

VIEWS TO BUYERS · READER BONUS

The Natural Disclosure Swipe File

30 disclosure lines — spoken, on-screen, description, pinned — that are clear instead of cringe

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30 Affiliate Disclosure Lines for YouTube: Spoken, On-Screen, Description, and Pinned-Comment Versions

A bonus for readers of Views to Buyers by Nathan Conner (Snowball Affiliate)

Read this first: not legal advice. This swipe file is educational. It is not legal advice, and using these lines does not guarantee compliance. Rules change, and they differ by country. Before you publish, check the **FTC's current Endorsement Guides and disclosure guidance** (ftc.gov), and read **each affiliate program's current terms**. Some programs require specific wording or restrict where and how you can place links. If your situation is complicated, such as paid sponsorships, equity, or international audiences, talk to a qualified attorney.

HOW TO APPLY (15 Minutes to a Working Disclosure System)

You don't need to read every line. Do this:

- 1 **Pick your tone** (Section 3). Choose one primary tone and one backup.
- 2 **Grab one line from each of the four formats:** spoken, on-screen, description, pinned comment. That's your core kit.
- 3 **Run the Truth Check** (Section 2) on every line. Delete any claim you can't back up.
- 4 **Adapt to your voice** with the prompt and worksheet in Section 6.
- 5 **Save everything as reusable assets:** a lower-third preset in your editor, a default description snippet in YouTube Studio, and a pinned-comment template in a notes app.
- 6 **Run the 60-second pre-publish audit** (Section 7) before every upload.

Do it once and you never write a disclosure from scratch again.

Why "Natural" Beats "Buried"

Most small creators fall into one of two failure modes:

- **Buried:** One vague line at the bottom of the description, a wall of hashtags, or a flash of tiny text.
- **Awkward:** A stiff, legalistic paragraph read in a flat voice that makes viewers tune out.

Both are bad. Buried disclosures are the ones that create compliance risk. Awkward ones damage the trust you're trying to build.

The goal is a disclosure that is clear, conspicuous, and sounds like you.

The Principle Behind Every Line Here

The FTC's guidance on endorsements centers on one idea: if you have a **material connection** to what you're recommending, such as a commission, free product, payment, or other benefit, your audience should be able to **notice and understand it**. The standard is "clear and conspicuous." In practice:

- **Noticeable:** The viewer can't miss it.
- **Understandable:** Plain words, not jargon. "Affiliate link" alone may mean nothing to a casual viewer, so say what it means: I earn a commission if you buy.
- **Close to the claim:** It sits near the recommendation or link, not in a different place.
- **Unavoidable in the format:** In video, that generally means in the video itself, not only below it.

(Confirm current wording and examples in the FTC's own materials. This is a summary, not a legal reading.)

Where This Fits in the Viewer-to-Buyer Bridge

In Views to Buyers, the Bridge runs **Intent → Match → Evidence → Trust → Action → Access → Conversion**. Disclosure touches more of it than most creators realize:

Bridge Stage	Disclosure's Job
Intent	Don't dress up a sales video as pure education. Frame it honestly from the title on.
Match	Disclosing alongside who it's for and who it's not for makes the recommendation more believable.
Evidence	Show your proof first, then disclose. The disclosure doesn't weaken evidence. It frames it.
Trust	This is the home of disclosure. Honest framing is a trust deposit.
Action	Disclose before or at the moment you point to a link, not 4 minutes later.
Access	Put the disclosure next to the link: description, pinned comment, cards.
Conversion	Don't assume disclosure kills sales. Viewers who buy after an honest framing tend to be the ones who wanted the product. Treat this as something to test on your own channel, not a promise.

Aha #1: Disclosure isn't a speed bump between your viewer and the sale. It's the **Trust stage made visible**.

The 4-Part Formula

Every strong line is built from these parts. Use the first two always. Add the others when they're true.

- 1 THE CONNECTION:** what you get ("I earn a commission").
- 2 THE TRIGGER:** when you get it ("if you buy through my links").
- 3 THE REASSURANCE (optional, only if true):** "It doesn't cost you extra."
- 4 THE INDEPENDENCE STATEMENT (optional, only if true):** "I'll tell you what I really think either way."

Fill-in-the-blank version:

"[Link type] below [are/include] affiliate links. If you [action], I [benefit]. [Optional: reassurance.] [Optional: independence statement.]"

