



## REQUIREMENTS FOR INSURANCE & FINANCIAL SERVICES SOLICITATION

In Accordance with Army Regulation 210-7 "**Personal Commercial Solicitation on Army Installations**," the following steps are required to process applications by companies to solicit the sale of insurance/financial services on military installations in the U.S., its territories, or the Commonwealth of Puerto Rico:

1. Your application should be addressed to:

Directorate of Family and Morale, Welfare, and Recreation  
681 Hardee Place  
West Point, New York 10996  
Attn: Tara D'Amico

*Contact this office if you have any questions (845) 938-8455*

2. Enclosed is a copy of **AR 210-7, "Personal Commercial Solicitation on Army Installations**," and **Department of Defense Instructions (DoDI) 1344.07**. It must be read, and a statement of acknowledgment must be signed stating you have read and understand the regulations and submit with your application.

3. Your application will include:

- a. A letter of application, signed by the company's **President** or **Vice President**.
- b. Report the States in which the company is qualified and licensed to sell insurance.
- c. As per NYS Regulations, investment companies and representatives must be registered with the Securities and Exchange Commission (SEC) and in NYS be registered with the Financial Industry Regulatory Authority (FINRA) and have a valid Central Registration Depository (CDR) number.
- d. Insurance companies must register with the National Association of Insurance Commissioners (NAIC) and maintain a valid NAIC number.
- e. Required information of each agent who will solicit on the installation if approval is granted:
  - Name.
  - Complete address.
  - Telephone number.
  - **Copy of New York State license.**
  - **SEC number.**
  - **FINRA CDR firm number (investment only).**

- **FINRA CDR individual number (investment only)..**
- **NAIC number (insurance only).**

f. Statement of agreement to report all future additions and separations of agents employed for solicitation on the installation.

g. List all policies and their form numbers that are to be offered for purchase on the installation. Certification the named policies meet the requirements of AR 210-7, Commercial Solicitation on Army Installations:

- Comply with the insurance laws of the state or country in which the installation is located.
- Contain no restrictions by reason of military service or military occupational specialty of the insured, unless such restrictions are clearly indicated on the face of the contract.
- Plainly indicate any extra premium charges imposed by reason of military service or military occupational specialty.
- Contain no variation in the amount of death benefit or premium based upon the length of time the contract has been in force, unless all such variations are clearly described therein.
- Variable life insurance products may be offered provided they meet the criteria of the appropriate insurance regulatory agency and the Securities and Exchange Commission.
- Premiums shall reflect only the actual premiums payable for the life insurance product.

h. The privilege of soliciting the purchase of life insurance is not currently suspended or withdrawn by any Armed Forces installations from any of the agents named.

i. The company assumes full responsibility for its agents complying with this regulation and with any regulations published by the installation commander.

#### 4. **ADVERTISING RESTRICTIONS**

a. **DOOR TO DOOR, SOLICITATION IS PROHIBITED.** Noncompliance could lead to revocation of your privileges.

b. The distribution of flyers is **prohibited**, no placing flyers on car windshields, in mailboxes or between doors, etc.

c. Advertising in the Pointer View and direct mail through the United States Postal Service is authorized.

5. This application takes approximately 4-6 weeks to process. You will receive a letter of authorization upon approval by the Office of the Garrison Commander.

6. **Approval is valid for two years.** A revalidation must be obtained through written request to this office 30 days prior to expiration to avoid a lapse in your authorization.

**Commercial Solicitation Application  
For Insurance/Financial Services.**  
*(Please check box below for new or revalidation)*

New

Revalidation

Name \_\_\_\_\_ Date \_\_\_\_\_

Business Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Work Phone Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Firm FINRA/CDR Number: \_\_\_\_\_

Individual FINRA/CDR Number: \_\_\_\_\_

Firm SEC Number: \_\_\_\_\_

Firm NAIC Number: \_\_\_\_\_

Type of Business (Be specific): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Past Employment Last Five (5) Years: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Last Approval Date: \_\_\_\_\_

## **ACKNOWLEDGEMENT**

- I have read and understand the content of Army Regulation AR 210-7, Personal Commercial Solicitation on Army Installations and DoDI 1344.07. I understand that any violation of or noncompliance with regulation may result in the suspension or withdrawal of the privilege to solicit by myself, my employer, or both.
  - I have checked with the Office of Business Permits and Regulatory Assistance, concerning state tax, licensing, and other requirements for operating a business in the State of New York and have completed the necessary steps to ensure compliance with all federal, state, and local tax, certification, licensing and other requirements.
  - I understand that the privilege to solicit commercial activity is subject to approval by the Office of the Garrison Commander. I further understand that such approval is valid for one year and that a request for renewal must be submitted thirty days prior to the expiration of my authorization
4. It must be understood that a knowing and willful false statement is punishable by fine or imprisonment (18 USC 1001).
5. This application takes approximately 3-4 weeks to process. You will receive your letter of authorization upon approval by the Office of the Garrison Commander.

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**APPLICANT'S NAME (PRINT)**

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**APPLICANT'S SIGNATURE**

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**DATE**