

Department of the Army  
Headquarters, U.S. Army Garrison  
462 Hamilton Road, Suite 120  
Fort Sill, Oklahoma 73503  
19 June 2014

Fort Sill Regulation 210-4

Installations  
**Personal Commercial Affairs**

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**Summary.** This regulation prescribes policies, responsibilities, and procedures for the solicitation and sales of goods, services, financial investments, commercial life insurance, and commodities on the Fort Sill Military Installation.

**Applicability.** The policy and guidance prescribed by this regulation applies to all commanders, supervisors, civilian employees, contractors, family members, retirees, tenants, and any other individuals who seek to conduct personal, commercial solicitation on the installation.

**Supplementation.** Supplementation of this regulation is prohibited without prior approval from the Directorate of Human Resources (DHR), Administrative Services Division (ASD), 4700 Mow Way Road, Fort Sill, OK 73503

**Suggested Improvements.** The proponent of this regulation is the Directorate of Family and Morale, Welfare and Recreation (FMWR). Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to DFMWR.

**Distribution.** This regulation is distributed solely through the DHR, ASD Homepage at [http://sill-www.army.mil/dhr/Admin\\_Svcs\\_Div/Index.html](http://sill-www.army.mil/dhr/Admin_Svcs_Div/Index.html).

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\*This regulation supersedes FS Regulation 210-4, 14 April 2010.

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## **Chapter 1 Introduction**

**1-1. Purpose.** This regulation prescribes policy on personal solicitation and sales of goods, services, financial investments, commercial life insurance, and commodities on the Fort Sill Military Installation. This publication establishes procedures for authorization and denial of solicitation privileges.

**1-2. References.** Required and related publications; and referenced forms, are listed in Appendix A.

**1-3. Explanation of Abbreviations and Terms.** Abbreviations and terms used in this regulation are explained in the glossary.

**1-4. Records Management.** Records created as a result of processes prescribed by this regulation must be identified, maintained, and disposed of according to AR 25-400-2, The Army Records information Management System (ARIMS) and DA Pam 25-403, Guide to Recordkeeping in the Army. Record titles and descriptions are available on the Army Records Information Management System website (<https://www.arims.army.mil>).

## **Chapter 2 General**

### **2-1. Applicability.**

a. This Fort Sill regulation applies to--

(1) All commanders, supervisors, civilian employees, contractors, family members, retirees, tenants, and any other individuals who seek to conduct personal, commercial solicitation on the installation.

(2) Individuals seeking to conduct personal commercial solicitation on Fort Sill. The provisions of applicable regulations or statutes listed in paragraph 1-3 will also govern these individuals.

b. The provisions of this regulation do not apply to:

(1) Delivery of newspapers to current subscribers in government quarters (door-to-door solicitation of future newspaper subscribers by off-post carriers or newspaper sales agents is not authorized under this provision).

(2) Employment of domestic labor.

(3) Visits to on-post residents in government quarters to perform a repair service (i.e., computer repair, carpet cleaning, and diaper service).

(4) Sale of commodities or services to the installation AAFES facilities, the Commissary, nonappropriated fund or related activities, and unit funds.

(5) The delivery of specifically ordered merchandise, or parcel deliveries.

(6) The one-time sale of personal property.

### **2-2. Policy.**

a. Solicitation on the Fort Sill installation is a privilege, as distinguished from a right. As such, it is strictly prohibited except when specifically authorized by the Garrison Commander or his designated representative.

b. The control of personal commercial solicitation is a responsibility of the Garrison Commander. Commercial solicitation is not centrally controlled from the Department of the Army level, but at the installation level. This means solicitation policies in place at one installation may differ from those at other installations.

c. The Garrison Commander has the legal right and the affirmative responsibility to exercise a degree of control over personal commercial solicitation to promote health, welfare, and morale. Reasonable and consistent standards will be developed and uniformly applied to all commercial agents to prevent fraud, usury, or other unethical practices. As such, the Garrison Commander may prescribe more restrictive requirements for solicitation on Fort Sill than those contained in AR 210-7.

d. Commercial solicitors must submit a request to solicit on Fort Sill to the Commander, US Army Fires Center of Excellence, Directorate of Family and Morale, Welfare and Recreation, Attention: Solicitation Officer. Solicitation without a valid permit, even at customer request, constitutes trespassing on federal property.