Filled example (illustrative):

"The links below are affiliate links. If you buy through them, I earn a commission. It doesn't change your price, and I'll tell you the downsides of Software A either way."

The Truth Check (Run on Every Line)

Before you use a line, confirm each claim:

- ☐ **"No extra cost to you."** Is that true for this program and this product? Some programs, offers, or bundles may differ. Verify.
- ☐ **"I use this / I tested this."** Did you? Delete it if not.
- ☐ **"My opinion isn't affected."** Are you actually willing to say a product isn't right for someone, even with a link attached? If you wouldn't, don't promise it.
- ☐ **"Small commission."** Is it small? Skip the adjective if you're not sure. It adds nothing.
- ☐ **Program-required wording.** Does this program demand specific language? Use theirs, then add your plain-language line.

Word Swaps: Say This, Not That

Weak / Risky	Stronger
"Affiliate link" (alone)	"Affiliate link, which means I earn a commission if you buy"
"#ad" buried in 15 hashtags	Disclosure in the video and at the top of the description
"Support the channel!" (alone)	"I earn a commission if you buy through this link"
"Thanks to [Brand]"	"[Brand] gave me this product for free" or "I earn a commission from [Brand]"
"Some links may be affiliate links" (everywhere, always)	Be specific: "Links marked (affiliate)..."
"Not sponsored" (when you earn commission)	Don't say this. A commission is still a material connection.

Aha #2: The most natural-sounding disclosures are usually the most specific ones. "I get paid if you click this" is both clearer and more human than legal-sounding language.

How to read this section: Lines 1-16 are your **core grid**: four formats times four tones. Lines 17-30 cover **situations** you'll actually run into. Brackets mean "fill in or delete." Tone labels are in bold.

PART A: THE CORE GRID (Lines 1-16)

□ SPOKEN (say it out loud, on camera or voiceover)

1. Casual

"Quick heads-up before we dive in: the links in the description are affiliate links. If you buy through them, I earn a commission. That's one of the ways this channel pays for itself, and I'll give you my honest take either way."

2. Professional

"Disclosure: this video contains affiliate links. If you purchase through them, I may receive a commission from the company. My assessment is based on [my own testing / the criteria I'll explain shortly]."

3. Humorous

"Full transparency: the links below are affiliate links. You buy, I earn a commission, and my editing software gets to keep its subscription. Everything I say in this video is still my honest opinion."

4. Straight-to-the-Point

"I earn a commission if you buy through my links below."

□ ON-SCREEN TEXT (lower-third, title card, or burned-in caption)

5. Casual

"Heads up: links below are affiliate links. I earn a commission if you buy."

6. Professional

"Disclosure: This video contains affiliate links. I may earn a commission on purchases."

7. Humorous

"Yes, affiliate links. Yes, I get paid if you buy. No, I won't pretend it's perfect."

8. Straight-to-the-Point

"AFFILIATE LINKS: I EARN A COMMISSION ON PURCHASES"

□ DESCRIPTION (first lines, above the "...more" cut)

9. Casual

"Heads up: some links in this description are affiliate links. If you buy through them, I earn a commission, which helps keep the channel going. Thanks for the support."

10. Professional

"Disclosure: Links marked (affiliate) are affiliate links. I may receive a commission if you purchase through them. [This does not change the price you pay.]"

11. Humorous

"The fine print, but readable: links marked (affiliate) pay me a commission if you buy. My coffee budget thanks you. My honest opinions stay free."

12. Straight-to-the-Point

"Affiliate disclosure: I earn a commission on purchases made through links marked (affiliate)."

□ PINNED COMMENT

13. Casual

"☐ Quick note: the links I mention in this video are affiliate links. If you buy through them, I earn a commission. Questions about [Software A] or whether it's right for you? Ask below and I'll give you a straight answer, even if it's 'skip it.'"

14. Professional

"☐ Disclosure: This video includes affiliate links. I may receive a commission if you purchase through them. Links and details are in the description. Please ask any questions about my process or recommendations below."

15. Humorous

"☐ Legally and morally required announcement: those links are affiliate links. If you buy, I earn a commission. If you don't, I'll still read your comment and probably reply too fast."

16. Straight-to-the-Point

"☐ Affiliate links in the description. I earn a commission if you buy through them."

PART B: SITUATIONAL LINES (Lines 17-30)

17. Free product, spoken (Casual)

"[Brand] sent me [Gear B] for free so I could review it. They didn't tell me what to say, and I'll cover what I like and what I don't." (Only say "didn't tell me what to say" if true. Free product is a separate connection from commissions, so disclose both if both apply.)

