



UNITED STATES MARINE CORPS
MARINE CORPS BASES JAPAN
CAMP SMEDLEY D. BUTLER, OKINAWA
UNIT 35001
FPO AP 96373-5001

MCBJO 5340.2
32
28 JUL 2010

MARINE CORPS BASES JAPAN ORDER 5340.2

From: Commander, Marine Corps Bases Japan
To: Distribution List

Subj: PERSONAL COMMERCIAL SOLICITATION ON MARINE CORPS BASES JAPAN

Ref: (a) DODI 1344.07, Personal Commercial Solicitation of 30 Mar 06
(b) PACOMINST 0102.2
(c) SECNAVINST 1740.2E
(d) MCBJO 5800.6C
(e) DoD 5400.7-R, Freedom of Information Act Program 4 Sep 1998
(f) DoD 5500.7-R, Joint Ethics Regulation of 30 Aug 1993
(g) DoDI 1330.17, Armed Services Commissary Operations of 8 Oct 08
(h) DoDI 1015.10, MWR Programs of 6 Jul 2009
(i) DoDI 1000.15, Procedures and Support of Non-Federal Entities Authorized to Operate on DoD Installations of 24 Oct 08
(j) DoDI 1330.21, Armed Services Exchange Regulations of 14 Jul 05
(k) MCBJO 5300.1D
(l) DoDI 1344.9, Indebtedness of Military Personnel of 8 Dec 08

Encl: (1) Definitions
(2) Prerequisites for Life Insurance Products and Securities
(3) Personal Commercial Solicitation Evaluation
(4) Sample Report of Unauthorized On-Base Commercial Solicitation
(5) Prohibited Commercial Solicitation Practices Acknowledgement Letter
(6) Administrative Hearing Rights

1. Situation

a. Per reference (a), Department of Defense (DoD) policy is to safeguard and promote the welfare of DoD personnel as consumers by setting forth a uniform approach to the conduct of all personal commercial solicitation and sales to them by dealers and their agents. To support this policy, commands have the authority to approve or prohibit all personal commercial solicitation covered by this Order.

b. The Commander, Marine Corps Bases Japan (MCBJ), possesses the inherent authority to deny access to agents or to establish time and place restrictions on personal commercial solicitation on MCBJ installations/camps. Agents and their companies that fail to follow this Order may have their opportunities to solicit on MCBJ installations/camps subject to suspension or withdrawal.

c. Reference (b) outlines the sale of life insurance and securities on overseas military installations in the United States Pacific Command (USPACOM) area of responsibility. Only agents possessing USPACOM accreditation to represent registered and approved Insurers and authorized securities sales agents registered with applicable securities associations,

are eligible to have personal commercial solicitation privileges on MCBJ installations/camps.

d. Enclosure (1) defines terms used in this Order.

2. Mission. MCBJ commanders and staff will screen, control, and monitor personal commercial solicitation on MCBJ installations/camps to safeguard and promote the welfare of DoD Personnel as consumers.

3. Execution

a. Policy

(1) This Order applies to personal commercial solicitation (i.e., personal contact, to include meetings, meals, or telecommunications contact, for the purpose of seeking private business or trade) on MCBJ installations/camps by any private securities organization, insurer, insurance product carrier, or financial services institution and their respective agents. It also applies to non-profit, and/or tax-exempt organizations involved in personal commercial solicitation.

(2) DoD personnel attendance at any personal commercial solicitation meeting on any MCBJ installation/camp shall be voluntary and the time and place of such meetings are subject to the discretion of the Installation/Camp Commander or a designee. Any agent or person arranging a personal commercial solicitation meeting shall be aware of the locations the Installation/Camp Commander has designated as meeting locations. Contact camp services at each MCBJ installation/camp for a list of approved meeting locations.

(3) No agent or other person has authority to enter MCBJ installations/camps to transact personal commercial solicitation as a matter of right. Personal commercial solicitation is subject to the following requirements:

(a) The Agent must be duly licensed under applicable Federal, state, and municipal laws and has complied with this Order. In addition, agents on any MCBJ installation/camp must also observe the applicable laws of Japan. Upon request, the Agent must present documentary evidence to the Installation/Camp Commander that the company the Agent represents, and its agents, meet the applicable licensing requirements of Japan.