e. Authorized solicitation will take place during nonduty hours to preclude any interruption or interference with military mission or duty activities.

f. Approval for more than one representative from any firm or company may be granted on a case-by-case basis.

g. Agents holding a valid solicitation permit will not solicit an individual without first obtaining a pre-arranged appointment time mutually agreeable to all parties.

h. Agents will not offer any financial benefit or other incentives to help or encourage sales transactions, except advertising materials with a fair market of less than \$2.00.

i. Agents will not possess allotment forms, direct deposit, or any other form or device used by the Army to direct personnel pay to a third party. This includes using or assisting in using a service member's "MyPay" account or other similar Internet medium for the purpose of establishing a direct deposit for the purchase of insurance or investment products.

j. Personal commercial solicitation by active duty Soldiers or Department of the Army civilian employees of Soldiers or civilian employees junior to them in rank, grade, or position, is prohibited, at any time, on or off the installation.

k. Distribution of advertising materials through the Army distribution systems, including government email, is prohibited unless specifically authorized. Likewise, contacting Army personnel by way of a Government phone, fax, or computer (e-mail) is prohibited unless a pre-existing business relationship exists and the Army member has not asked for such contact to be terminated.

\*Fort Sill Regulation 210-4, 19 June 2014

l. Distribution of advertising materials (cards, flyers, brochures, catalogs, etc.) to family housing areas by means other than US mail, unless specifically authorized, is prohibited.

m. Agents are authorized to transact business at Fort Sill, with military personnel or dependents, only when possessing FS Form 258 (Agent's Permit) issued by this headquarters. Agents are not authorized to be accompanied by other personnel or agents when conducting interviews.

n. All agents must also provide a copy of DD Form 2885 (Personal Commercial Solicitation Evaluation) during the initial appointment. Blank copies of this form will be available to insurance agents upon request from the Solicitation Office.

o. Agents will not conduct door-to-door solicitation, address military formations, or address groups of military or civilian personnel.

p. No agent may offer an unfair, improper, or deceptive inducement to purchase merchandise, nor may he use any misleading scheme, advertising technique, or sales literature. All financial products, which contain insurance features, must clearly explain the insurance features of those products.

q. Under no circumstances will personnel rosters of officers, enlisted, or civilian personnel be given to any solicitor, agent, or salesperson except as provided by the Freedom of Information Act.

r. All agents must comply with Department of Defense Standards of Fairness, the Truth-in-Lending Act, the Three Day cooling Off Period for Door-To-Door Sales Law, and the Fair Credit Billing Act.

s. Violations of the provisions of paragraph 2-9, AR 210-7 (Forbidden Solicitation Practices), constitute grounds for Army-wide suspension of solicitation privileges.

t. The Fort Sill basic training area (6000 area) is closed to all forms of commercial solicitation, with the single exception of delivery of specifically ordered items. This restriction applies to both trainees and permanent party Soldiers who work or reside in the basic training (6000) area. No solicitors are authorized in the basic training area.

u. Personnel residing in family housing may be interviewed in their quarters only at their request.

v. Soldiers residing in barracks may only be interviewed, by appointment, at Army Community Service in the Soldier and Family Service Center, 4700 Mow-Way Road. Soldiers may not be solicited in barracks rooms, recreation service facilities (libraries, recreation center, education centers), medical facilities, or in areas other than those locations specifically outlined in this regulation.

**2-3. Administrative Supervision and Control.** Administrative supervision and control of all matters concerning on-post commercial solicitation is delegated by the Garrison Commander to the Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation, US Army Fires Center of Excellence (USAFCOEFS), Fort Sill, Oklahoma.

