
Spoken (video)	“Before I get into it, Acme sent me this product for free so I could try it.”
Story overlay	FREE PRODUCT FROM ACME #AcmePartner

You do not need to list the details — what the product retails for or how the campaign works. “Acme sent me this for free” is enough. But do not understate it either. If you ever receive anything beyond the product itself (cash, a commission, a gift card), say that too, because “free product” on its own implies that is all you got.

SECTION 5

Posting anywhere *else*

Your Stack Influence deliverables are on Instagram and TikTok. If you also mention a campaign product somewhere else, on your own initiative, the same rule follows you there. The FTC's position: a free product received to post on one platform must be disclosed everywhere you endorse it whether a reposted Reel on YouTube Shorts, a podcast mention, a Pinterest pin, or a product testimonial on an eCommerce website.

PLATFORM	HOW TO DISCLOSE
YouTube and YouTube Shorts	Say it in the video near the start and show it on screen. Also put it in the description, but the description alone is not enough because many viewers never open it. If the product comes up in the middle of a longer video, disclose right before that segment.
Facebook, X, Threads, Bluesky	Start the post with the disclosure: "Acme sent me this for free." or "Ad:" then the post. Do not put it in a reply or comment.
Pinterest	Disclosure in the pin description, up top, and on the image itself where possible. Pinning a product as part of a campaign is an endorsement.
Snapchat	Same as Instagram Stories: text overlay on the snap, large, high contrast, up long enough to read.
Blogs and newsletters	Place the disclosure at the top of the post or right beside the product mention, not at the bottom. A single site-wide disclaimer on your home page does not count.
Podcasts and audio	Say it out loud right before or as you begin talking about the product. Add it to the show notes too.
ECommerce Websites	Place the disclosure at the beginning of a product testimonial or review.

SECTION 6

Beyond disclosure: keep it *honest*

Disclosure is half of the FTC's rules for creators. The other half is that your endorsement has to be true. A disclosure does not fix a false claim. As a non-expert creator, you can be personally liable for statements that go beyond your own experience.

Only talk about what you actually experienced. Do not post about a product you have not used.

Do not exaggerate frequency. If you tried it once, do not imply it is part of your daily routine.

Do not say you love something you did not like. If a product disappointed you, you can say so honestly or decline to post. You cannot call it great.

Stay inside your own experience. "My skin felt softer after a week" is your experience. "This cures eczema" or "this is clinically proven" is a claim that needs scientific proof you do not have. The FTC's own example on this point involves a skincare influencer who was liable for saying a lotion "cures eczema."

Do not invent results. Do not promise weight loss, health benefits, earnings, or other outcomes the brand has not substantiated. If the brand's campaign brief lists approved claims, stay inside that list.

Be careful with before-and-after content. Your results are yours. Do not present them as what everyone will get.

SECTION 7

Pre-post *checklist*

Run through this before every campaign post goes live.

- [ ] Partner hashtag included: #BRANDNAMEpartner with the brand name from my campaign brief
- [ ] Plain-language line included that names the brand and says the product was free
- [ ] Disclosure is in the first line of the caption, visible without tapping “more”
- [ ] For video: disclosure is spoken out loud AND shown as readable on-screen text
- [ ] For Stories: text overlay on every frame that features the product, with a solid background
- [ ] Disclosure is separate from my hashtag block and not mixed in with links
- [ ] Disclosure is in the same language as the rest of the post
- [ ] Platform tool turned on (Paid partnership label or TikTok content disclosure) as an extra, not the only disclosure
- [ ] Brand account is tagged
- [ ] Everything I say about the product is something I actually experienced
- [ ] No health, results, or performance claims beyond my own experience and the approved claims in the brief

SECTION 8

Quick *answers*

The product was cheap. Do I still have to disclose?

Yes. The FTC says there is no dollar threshold, and that it is always safer to disclose. Also, being part of a program that regularly sends you free products is itself something your audience would want to know.

I got the product but the brand never asked me to post. I am posting because I like it.

Still disclose. The FTC's guidance is that a free product from a brand should be disclosed even if you were not asked to mention it.

Can I just use the Instagram Paid partnership label?

Use it, but add your own disclosure too. The FTC has said platform tools alone are not guaranteed to be clear and conspicuous.

Can I put #AcmePartner at the end of the caption with my other hashtags?

No. Put it in the first line. A disclosure at the end of a long caption or inside a hashtag block is easy to miss, which is exactly what the FTC says makes it inadequate.

My audience already knows I do brand partnerships. Isn't that enough?

No. The legal standard is whether a "significant minority" of viewers might not know. Some of the people seeing any given post are new, and the FTC says you cannot assume viewers saw previous posts.

I live in the U.S. but some of my audience is abroad. Which rules apply?

U.S. law applies to your posts. Many other countries have similar rules, and Stack Influence's standard meets or exceeds most of them.

What if I forgot to disclose on a post that is already live?

Edit the caption immediately to add the disclosure in the first line. If the video itself lacks a spoken or on-screen disclosure, re-upload with one or take it down. Then let the Stack Influence team know.

Sources & further *reading*

FTC Disclosures 101 for Social Media Influencers
ftc.gov/influencers

The FTC's Endorsement Guides: What People Are Asking
ftc.gov/business-guidance/resources/ftcs-endorsement-guides-what-people-are-asking

FTC Guides Concerning the Use of Endorsements and Testimonials in Advertising
16 CFR Part 255, as revised July 26, 2023 · ecfr.gov

FTC Rule on the Use of Consumer Reviews and Testimonials
16 CFR Part 465 (2024) · ecfr.gov

FTC Health Products Compliance Guidance
ftc.gov/business-guidance/resources/health-products-compliance-guidance

Instagram Branded Content policies & TikTok Branded Content policy
help.instagram.com · tiktok.com/legal

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