(b) A specific appointment must be made for each meeting with the individual concerned. Each meeting shall be conducted only in family quarters or common areas designated by the respective Installation/Camp Commanders. Agents are prohibited from conducting meetings in and around barracks and government workspaces. When establishing an appointment, agents shall identify themselves to the prospective consumer as an agent for a specific company and Insurer.

(c) Before receiving Installation/Camp Commander authorization to conduct personal commercial solicitation, Insurance Products and Securities offered to DoD personnel must be pre-approved by the Marine Corps Community Services Personal Services Center located on Camp Foster. Agents soliciting

Insurance Products or Securities shall meet the prerequisites described in enclosure (2).

(d) The Agent must provide the Consumer a written notice before the Consumer agrees to purchase any Insurance Products or Securities or other financial commitment that free legal assistance advice is available from the Legal Services Support Section.

(e) The Agent agrees to provide each Consumer the Personal Commercial Solicitation Evaluation included as enclosure (3) (and also available at the DoD Forms Website under DefenseLink, Publications) during the initial appointment. The Consumer is not required to complete the evaluation. However, the Consumer should send completed evaluations to the MCBJ Inspector General or the interested Installation/Camp Commander.

(4) Legal assistance attorneys and Marine Corps Community Services (MCCS) financial educators and personal financial management counselors are available to individually counsel DoD personnel regarding loans and consumer credit transactions. Leaders should encourage their DoD personnel to seek the advice and counsel of these professionals before entering into any substantial purchase or credit commitment.

b. Responsibilities

(1) MCBJ Inspector General

(a) Review, maintain, and distribute to Installation/Camp Commanders a list of agents and companies authorized to solicit on MCBJ.

1. Check each agent's license status and complaint history.

2. Review the list of agents and companies currently barred, banned, or limited from soliciting on DoD installations.

3. Confirm Insurance Product agents are on the current USPACOM Accreditation list.

(b) Investigate and resolve complaints of unauthorized personal commercial solicitation. Determine if agents violate this Order and if each agent's authorizations to conduct business on MCBJ should be Suspended or Withdrawn. Follow administrative hearing processes established in reference (d) before recommending any Withdrawal of commercial solicitation privileges.

(c) In accordance with reference (a), immediately inform the impacted Agent, Agent's company, Installation/Camp Commanders, and USPACOM J1 of any MCBJ denial, suspension, withdrawal, or reinstatement of an agent or company's commercial solicitation privileges.

(d) In accordance with reference (c), report each violation of references (a) or (c), within 10 days after substantiating that an agent or company violated any requirement or prohibition within either reference. Forward each report to the appropriate State or Federal regulatory agency, and the Legal Assistance Branch of the Judge Advocate Division, Headquarters, United States Marine Corps. Each report shall substantially comply with the

format provided at enclosure (4) and shall include the names, companies, addresses, and other appropriate information relating to persons involved and include a description of the actions constituting the violation. Each report shall also indicate whether commercial solicitation privileges on MCBJ were Suspended or Withdrawn.

(2) MCCS Personal Services Center, Camp Foster

(a) Review all Insurance Products and Securities to be solicited. This review shall include documents, costs and fees, sales materials, and other literature associated with the Agent's advertisement and commercial solicitation of each product.

(b) Provide Installation/Camp Commanders endorsements recommending approval or disapproval of Insurance Products and Securities offered by agents. Disapproval will be recommended for any product that is inappropriate for the needs of the military community or does not meet the requirements of references (a) through (c). An Insurance Product with any of the following features will be presumed to be inappropriate for the needs of the military community:

1. Any life insurance policy in which the premium is more than the amount that would be charged for Veterans' Group Life Insurance (VGLI) coverage for a 25-year-old insured for the same amount of coverage;

2. Excluding annuities, any life insurance product with a savings component or side fund;

3. In addition to the preceding paragraphs, any life insurance product that does not meet the standards established in the National Association of Insurance Commissioners "Military Sales Practices Model Regulation" and any standards adopted by the state in which the installation is located.

(c) Provide objective third-party insurance counseling for DoD personnel desiring counseling. Financial counselors may encourage DoD personnel to individually seek legal assistance or other advice from an objective third-party before entering a contract for an Insurance Product or Securities.