18. Paid sponsorship plus affiliate, spoken (Professional)

"This video is sponsored by [Brand], and I also earn a commission on purchases through the links below. Both of those are real financial relationships, and I want you to know about them before I get into the details."

19. Rankings and comparisons, spoken (Professional)

"Before the rankings: I have affiliate links for [Software A and Software B], but not for [Software C]. I'll explain how I ranked them based on [criteria], so you can judge the logic yourself." (This one is a Bridge Evidence/Trust move: show your criteria, then disclose.)

20. Right before the link CTA, spoken (Straight)

"If you want to check it out, the link's in the description. It's an affiliate link, so I earn a commission if you buy." (This is your **Action-stage disclosure**. Never skip it, even if you said it at the start.)

21. YouTube Shorts, on-screen plus spoken (Straight)

On-screen: "AFFILIATE LINK: I EARN A COMMISSION." Spoken: "Link's affiliate. I earn a commission if you buy." (Place it early in the Short, not at the final frame, where viewers swipe away.)

22. Live stream, spoken (Casual)

"Reminder for anyone just joining: links I share in chat and in the description are affiliate links. I earn a commission if you buy through them." (Repeat this periodically during a live stream. New viewers keep arriving.)

23. Product with no affiliate link, spoken (Casual)

"For the record: I don't earn anything from [Gear B]. No link, no commission. I'm just telling you what worked for me." (Only if literally true. Also fine to omit, but it builds credibility when contrasted with products you do earn from.)

24. Mixed or negative review where a link exists, spoken (Professional)

"I do have an affiliate link for [Software A], so I earn if you buy. That said, here's who I think should not buy it: [reason]."

25. Bonus offer through your link, description (Professional)

"If you buy [Software A] through my affiliate link, I earn a commission, and I'll send you [bonus]. Details and terms are below." (Check the program's terms before offering any bonus or incentive.)

26. Community post, text (Casual)

"Posting a link to [Gear B] for anyone who asked. It's an affiliate link, so I earn a commission if you buy."

27. Replying to a comment with a link (Straight)

"Here's the link. It's an affiliate link, so I earn a commission if you buy: [link]"

28. Ultra-short description first line (Straight)

"Affiliate links below. I earn a commission if you buy." (Built to fit above the "...more" cutoff on mobile.)

29. Verbal cue pointing to cards or end screen (Humorous)

"The card popping up is an affiliate link. I earn a commission if you click and buy. Not a trap, just business."

30. Channel-level statement, About page (Professional)

"Many videos on this channel include affiliate links. If you buy through them, I may earn a commission. I also disclose this in each video and its description. I only recommend products that [your standard, e.g., 'I have used or researched thoroughly'].\" (A channel-level note supports your per-video disclosures. It doesn't replace them.)

The golden rule: Put the disclosure where the viewer can't miss it, and close to the recommendation or link it relates to.

The Layered Placement System

Layer	Where	When	Notes
1. Spoken (early)	In the video	Before your first product pitch or link mention	Often within the first 30-60 seconds. Don't wait until the outro.
2. On-screen text	In the video	At the same moment as the spoken line	Pairing audio and visual reaches viewers watching with sound off or not paying close attention.
3. Spoken (at CTA)	In the video	Right as you say "link in the description"	The Action-stage disclosure.
4. Description (top)	Below the video	First 1-2 lines, above "...more"	Don't make viewers expand to find it.
5. Description (by links)	Below the video	Next to each affiliate link	"(affiliate)" tags work well.
6. Pinned comment	Comments	Pin on publish	Reinforcement, not a substitute.

Aha #3: The **description alone is not enough** to rely on. Many viewers never open it, and the FTC's guidance points toward disclosures that are in the video itself. The layers above work together. Each one covers a gap in the others.

On-Screen Text Rules of Thumb

- **Size:** Readable on a phone held at arm's length. If you have to squint, it's too small.
- **Contrast:** Light text on a dark bar, or the reverse. No busy backgrounds.

- **Duration:** Hold it long enough to read comfortably. A practical rule of thumb: read it aloud twice at a normal pace. If the text disappears before you finish the second pass, hold it longer.
- **Position:** Avoid areas covered by YouTube's interface (timestamps, progress bar, captions).
- **Don't compete:** Don't flash it while something else dramatic grabs attention.