### **Chapter 3 Responsibilities**

#### **3-1. Commander's.** Commander's will--

- a. Ensure Soldiers under their command are fully aware of regulations governing solicitation and that solicitation activities within their areas are conducted in accordance with pertinent regulations.
- b. Prohibit unauthorized solicitation practices stated in paragraph 2-9, AR 210-7.
- c. Advise personnel that individual counseling on loans and consumer credit transactions is available from the Legal Assistance Officer, Office of the Staff Judge Advocate, or from the unit designated command financial advisor.
- d. Require full disclosure and standards of fairness statement, as required by AR 210-7 prior to processing debt complaints.
- e. Forward copies of directives pertaining to solicitation, published within their commands, to the headquarters, ATTN: Solicitation Officer.
- f. Directors and supervisors will ensure assigned military and civilian personnel are aware of the contents of this regulation and that solicitation activity within their areas is conducted in accordance with pertinent regulations.

#### **3-2. Installation Solicitation Officer, D,FMWR.** The Installation Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation, will--

- a. Submit requests to the Directorate of Emergency Services for local law enforcement checks on applicants prior to issuing FS Form 258.
- b. Process reports of suspected violations of solicitation regulation and suspend or revoke solicitation privileges in accordance with Chapter 2, AR 210-7, when necessary.
- c. Notify the Directorate of Emergency Services and the Staff Judge Advocate when action is taken to deny, suspend, or revoke solicitation privileges.

#### **3-3. Directorate of Emergency Services.** The Directorate of Emergency Services will--

a. When requested, conduct a local law enforcement check on individual applicants.

b. When received, notify the Installation Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation, of reports of suspected violations of solicitation regulations.

**3-4. The Staff Judge Advocate.** The Staff judge Advocate (Legal Assistance Office) will provide, upon request, individual consumer counseling on loans and credit transactions in accordance with paragraphs 2-14 a (2) (3) and (4), AR 210-7.

**3-5. All Personnel.** Military and civilian personnel who suspect a solicitation violation has occurred will immediately notify the Directorate of Emergency Services (Military Police) and/or the Installation Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation.

#### **Chapter 4 Commercial Product and Service Sales**

**4-1. Application to Solicit.** Representatives of groups in (1), (2), and (3) below desiring to solicit on Fort Sill will submit a request in writing to the Commander, USAFCOEFS, ATTN: Installation Solicitation Officer (IMSI-MW), Post Office Box 33307, Fort Sill, Oklahoma 73503. These groups include:

a. Charitable, philanthropic, religious, and veteran organizations desiring to canvass or appear on the installation.

b. ROTC units desiring to conduct sales activities on post.

c. Individuals desiring to solicit the sale of commodities and services will submit requests in writing to the Installation Solicitation Officer at the address shown above.

d. Agents will:

(1) Read AR 210-7 and this regulation.

(2) Complete FS Form 731 (Application for Solicitation Permit) and return it to the Solicitation Office for processing.

(3) Will provide two photos of appropriate size with the completed application.

(4) Upon notification that a local law enforcement check has been satisfactorily completed and solicitation application approved, the agent will be issued FS Form 258, will have it in his/her possession at all times while on the installation, and will present the Fort Sill permit to all prospective purchasers.

(5) Agents will provide a copy of DD Form 2885 (Personal Commercial Solicitation Evaluation) during the initial appointment. Blank copies of this form will be made available to insurance agents upon request from the Solicitation Office.

#### **4-2. Approving Authority.**

a. The Garrison Commander is the approving authority for applications submitted by religious, charitable, philanthropic, and veterans' organizations.

b. The Installation Solicitation Officer is the approving authority for applications submitted by individual solicitors, agents, and salespersons.

**4-3. Suspension of Solicitation Privileges.** Procedures for suspending or withdrawing solicitation privileges are outlined in AR 210-7. Recommendations for suspension or withdrawal of privileges will be made in writing by the complainant concerned and will be forwarded to this headquarters, ATTN: Solicitation Officer.

### **Chapter 5.**

#### **Commercial Life Insurance Sales.**

##### **5-1. Installation Policy.**

a. Only insurance companies and designated agents who comply with requirements outlined in AR 210-7 and this regulation may be authorized to sell commercial life insurance on Fort Sill. The authorization is valid for the sale of life insurance only and is renewed annually. The Garrison Commander may effect withdrawal or suspension of this privilege at any time.

b. The privilege of selling commercial life insurance on post in no way implies either official US Army endorsement or support of the respective insurance company or its designated agents.