(3) Camp Commanders

(a) Establish authorized agent meeting locations on your respective MCBJ installation/camp. Schedule interviews without giving any agent preferential treatment.

(b) Review and process agent requests for access to meet with DoD personnel, and grant or deny agent requests in accordance with this Order and MCBJ authorized entry and access control policy. As necessary, contact the client/prospective purchaser to validate the scheduled appointment.

(c) Notify the MCBJ Inspector General concerning any agent misconduct, unauthorized personal commercial solicitation, or violation of references (a) or (c) or this Order.

(d) Receive and forward to the MCBJ Inspector General any completed personal commercial solicitation evaluations (enclosure (3)) submitted by DoD personnel.

c. Coordinating Instructions

(1) The following personal commercial solicitation practices are prohibited on all MCBJ installations/Camps and could result in administrative action against the Agent:

(a) Soliciting DoD personnel in a group setting or "mass" audience and soliciting DoD personnel in a "captive" audience where attendance is not voluntary.

(b) Making appointments with or soliciting DoD personnel during their normally scheduled duty hours.

(c) Contacting DoD personnel by calling a government telephone, faxing to a government facsimile machine, or by sending e-mail to a government computer, unless a preexisting relationship (i.e., the DoD member is a current client or requested to be contacted) exists between the parties and the DoD member has not asked for contact to be terminated.

(d) Entering into any unauthorized or restricted area on MCBJ without Installation/Camp Commander permission.

(e) Soliciting in barracks, day rooms, unit areas, transient personnel housing, or other areas where the Installation/Camp Commander has not given specific permission for solicitation.

(f) Within authorized locations, using desk space for interviews except for specific prearranged appointments. During such appointments, agents shall not display desk signs or other materials announcing their names or company affiliations.

(g) Using any portion of MCBJ facilities or areas, including quarters, as a showroom or store for the sale of goods or services, except as specifically authorized by references (g) through (j). This does not apply to Normal Home Enterprises that are approved through the MCBJ Staff Judge Advocate's office and comply with reference (k).

(h) Soliciting "door-to-door" or without an appointment.

(i) Distributing, or making available for distribution, literature or advertisement materials to any person other than the person with whom the appointment is scheduled.

(j) Using an MCBJ installation, area, or other military unit daily bulletin (e.g., "Oki News"), marquee, newsletter, webpage, or other official notice to announce the presence of an agent and/or his or her availability.

(k) Procuring, attempting to procure, supplying, attempting to supply, using, or attempting to use non-public listings of DoD personnel for

purposes of commercial solicitation. Requesting any release of agency records in accordance with reference (e) is authorized.

(l) Using official military identification cards or DoD vehicle decals by active duty, retired, or reserve members of the military services; United States government civilian employees; and their dependents to gain access to enter MCBJ facilities and areas for the purpose of soliciting. When entering any MCBJ facility or area to solicit, agents with military identification cards and/or DoD vehicle decals must present documentation issued by the MCBJ Installation/Camp authorizing solicitation.

(m) Offering unfair, improper, or deceptive inducements to purchase or trade.

(n) Using promotional incentives (e.g., rebates) to facilitate transactions or eliminate competition. (Credit union interest refunds to borrowers are not considered a prohibited incentive.)

(o) Using manipulative, deceptive, or fraudulent devices, schemes, or artifices, including misleading advertising and sales literature. All financial products which contain insurance features must clearly explain the insurance features of those products.

(p) Using oral or written representations to suggest or give the appearance that the DoD sponsors or endorses any particular company or Agent or the goods, services, and commodities any particular company or Agent sells.

(q) Unauthorized advertising of addresses or telephone numbers used in personal commercial solicitation on MCBJ, or the use of official positions, titles, or organization names, for the purpose of personal commercial solicitation, except as authorized in reference (e). Military rank or pay grade and military service affiliation as part of an individual's name (e.g., Captain Smith, U.S. Marine Corps) may be used in the same manner as conventional titles, such as "Mr.," "Mrs.," or "Honorable."

(r) DoD personnel making personal commercial solicitations to DoD personnel who are junior in rank or pay grade, or to the family members of such personnel, except as authorized in Section 2-205 and 5-409 of reference (f) and military service regulations for respecting differences in rank or pay grade.