Description Rules of Thumb

- **Line 1-2:** Disclosure. Not line 14.
- **Mark the links:** "(affiliate)" next to each one.
- **Don't hide it in hashtags:** A disclosure tag buried among many hashtags isn't a reliable plan.
- **Use plain words:** "I earn a commission" beats "affiliate" alone.

Platform Toggle Reminder

YouTube has its own "includes paid promotion" setting for certain kinds of sponsored content. Whether and how it applies to your situation depends on YouTube's current policies. Check them. Whatever the setting, **it doesn't replace your own clear disclosure** in the video.

This example is illustrative. "Software A" is a generic placeholder, and no prices, results, or specs are implied.

Video: "Is Software A Worth It for Small Creators?" (about 8 minutes)

Time	Touchpoint	Line Used
0:25	Spoken + on-screen text	Line 1 (Casual) paired with Line 5 on-screen
2:10	Evidence section	No disclosure repeat needed. Show your proof here.
4:30	Match section	Line 24 style: "Here's who should not buy it..."
6:50	Link CTA	Line 20 (Straight), spoken as you point to the description
Description	Lines 1-2	Line 9 (Casual)
Description	Next to link	"Software A (affiliate): [link]"

Time	Touchpoint	Line Used
Pinned comment	On publish	Line 13 (Casual)

Why it works:

- It discloses **early**, before the pitch.
- It discloses **again at the moment of action**.
- It pairs **audio and visual** at the key moment.
- It puts the description line **above the fold** and the tag **next to the link**.
- It uses the pinned comment as **reinforcement**.
- The "who shouldn't buy" section gives viewers a reason to believe the framing.

The 5-Minute Voice-Fit Worksheet

Fill these in before you edit any line:

- 1 Three words that describe how I talk on camera:** ____ / ____ / ____
- 2 A phrase I say often:** " _____ "
- 3 Words I'd never say:**
- 4 How I usually refer to my viewers:**
- 5 My honest independence statement (true and specific):** "I only recommend _____."
- 6 Which programs require specific wording? (Check each program's terms.)** Program: _____ → Required wording: _____ Program: _____ → Required wording: _____

Copy-Paste Prompt: Adapt These Lines With AI

Paste this into your AI assistant of choice. Fill in the brackets first.

I'm a YouTube creator in the [niche] space. I make affiliate videos about [product category]. Here's how I talk on camera:
[paste 150-300 words of a transcript from one of your videos].

Rewrite the following affiliate disclosure line so it sounds like me.

Rules:

- Keep it clear and plain. State that I earn a commission if the viewer buys through my link.
- Don't make it vaguer, shorter in a way that hides the meaning, or funnier in a way that obscures the disclosure.
- Don't add claims I haven't confirmed (no "no extra cost," "I tested

this," or "my opinion isn't affected" unless I include it below).

- Give me 3 versions: one casual, one professional, one very short.
- Format: [spoken / on-screen text / description / pinned comment].

Claims that ARE true for me: [list, e.g., "I've used the product for X months," "it doesn't change the viewer's price"].

Line to adapt:

"[paste line from this swipe file]"

Then do a human check: Read the output aloud. If it sounds clever but you'd have to explain it, simplify it. **Clarity beats cleverness every time.**

The Humor Safety Test

Humorous lines work only if the disclosure survives the joke. Check:

- ☐ Is "I earn a commission" (or equivalent) still **plainly stated**?
- ☐ Would a first-time viewer understand it without knowing your style?
- ☐ Does the joke come **after** the clear statement, not instead of it?

If any box is unchecked, rewrite it.

1. Build a "Disclosure Kit" Once, Use It Forever

- **Editor preset:** Save your on-screen disclosure as a lower-third template. Drag, drop, done.
- **YouTube Studio defaults:** Set your **upload default description** to include your top-of-description disclosure line. It's one less thing to forget.
- **Text expander:** Save your pinned-comment and reply lines under short triggers (e.g., ;disc1).
- **Notes file:** Keep all 30 lines, your adapted versions, and your program-terms tracker in one place.

2. The 60-Second Pre-Publish Audit

Before every upload:

- ☐ Spoken disclosure **before** the first pitch or link mention
- ☐ On-screen text matches the spoken moment
- ☐ Spoken disclosure again **at the link CTA**
- ☐ Description: disclosure in the first 1-2 lines

- ☐ Each affiliate link is marked "(affiliate)"
- ☐ Pinned comment ready
- ☐ Any free product, sponsorship, or other connection disclosed separately
- ☐ Claims pass the Truth Check
- ☐ Program-specific wording included where required

3. The Sound-Off / Sound-On Test

Watch your first minute twice: once muted, once with eyes closed.