##### **5-2. Administrative Supervision and Control.**

a. Administrative supervision and control of all matters concerning commercial life insurance companies and their agents on post are delegated to the Solicitation Officer.

b. Counseling of personnel in accordance with paragraph 2-15, AR 210-7, is the responsibility of all commanders.

c. Designated Command Financial Advisors (CFAs) in units will be familiar with the provisions of AR 210-7 and this regulation and will assist the Solicitation Officer in the supervision and control of commercial life insurance matters within the unit. The name of each CFA will be forwarded to the Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation, so copies of the cited directives may be furnished to each.



d. A copy of this regulation will be given to each agent as he/she makes application. At that time, the agent will sign a statement to the effect that he/she fully understands all provisions and restrictions contained in the referenced materials, including the fact that any violation of any of the provisions may result in suspension or withdrawal of the agent's permit. The agent will agree to represent only those companies listed on the application, to sell only those policies that have been registered with the Solicitation Officer, and to conduct business within the times and locations specified within this regulation.

### **5-3. Insurance Company Registration.**

a. Insurance companies desiring to sell commercial life insurance on post will apply annually. The Solicitation Office will provide an application (FS Form 913) upon request. Applications and proof of licensing in the State of Oklahoma will be submitted to Commander, US Army Fires Center of Excellence, ATTN: Solicitation Officer (IMSI-MW), Fort Sill, Oklahoma 73503.

b. Company registration will consist of a notarized application from the company, signed by the president or the vice-president of the company, holding the company fully responsible for all actions of its agents while on Fort Sill. The notarized application includes a statement the company will not accept business from agents of other companies operating on post.

### **5-4. Agent Registration.**

a. Initial registration may be made at any time, and will be valid for the remainder of the company's annual registration period unless sooner revoked.

b. A current **resident** license from the State of Oklahoma is required before an agent can be granted permission to sell life insurance on Fort Sill. Agents with a **non-resident** license will not be granted permission to sell life insurance on Fort Sill.

c. Proof of 6 months full-time experience selling life insurance must be presented at the time of application for the permit.

d. Each applicant will furnish two recent passport-type photographs (head shot only, black/white or color, approximately 1.5" square).

e. A permit to sell life insurance will not be granted to agents who have represented 3 or more life insurance companies in 2 years preceding their requests for Fort Sill permits. Solicitation privileges will be not granted to an agent with a **non-resident** license or an itinerant agent who has not resided near the installation within the past 6 months. The Garrison Commander may make exception to this policy.

f. The initial registration of an agent may be delayed when there is reason to believe the privilege to conduct life insurance sales has been suspended or revoked at another installation.

g. The number of sales agents authorized by Fort Sill to represent a particular life insurance company will be a maximum of six. Company includes other companies, corporations, partnerships, and proprietorships for which the requestor of a solicitation permit owns a controlling interest or acts as an exclusive agent.

#### **5-5. Agent Restrictions.**

a. Agents are not permitted to sell life insurance or to act as brokers for insurance companies not specifically listed on their permits. Agents must carry and present their Fort Sill permits to all prospective purchasers when insurance business is transacted.

b. Agents will not represent more than two life insurance companies at one time on the Fort Sill military reservation.

#### **5-6. Agent Prohibitions.**

a. Solicitation of personnel (civilians and military) in basic training areas (6000 area) is strictly prohibited. This includes permanent party Soldiers who may work or reside in basic training areas.

b. Solicitation of "mass", "group", or "captive" audiences is prohibited.

c. Making appointments with or soliciting military personnel who are in an "on-duty" status is prohibited.

d. Soliciting in areas used for housing or processing of transient personnel is not authorized. These areas include barracks, dining facilities, training areas, recreation centers, etc. where military personnel congregate and are off limits to insurance agents.

e. Procuring, or attempting to procure and/or supplying roster listings of DA personnel, except as provided by the Freedom of Information Act, is prohibited.

f. The offering of unfair, improper, and deceptive inducement to purchase or trade is not authorized.

g. The use of any manipulative, deceptive, or fraudulent device, scheme or artifice, including misleading advertising and sales literature is prohibited.

h. Agents are not authorized to participate in any military sponsored insurance education, orientation, or generic consumer affairs programs.

i. Desk signs, banners, or other logos announcing the name or the company affiliation of the agent may not be displayed.