(2) In addition to the above solicitation prohibitions, the following practices are also prohibited regarding the advertisement and commercial solicitation of insurance products and securities:

(a) Using DoD personnel to: (1) represent any agent; (2) deal directly or indirectly with DoD personnel on behalf of any agent or any recognized representative of any agent; or (3) serve in any official or business capacity with or without compensation on behalf of any agent. In this regard, DoD personnel are prohibited from selling insurance products and Securities.

(b) Asking or using an agent to participate in any command sponsored or conducted ceremony, training, or education or orientation program.

(c) Designating an agent by title (e.g., "Battalion Insurance Counselor," "Unit Insurance Advisor," "Servicemen's Group Life Insurance Conversion Consultant") or using an agent to suggest command sponsorship or an official endorsement from the United States government, the armed forces, or any State or Federal agency or government entity.

(3) Suspension and withdrawal of personal commercial solicitation privileges appear below.

(a) Reference (d) establishes administrative hearing, administrative review, and appeal processes applicable to violations of this Order.

(b) The MCBJ Inspector General is responsible for recommending administrative sanctions against an agent and/or an agent's company for violations of this Order or other misconduct. Sanctions can include restriction, suspension, or withdrawal of commercial solicitation privileges on MCBJ, a verbal/written warning, or debarment. The grounds for taking these actions include, but are not limited to, the following:

1. Failing to meet any commercial solicitation requirement prescribed in this Order;

2. Violating the prohibited commercial solicitation practices and other prohibitions within this Order;

3. Being the subject of substantiated Consumer complaints and/or adverse reports regarding personal commercial solicitation;

4. Violating MCBJ authorized entry and access control policies;

5. Committing misconduct;

6. Possessing or using, or any attempt thereof, DoD allotment authorization or other forms or copies thereof to promote personal commercial solicitation, or assisting DoD personnel in accessing their "MyPay" accounts to create any direct deposit for purchasing Insurance Products or Securities; and

7. Failing to incorporate and abide by the Standards of Fairness policies contained in reference (1).

(4) Suspensions or withdrawals are for a set period of time. If a time period expires, the Agent or company must reapply to receive any permission to solicit on MCBJ.

4. Administration and Logistics

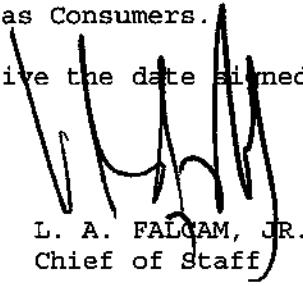
a. Administration. The MCBJ Inspector General's office will publish this Order on the MCBJ website so that it is available to the public. In addition, the MCBJ Inspector General's office may either distribute this Order to agents and other accredited agents seeking to conduct personal commercial solicitation on MCBJ or refer agents to this Order published on the MCBJ website.

b. Logistics. Not applicable.

5. Command and Signal

a. Command. This Order applies to all MCBJ installations/camps. However, the Combined Arms Training Center (CATC), Camp Fuji, and Marine Corps Air Station Iwakuni may develop policies consistent with the Commander's intent and concept of operations contained herein to screen, control, and monitor personal commercial solicitation and safeguard and promote the welfare of DoD Personnel as Consumers.

b. Signal. This Order is effective the date signed.



L. A. FALGAM, JR.
Chief of Staff

DISTRIBUTION: LIST B/II

DEFINITIONS

Accreditation (or Accredited). The privilege granted by USPACOM (J1) allowing an agent to solicit in the USPACOM AOR on MCBJ.

Agent. An individual (e.g., solicitor) who receives remuneration as a salesperson or whose remuneration is dependent on a volume of sales of a product or products. In this Order, the term, "Agent," includes "General Agent" unless the content clearly conveys a contrary intent.

Authorization. The privilege granted by an MCBJ Installation/Camp Commander allowing an Agent to solicit on the MCBJ Installation/Camp Commander's MCBJ Installation/Camp.

Commercial Solicitation. A practice in which an Agent (i.e., a representative, broker, salesman, or dealer) offers a Consumer services or goods for sale. A sale does not solely constitute "Commercial Solicitation." An attempt to conduct business, including electronic or "in person" contact, providing meals, making an appointment, distributing business cards, asking DoD personnel if they want to review their personal finances or military benefits, and explaining investments of insurance with the intent to sell the same, also fall within this definition.