- **Muted:** Can you still understand that you earn money from links?
- **Eyes closed:** Can you still hear it?

If either fails, add the missing layer.

4. The Stranger Test

Show the first 60 seconds to someone outside your niche. Ask:

"Does the person in this video make money if you buy something? How?"

If they can't answer, your disclosure isn't doing its job.

5. Make Disclosure Part of the Pitch, Not an Interruption

Compare:

- **Interruption:** "Disclaimer... affiliate links... anyway, on to the video."
- **Integrated:** "I'll be upfront: I earn a commission if you buy through my links. So here's how I'm judging Software A, so you can decide whether my criteria match yours."

The second sounds more credible because it's tied to your evaluation method, which is the Evidence stage working together with the Trust stage.

6. Use Contrast to Build Credibility

When you mix products with and without affiliate links (Line 23), or recommend against something you could profit from (Line 24), you demonstrate independence through behavior, not just words. Viewers notice.

7. Separate the Connections

Free product, paid sponsorship, and affiliate commission are **different** material connections. If more than one applies, disclose each one plainly. Don't let one line imply the others don't exist.

8. Audit Your Back Catalog

Old videos count too. Once a quarter:

- 1 List your videos that include affiliate links.
- 2 Check description disclosure placement and spoken disclosure.
- 3 Fix descriptions first (fast), then add pinned comments.
- 4 For high-traffic older videos, consider adding on-screen text or an updated spoken intro in a re-edit.

9. Watch International Audiences and Subtitles

- Rules differ by country. If you have a significant audience elsewhere, check local requirements.
- If you use translated subtitles or dubbing, **make sure the disclosure is translated too.**

10. Keep a Program Terms Tracker

Program	Required wording?	Link placement limits?	Bonus/incentive rules?	Date checked
_____	☐ Yes ☐ No: _____	_____	_____	_____
_____	☐ Yes ☐ No: _____	_____	_____	_____
_____	☐ Yes ☐ No: _____	_____	_____	_____
_____	☐ Yes ☐ No: _____	_____	_____	_____

Review it at least twice a year. Terms change.

Common Mistakes (Fix These First)

-
- 1 Disclosure only in the description.
 - 2 "Affiliate link" with no explanation.
 - 3 Disclosure at the very end, after the pitch.
 - 4 Tiny, fast-flashing on-screen text.
 - 5 Hashtag-only disclosure.
 - 6 Claiming "no extra cost" without checking.
 - 7 Saying "not sponsored" when you earn commissions.
 - 8 Forgetting to disclose in Shorts, live streams, community posts, and comment replies.
 - 9 Jokes that bury the actual disclosure.
 - 10 Never updating older videos.
-

Complete this page and you're done.

My primary tone: ☐ Casual ☐ Professional ☐ Humorous ☐ Straight

My spoken line (early): " _____ "

My spoken line (at CTA): " _____ "

My on-screen text: " _____ "

My description line (top): " _____ "

My link-tag format: "[Product name] (affiliate): [link]" ☐ or: _____

My pinned comment: " _____ "

My free-product line: " _____ "

My sponsorship-plus-affiliate line: " _____ "

My independence statement (true only): " _____ "

Truth Check complete? ☐ Yes **Program terms checked? Date:** _____ **Current FTC guidance reviewed? Date:** _____

A good disclosure does three things:

- 1 **Tells the truth plainly.**
- 2 **Shows up where viewers will see and hear it.**
- 3 **Sounds like you.**

That's the whole game. The creators who treat disclosure as a compliance chore end up with buried lines and awkward scripts. The ones who treat it as the **Trust stage of the Viewer-to-Buyer Bridge** end up with something better: viewers who know exactly how the

channel works and choose to click anyway.

Your next three moves:

- 1** Pick your core kit from Part A.
- 2** Fill out Section 8.
- 3** Run the 60-second audit on your next upload, then on your three most-viewed older videos.

Reminder: not legal advice. This swipe file is for education and general guidance only. Always check the **FTC's current endorsement and disclosure guidance** and **each affiliate program's current terms** before you publish. When in doubt, ask a qualified attorney.