j. Offering or giving financial benefit or other valuable consideration to military or civilian personnel to facilitate solicitation or sales transaction is not allowed, except for advertising materials normally with a value of \$2 or less.

k. Agents are not authorized to display advertising material in unit areas, including distribution of advertising handouts or bulk delivery of materials to units.

l. Agents will not possess allotment authorization forms (including electronic copy) at any time, nor will agents assist in the administrative processing of allotment forms, manual or electronic. Possession of this form by agents will be grounds for permanent revocation of their permit to sell life insurance on Fort Sill.

m. Agent will not distribute literature that competes with on-post banks and credit unions.

n. This regulation prohibits the use of commercial sponsorship of Army Morale, Welfare, and Recreation programs or events as a means to obtain personal contact information for the purpose of follow-on solicitation, unless the individual provides written permission.

#### **5-7. Sales and Operation Requirements.**

a. Army Community Service in the Soldier and Family Service Center, 4700 Mow-Way Road, will provide a suitable place where agents may interview prospective purchasers. A time will be selected which does not interfere with unit mission and duty hours or which does not infringe upon recreational activities of enlisted personnel. Barracks, unit dayrooms, dining facilities, training areas, education centers, fitness centers, and battalion headquarters are off limits to insurance agents.

b. Agents desiring to conduct business will report to Army Community Service in the Soldier and Family Assistance Center, 4700 Mow-Way Road, where they will be informed of the times and locations set aside to conduct insurance business. The agent will sign a statement at this time, indicating he/she has been fully informed of the designated time and location, and will conduct business only where specified and the agreed upon time.

c. Interviews will be conducted on an individual basis by appointment only, with the following procedures to be observed:

(1) Once an individual has made a request for interview, an agent may write or telephone the individual to confirm the date and time.

(2) An agent will not be accompanied by another agent during an interview FOR ANY REASON.

(3) Agents must leave information on the policy applied for with each member in grades E-1, E-2, and E-3 who applies for insurance, and the unit command financial advisor. Agents must also provide a copy of DD Form 2885 (Personal Commercial Solicitation Evaluation) during the initial appointment. Blank copies of this form (not allotment forms) will be available to insurance agents upon request from the Solicitation Office.

d. The procedures for appointments and conduct of interviews outlined in above do not apply to military members living in family housing on post. Appointments to see persons living in family housing will be made at their convenience; however, only agents authorized to sell life insurance on post, as outlined by AR 20-210-7 and this regulation, may do so.

e. It is the wish of the Garrison Commander that insurance policies are delivered to the insured person by the agent who made the sale within 30 days from the date of the application. Should unavoidable circumstances prevent this, the district or agency manager will make delivery of the policy.

#### **5-8. Counseling.**

a. Commanders are responsible for counseling of personnel under their command. Counseling of all persons in grades E1 through E4 will be accomplished by personnel designated by the commander in accordance with paragraph 2-15, AR 210-7.

(1) At least 7 days must elapse from the date the completed allotment form is submitted to the command and the date the enlisted member in grades E1-through E4 returns for further processing of the form by the unit personnel section.

(2) Counseling will be accomplished any time during the 7-day minimum waiting period outlined in above. If the member returns and still desires to buy the insurance, the unit financial counselor will complete and sign a memorandum jointly with the member and forward it with a completed allotment form to the processing office or Battalion/Brigade S1 or Military Personnel Division (MPD) as appropriate. If a Soldier in grades E-1 through E-4 requests an allotment for life insurance purchased and in force for 6 months or more, or purchased before entering on active duty, the 7-day waiting period will not apply. For personnel in grades E-5 and above, there is no mandatory waiting period.

b. Unit command financial advisors will counsel personnel in pay grades E1 through E4 before cancellation of an allotment for insurance, if the allotment has been in effect for a period of 6 months or less, to ensure the individual is fully aware of the transaction undertaken.

c. Commanders will make counseling available to personnel other than those in pay grades E1-E4, and especially prior to initiating an allotment for payment of insurance premiums.