Consumer. A person the Agent solicits who buys or may buy goods or services, including Insurance Products or Securities.

DoD Personnel. For purposes of this Order, all active duty officers (commissioned and warrant) and enlisted members of the military services and all civilian employees, including nonappropriated fund employees and special government employees, of all offices, agencies, and departments on an MCBJ Installation/Camp.

General Agent. A person who has a legal contract to represent a company. See "Agent."

Installation/Camp Commander. The senior officer in charge, responsible for, or in command of any MCBJ Installation/Camp.

Insurance Product. A policy, annuity, or certificate of insurance issued by an Agent or insurer or evidence of insurance coverage issued by a self-insured association, including Securities with savings and investment features.

Insurer. An entity licensed by the appropriate department to engage in the business of directly or indirectly (via independent Agents) selling Insurance Products.

MCBJ Installation/Camp. For the purposes of this Order, any Federally owned, leased, or operated base, reservation, post, camp, building, or other facility or area in Japan to which DoD personnel are assigned or performing duty, including barracks, transient housing, and family quarters.

Normal Home Enterprises. Sales or services that are customarily conducted in a domestic setting and do not compete with an installation's officially sanctioned commerce.

Securities. Mutual funds, 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.

Suspension. Temporary termination of commercial solicitation privileges pending completion of an administrative hearing or investigation.

Withdrawal. Termination of commercial solicitation privileges for a set period of time following completion of an administrative hearing or investigation.

PREREQUISITES FOR LIFE INSURANCE PRODUCTS AND SECURITIES

1. No later than 45 days before conducting commercial solicitation of Insurance Products on MCBJ, insurance Agents must provide the following documentation to USPACOM J1 (Attn: Overseas Insurance Accreditation Program Manager, Box 64017, Camp H. M. Smith, HI 96861-4017):

a. A complete USPACOM Form 102 (04/09). See page 6 of this enclosure. If the Agent's address in the USPACOM Area of Responsibility is not established, note the omission in item 16 (remarks) and submit the information as soon as it is available. Blocks 12 and 13: include name and address of the Agent's stateside employer and certify at least one year of stateside experience within the last five years.

b. General Agent Only. A letter signed by a company president or vice president appointing the "General Agent" to representing the company in the USPACOM AOR. An appointment as a General Agent can be for a new Agent Accreditation or a replacement of a departing Accredited General Agent in the USPACOM AOR. Each new General Agent must meet the same requirements for Accreditation as an insurance Agent. See page 3 of this enclosure for the letter's format.

c. A notarized company letter seeking the life insurance Agent's Accreditation and accepting responsibility for the Agent's commercial solicitation activities. The company's president, vice president, or designated representative must sign the letter. See page 4 of this enclosure for the letter's format.

d. A certified photocopy of the Agent's current insurance license. The Agent must possess a current license from a state in the United States, the District of Columbia, or a United States trust territory, unless a waiver is obtained per paragraph 1.e. of this enclosure.

e. If applicable, an Agent may request USPACOM waive the requirement for the Agent to possess a current state insurance license. See page 5 of this enclosure for the letter's format. USPACOM will only waive the state licensing requirement when the issuing state's only basis for denying a license is the Agent's overseas residency. Requests for waivers must include certified copies of the Agent's previous insurance license and documentation of the state's denial of the Agent's insurance license request.

f. When an Agent seeks Accreditation with a new company, the Agent must have his former employers provide a letter stating whether release was "with" or "without prejudice."

2. No later than 45 days before conducting commercial solicitation of Securities on MCBJ, Securities Agents must provide the following documentation to the interested Installation/Camp Commander to be considered for Authorization:

a. USPACOM Form 102 (04/09), See page 6 of this enclosure.

b. A certified photocopy of the Agent's current sales license.

MCBJO 5340.2
28 JUL 2010

c. Notarized company letter seeking the Securities Agent's accreditation and accepting responsibility for Agent's commercial solicitation activities. The Company's president, vice president, or designated representative must sign the letter.

3. Before conducting insurance products or securities commercial solicitation on MCBJ, insurance agents or securities agents shall submit the Prohibited Business Practices Acknowledgement Letter (enclosure (5)) and their approved requests to MCB, Camp Smedley D. Butler (Attn: Inspector General), Unit 35001, FPO AP 96373-5001.

GENERAL AGENT DESIGNATION SAMPLE LETTER
(On Company Letterhead)

FOR AGENTS ALREADY ON THE USPACOM ACCREDITATION LIST

USPACOM
J1/Overseas Insurance Accreditation Program Manger
Box 64017
Camp H. M. Smith, HI 96861-4017

Appoint (individual's name) as general agent for (name of company).
(Individual's name) is replacing (former general agent). (Individual's name)
is currently listed on the United States Pacific Command list of accredited
agents. Therefore, the only change will be in his/her status from agent to
general agent.

Sincerely,

Signature of company president
vice president

(Notary Statement, Signature and Seal)

FOR AGENTS NOT CURRENTLY ON THE USPACOM ACCREDITATION LIST:

USPACOM
J1/Overseas Insurance Accreditation Program Manger
Box 64017
Camp H. M. Smith, HI 96861-4017

Appoint (individual's name) as general agent for (name of company).
(Individual's name) is replacing (former general agent). (Individual's name)
is not on the USPACOM Accreditation List. All applicable accreditation
documents are enclosed.

Sincerely,

Signature of company president
vice president

(Notary Statement, Signature and Seal)

MCEJO 5340.2
28 JUL 2010

LIFE INSURANCE SAMPLE LETTER
(On Company Letterhead)

USPACOM

J1/Overseas Insurance Accreditation Program Manager
Box 64017
Camp H. M. Smith, HI 96861-4017

Request United States Pacific Command accreditation for (name of agent) to solicit life insurance for (name of company) within the United States Pacific Command Area of Responsibility in (name of country).

I allow (name of agent) to act as a soliciting agent for this company, and assume full responsibility for his/her activities in company transactions. This agent will sell products for (name of company) and none other.

(Name of company) policies conform to the standards prescribed in Department of Defense Directive 1344.07 and USPACOMINST 0102.2.

Any policies containing restrictive clauses or provisions limiting liability with respect to war, geographic limitations, or military duties will plainly show the inclusion of such restrictions on the face of the policy by a clearly visible rubber stamp marking.

Sincerely,

Signature of company president,
vice president, or
designated representative

Enclosure(s)
(Certified copy of license)
(USPACOM Form 102 (04/09))

(Notary Statement, Signature and Seal)

MCBJO 5340.2
28 JUL 2010

WAIVER REQUEST FOR STATE INSURANCE LICENSE SAMPLE LETTER
(On Company Letterhead)

USPACOM
J1/Overseas Insurance Accreditation Program Manager
Box 64017
Camp H. M. Smith, HI 96861-4017

Request a waiver for the requirement of a current state license for (agent's name) under the provisions contained in Department of Defense Instruction 1344.07 and USPACOMINST 0102.2.

(Agent's name) continuously resides and sells life insurance in (name of country) and, through no fault of his/her own, forfeited his/her eligibility for a state license.

Enclosed is a copy of the old license and a certified statement from the (state's name) Insurance Commissioner attesting to that fact.

Sincerely,

Signature of company president,
vice president or
designated representative.

Enclosure(s)
(Certified copy of expired license)
(Certified Insurance Commissioner's statement)

(Notary Statement, Signature and Seal)

**APPLICATION FOR U.S. PACIFIC COMMAND COMMERCIAL SOLICITATION ACCREDITATION
LIFE INSURANCE/MUTUAL FUNDS**
(USPACOM INSTRUCTION 0102.02)

<input type="checkbox"/> Initial application		<input type="checkbox"/> Annual reissue	
Category (check all that apply)			
<input type="checkbox"/> (1) General agent	<input type="checkbox"/> (2) Life insurance agent	<input type="checkbox"/> (3) Transfer agent	<input type="checkbox"/> (4) Registered principal
<input type="checkbox"/> (5) Registered representative	<input type="checkbox"/> (6) Associated only for insurance/mutual funds/variable products		
<input type="checkbox"/> (7) Associated with broker/dealer			
Application for (check all that apply)			
<input type="checkbox"/> (1) Life Insurance	<input type="checkbox"/> (2) Life Insurance/mutual funds/variable products		
<input type="checkbox"/> (3) Life Insurance for more than one Insurance company products	<input type="checkbox"/> (4) Securities		