**5-9. Suspension or Withdrawal of Sales Privileges.** Suspension or withdrawal of sales privileges for cause may be affected at any time. Alleged violations of this directive, AR 210-7, or other DOD regulations governing solicitation will be investigated. Agents and/or insurance companies will be immediately notified and will be given an opportunity to refute allegations. Procedures for suspension or withdrawal of sales privileges will be in accordance with paragraph 2-11, AR 210-7. The Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation, is required to investigate suspected violations.

**5-10. Advisory Elements.**

a. Advisory elements of this paragraph will be brought to the special attention of all personnel by unit commanders or by unit command financial advisors.

b. Personnel are advised to examine the agent's permit (fig 1) before conducting insurance business to determine:

(1) The permit has not expired.

(2) The permit authorized the agent to represent the company concerned.

c. Personnel will be advised a permit authorizing life insurance sales on Fort Sill does not constitute official approval or endorsement of a company or its agents.

d. Personnel are advised to ascertain and to carefully distinguish between savings features, death benefits, nontaxable estate values, and other features or policies offered.

e. The agent will be requested to explain differences in monthly, quarterly, semi-annual or annual premiums (monthly premiums are often higher than annual premiums).

f. If individuals are led to believe money paid in a premium can be withdrawn at any time, it is usually a misrepresentation of facts. Most policies have no cash value until the end of the second year. Even then, the cash value is nominal compared to the premiums already paid. Any cancellation of the insurance policy often results in financial loss to the policyholder.

g. Personnel receiving insurance or investment information through the mail are encouraged to consult their command financial advisor before signing any agreement.

**5-11. Information for Command Financial Advisors.** Unit command financial advisors will encourage military personnel to investigate comparative costs of life

insurance policies. In most cases, approved cash or loan values of ordinary life policies build up at rates similar to those of much more expensive policies. All cash and loan values should be considered in relation to premium rates, since policies offering high cash and loan values also require large premium input. Provisions in policies referring to dividends are only estimated and are not a guaranteed fixed value addition to any contract.

## **Chapter 6**

### **FINANCIAL INVESTMENT SOLICITATION**

#### **6-1. Policy.**

a. For the purpose of this section, representatives mentioned hereinafter are defined as registered representatives licensed in the State of Oklahoma. Broker dealers, underwriters, sponsors and any other companies registered by the State of Oklahoma Securities Commission will hereinafter be referred to as company or companies.

b. Solicitation of financial investment on Fort Sill will be limited to those underwriting companies and representatives duly licensed by the State of Oklahoma Securities Commission. The privilege to solicit will be authorized by written permit subject to the provisions of this regulation, Department of Army regulations, and Department of Defense policy. This privilege is solely and specifically for the solicitation of financial investments as defined in section 1, paragraph 4. This privilege is subject to suspension or withdrawal for cause at any time. Where other investment rendered is life insurance, compliance must also be made with US Army and Fort Sill regulations governing solicitation of life insurance.

c. The privilege and permit to conduct lawful investment business on Fort Sill does not imply that the company, its representatives, or its investment contracts mean an official endorsement or approval.

d. Military personnel are not authorized to sell financial investments to persons who are junior in rank or grade. This prohibition is applicable to activities on or off post, in or out of uniform, and while on or off duty.

e. Under no circumstances will companies or representatives be supplied with list of individual members, units, or sections of this command, except as provided for by the Freedom of Information Act.

f. Solicitation or the sale of financial investments to any enlisted Soldier on Fort Sill in initial processing, basic training, or advance individual training is expressly prohibited. All basic training areas (6000 area) are closed to personal commercial solicitation, with the exception of delivery of specifically ordered items. This restriction applies to permanent party Soldiers who may live or work in the basic training areas.

## **6-2. Administration.**

a. The Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation, US Army Fires Center of Excellence, is responsible for the administration, supervision, and control of matters involving companies or representatives authorized to conduct investment business on Fort Sill.

b. The Solicitation Officer will maintain a listing of all approved investment representatives authorized to transact business on the installation.

c. Unit command financial advisors or other designated commercial affairs officers will assist the Solicitation Officer in the supervision and control of matters involving the solicitation and sale of financial investment at Fort Sill to ensure compliance with this directive and AR 210-7.

d. Commanders or command financial advisors will report violations or attempted violations of pertinent directives by companies or representatives in writing to the Solicitation Officer for necessary action.