Privacy Act Statement

AUTHORITY: Section 6311 of Title 5, U.S.C.
PRINCIPAL PURPOSE: Authorizes collection of this information. The primary use of this information by management is to process application.
ROUTINE USE: Additional disclosures may be: to a State Insurance Commissioner for verification, or to a Federal, State, or local law enforcement agency when knowledge of a violation or possible violation of civil or criminal law; to a Federal agency when conducting an investigation for employment or security reasons.
DISCLOSURE: Furnishing the information on this form is voluntary, but failure to do so may result in disapproval of this request.

Applicant Information

1. Last name _____	2. First name _____	3. Middle initial _____
4. Date of Birth _____ (month/day/year)	5. Place of Birth _____ (City, State, Country)	
6. Home Address in the Pacific _____		
6 (a). Home phone _____		
7. SSN _____	8. Citizenship _____	9. Passport Number _____
		10. Country of Issuance _____

11. Former residences (last five years) City, State and Country	Dates (month, year)
_____	From To

Employer Information

12. Current Employer/Company Name _____	12 (a). Supervisor _____
13. Business Address in the Pacific _____	6 (a). Business phone _____

14. Dates, places, and company where you were employed for at least one year of successful life insurance underwriting in United States, District of Columbia, or its territories within last five (5) years.

15. Have you ever been discharged or forced to resign from any position for misconduct or unsatisfactory service?
No _____ Yes _____ (If yes, explain it in remarks section)

16. Military service (indicate service number, date of separation, type of discharge, present status)

17. Remarks (For additional space, use reverse)

18. Date _____ 19. Signature of Applicant _____

PERSONAL COMMERCIAL SOLICITATION EVALUATION			
PRIVACY ACT STATEMENT			
AUTHORITY: Section 301 of Title 5 U.S.C.			
PRINCIPAL PURPOSE(S): Information on this form will be used to document the experience with the sales representative who provides the Service member with this evaluation. This information will be maintained at the installation level. It may be forwarded to officials within the Department of Defense responsible for oversight of personal commercial solicitation practices if further action is required. These officials may need to make contact concerning the solicitation described in questions 2, 3, and 4. Service member response will help ensure sales representatives conduct themselves fairly and in accordance with DoD Instruction 1344.07. This information will be maintained as part of a case file in the event proceedings are considered necessary to deny or withdraw permission for the sales representative and/or the company to solicit on one or more installations.			
ROUTINE USE(S): None.			
DISCLOSURE: Voluntary. There is no consequence to the Service member for not completing this evaluation.			
Please take a moment to respond to the following questions concerning your experience with the sales representative who provided you this evaluation. Your response will help ensure sales representatives conduct themselves fairly and according to the policies outlined in DoD Instruction 1344.07. When you have completed this evaluation, please send it to the Installation Commander or his/her designated representative. Please do not give the completed evaluation back to the sales representative to mail for you.			
1. SALES REPRESENTATIVE WHO CONTACTED YOU AND HIS OR HER COMPANY			
a. NAME OF SALES REPRESENTATIVE	b. COMPANY NAME		
2. MAKING THE APPOINTMENT (Mark (X) "Yes" if any of the following are true)			
a. The sales representative <u>failed to</u> make an appointment in advance to see me.	YES	NO	
b. The <u>initial</u> contact to schedule an appointment occurred <u>while I was on duty</u> (during normal duty hours).			
c. My <u>initial</u> contact with the sales representative was in response to a notice in an official installation bulletin, marquee, announcement or newsletter that said he or she would be on the installation during a specific time or at a specific place.			
d. A superior in my chain of command advised or required me to meet with the sales representative.			
e. The sales representative made <u>initial</u> contact with me via a government phone, fax, or computer.			
3. TIME AND PLACE OF THE APPOINTMENT (Mark (X) "Yes" if any of the following are true)			
a. The sales presentation took place on the installation <u>while I was on duty</u> (during normal duty hours).			
b. The sales presentation took place during a mandatory group meeting with other DoD personnel or as part of a military service sponsored financial education program.			
c. The sales presentation took place in an unauthorized or restricted area.			
d. The sales representative used an on-base facility as a showroom to display his or her product or services. (This does not include displays conducted by military family members in their on-base residence.)			
4. CONDUCT DURING THE APPOINTMENT (Mark (X) "Yes" if any of the following are true)			
a. I was unduly pressured to buy the product or service.			
b. I was not given the adequate facts, or was induced to purchase based on factors other than the merits of the product or service.			
c. I was offered an incentive to meet with the sales representative, purchase the product or service, or drop a competing offer.			
d. The sales representative is a DoD employee of senior rank.			
e. The sales representative implied that he or she is sponsored or endorsed by the military, the installation or my unit. (For example, the representative used an official or unofficial title such as "unit advisor" or "installation consultant.")			
f. The sales representative had a military pay allotment or direct deposit form in his/her possession, or requested "MyPay" account access or PIN number.			
5. YOUR CONTACT INFORMATION			
a. NAME (Last, First, Middle Initial)	b. HOME TELEPHONE NUMBER (include area code)	c. WORK TELEPHONE NUMBER (include area code)	
d. E-MAIL ADDRESS	e. UNIT ADDRESS		