## **6-3. Company Registration.**

a. Companies are required to register annually for permission to sell investments on Fort Sill. Only those companies registered with the Oklahoma Securities Commission will be authorized. Companies desiring registration applications should write to the Commander, US Army Fires Center of Excellence, ATTN: Solicitation Officer, Directorate of Family and Morale, Welfare and Recreation, Post Office Box 33307, Fort Sill, Oklahoma 73503.

b. Company registration will consist of a notarized application from the company, signed by the president or the vice-president of the company, holding the company fully responsible for all actions of its agents while on Fort Sill. The notarized application includes a statement that business will be accepted only from representatives operating on this post who are licensed by the Oklahoma Securities Commission.

## **6-4. Registration and Restriction of Representatives.**

a. All representatives are required to register annually between 1 July and 31 July with the Solicitation Officer for permission to conduct the sale of financial investments at Fort Sill. Initial registration may be made at any time or the remainder of the current registration period.

b. All representatives must complete a FS Form 913 which includes a statement to acknowledge receipt of this regulation, indicating he/she has read and understands it, and further understands any violation of this regulation or other pertinent regulations may result in withdrawal of the permit. Other actions deemed appropriate for violations

might include, but are not limited to, reporting violations to appropriate regulatory authorities.

c. Each applicant will furnish two recent passport-type photographs (head shot only, black/white or color, approximately 1.5" square).

d. Only six representatives will be authorized to represent any one firm or local investment agency. Exceptions to this policy may be made in writing to the Garrison Commander for review and final determination.

#### **6-5. Financial Agent Interviews and Sales.**

a. Army Community Service in the Soldier and Family Service Center will provide suitable places where agents may interview prospective purchasers. A time and place will be selected which does not interfere with unit mission and duty hours or which does not infringe upon recreational activities of enlisted personnel. Barracks dayrooms, dining facilities, education centers, fitness centers, training areas, etc., where military personnel congregate are off limits to investment representatives.

b. Interviews will be conducted by appointment only, and the following procedures will be observed:

(1) Representatives may write or telephone an individual to set the time for the interview, once a request for interview has been made by the individual.

(2) The appointment will be conducted at Army Community Service located in the Soldier and Family Service Center, Building 4700 on Mow-Way Road.

(3) A representative will not be accompanied by another representative during the interview, regardless of whether that representative represents the same company or other companies.

c. The procedures for appointments and the conduct of interview outlined above do not apply to military members living in family or bachelor housing. Appointments to see those persons will be made at their convenience; however, only representatives authorized to sell financial investments on post may do so.

d. The total cost of the investment to include fee, sales charges, custodian charges, agent fees, and any other charges, and the actual dollar amount which will be invested after deducting said charges will be made known to the potential investor before completion of any sale.

e. A current prospectus will be given to the investor at the completion of the sale. No investment contract will be binding until the investor signs the application for the investment and receives a receipt.



f. Representatives are permitted to sell financial investments only for those companies indicated on their FS Form 258 (Fort Sill Permit Card), and are required to show their permit when requested each time business is transacted.

g. Individual companies are authorized to do business on the Fort Sill military installation only through those representatives authorized by this command to solicit business for their specific companies.

h. Distribution of business reply cards, flyers, brochures, or other advertising material is prohibited on the installation, other than in connection with a specific business transaction. This does not preclude the use of the United States Postal Service for mailing information, provided individual names and addresses are used.

i. Financial benefit or other valuable consideration will not be offered to military or civilian personnel by representatives of investment companies to facilitate sales, nor will such offers be accepted. This does not preclude advertising materials for prospective purchasers, such as pens, pencils, wallets, notebooks, etc., normally with a nominal value of \$2 or less.

j. Representatives of companies are prohibited from addressing military formations of groups of military and/or civilian personnel on the installation.

k. The investment contract or certificate will be mailed to the investor by the company immediately after the effective date of the agreement. The representative who made the sale will discuss the investment contract with the investor, if necessary, and emphasize that the investment contract must be surrendered when the investor desires to sell his shares in the investment.

l. The representative will explain quarterly, semiannual, or annual dividends and capital gains.

m. The representative will explain to the individual that he can get the current value of his shares out at any time. The value may be more or less than he paid for his shares. However, any plan of investments in securities subject to market fluctuations does not and cannot ensure a profit.

#### **6-6. Violations.**

a. Any privilege granted any company or representative of any investment company may be withdrawn or suspended when it is determined that sufficient cause exists for such withdrawal or suspension. Determination of sufficient cause for withdrawal or suspension rests with the Garrison Commander.

b. Individual will report complaints against representatives and/or their respective companies to their unit Command Financial Advisor.

c. Commanders or Command Financial Advisors will report complaints against representatives or their companies and violations or attempted violations of pertinent directives by companies or their designation representatives immediately to the Legal Assistance Office on the installation.

d. In the event a representative represents more than one company, any infraction of the regulations resulting in suspension of privilege while representing one of these companies will result in suspension of privilege to represent all companies.

**6-7. Advisory Elements.**

a. Personnel are advised to examine the permit authorizing a representative to conduct the sale of investments at Fort Sill. This permit merely recognizes the legal existence of a company and licensing of its representatives and in no way constitutes an endorsement or approval of the company or its agent representatives.

b. Personnel are advised to ascertain and very carefully distinguish the savings features, costs, and the potential capital gain and dividend tax advantages. Other features of systematic investments and/or lump sum payment plans should be considered. The availability of savings coupled with other features of the investment plan should be compared to that offered by United States Savings Bonds or the federal Thrift Savings Plan.

c. As with all legal documents, the investment contract or certificate should be kept in a safe or secure location.

## **Appendix A References**

### **Section I Required Publications**

#### **15 USC 1601**

Truth in Lending Act

#### **AR 15-6**

Procedure for Investigating Officers and Boards of Officers Conducting Investigations

#### **AR 37-104-4**

Military Pay and Allowances Policy

#### **AR 215-8**

Army and Air Force Exchange Service Operations

#### **AR 190-24**

Armed Forces Disciplinary Control Board and Off-Installation Liaison and Operations

#### **AR 210-7**

Commercial Solicitation on Army Installations

#### **DOD Directive 133.7**

Personal Commercial Solicitation on DoD Installations

#### **Joint Ethics Regulation (JER).**

#### **12 CFR 226**

Federal Reserve Regulation Z

#### **16 CFR**

Commercial Practices

### **Section II Related Publications**

This section contains no entries.

### **Section III Prescribed Forms**

This section contains no entries.

**Section IV**  
**Referenced Forms**

**DD Form 2885**

Personal Commercial Solicitation Evaluation

**DA Form 2028**

Recommended Changes to Publications and Blank Forms

**FS Form 913**

Life Insurance or Mutual Fund Agent Application

**FS Form 258**

Fort Sill Permit Card

## Glossary

### Section I Abbreviations

#### **AAFES**

Army and Air Force Exchange Services

#### **ASD**

Administrative Services Division

#### **CFA**

Command Financial Advisors

#### **DFMWR**

Directorate of Family and Morale, Welfare and Recreation

#### **DHR**

Directorate of Human Resources

#### **JER**

Joint Ethics Regulation

### Section II Terms

**Agent.** An individual who receives remuneration as a salesperson or whose remuneration is dependent on volume of sales of a product or product (also referred to as “commercial agent”). In this regulation, the term “agent” includes “general agent” unless the content clearly conveys a contrary intent.

**Commodities.** Any item offered for sale by an agent.

**Financial Investment.** Mutual funds, savings plans, stocks, bonds, or any product registered with the Securities and Exchange Commission except for any insurance or annuity product issued by a corporation subject to supervision by State insurance authorities.

**Services.** Labor performed for the benefit of a requestor wherein the requestor pays money for that labor.

**Solicitation.** The conduct of any private business, including the offering and sale of life insurance on a military installation, whether initiated by the seller or the buyer.

**Door-to-Door Solicitation.** A sales method whereby an agent proceeds randomly or selectively from household to household, without a specific prior appointment or invitation, in an effort to establish sales leads and/or makes sales.

**Specific Appointment.** A prearranged appointment that has been agreed upon by all parties concerned and is definite as to time, date, and approved location.

IMSI-MW



GLENN A. WATERS  
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Garrison Commander

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Director of Human  
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