Sample Report of Unauthorized On-Base Commercial Solicitation

From: Commander, Marine Corps Bases Japan
To: State Insurance Commission
Commandant of the Marine Corps, JAL

Subj: REPORT OF UNAUTHORIZED ON-BASE COMMERCIAL SOLICITATION

Ref: (a) SECNAVINST 1740.2E, Solicitation and the Conduct of Personal
Commercial Affairs on Department of the Navy Installations
(b) DOD Instruction 1344.07, "Personal Commercial Solicitation on DoD
Installations," March 30, 2006

1. Pursuant to reference (a), the following violation(s) of references (a)
and (b) occurred on this installation.

Name and address of Company: _____

Identifying information of Agent: _____
(Name, address, phone number,
email address, etc.) _____

Description of Violation: _____

Action taken by Installation Commander: _____

(Include actions of department of individuals)

(Repeat as necessary)

PROHIBITED COMMERCIAL SOLICITATION PRACTICES ACKNOWLEDGEMENT LETTER

1. I _____, in connection with the consideration of being granted the privilege of soliciting on installations under the cognizance of the Commander, Marine Corps Bases Japan, have read and understand the following prohibited commercial solicitation practices. I understand that any violation thereof is just cause for the termination of this privilege.

2. I possess a copy of the MCBJ Order regulating personal commercial solicitation on Marine Corps Bases Japan or I have been instructed how to view the Order on the Internet. I understand that the following commercial solicitation practices are prohibited:

a. Soliciting DoD personnel in a group setting or "mass" audience and soliciting DoD personnel in a "captive" audience where attendance is not voluntary.

b. Making appointments with or soliciting DoD personnel during their normally scheduled duty hours.

c. Contacting DoD personnel by calling a government telephone, faxing to a government facsimile machine, or by sending e-mail to a government computer, unless a preexisting relationship (i.e., the DoD member is a current client or requested to be contacted) exists between the parties and the DoD member has not asked for contact to be terminated.

d. Entering into any unauthorized or restricted area on Marine Corps Bases Japan (MCBJ) without Installation/Camp Commander permission.

e. Soliciting in barracks, day rooms, unit areas, transient personnel housing, or other areas where the Installation/Camp Commander has not given specific permission for solicitation.

f. Within authorized locations, using desk space for interviews except for specific prearranged appointments. During such appointments, Agents shall not display desk signs or other materials announcing their names or company affiliations.

g. Using any portion of MCBJ facilities or areas, including quarters, as a showroom or store for the sale of goods or services, except as specifically authorized by references (g) through (j). This does not apply to Normal Home Enterprises that are approved through the MCBJ Staff Judge Advocate's office and comply with reference (k).

h. Soliciting "door-to-door" or without an appointment.

i. Distributing, or making available for distribution, literature or advertisement materials to any person other than the person with whom the appointment is scheduled.

j. Using an MCBJ installation, area, or other military unit daily bulletin (e.g., "Oki News"), marquee, newsletter, webpage, or other official notice to announce the presence of an Agent and/or his or her availability.

k. Procuring, attempting to procure, supplying, attempting to supply, using, or attempting to use, non-public listings of DoD personnel for purposes of commercial solicitation. Requesting any release of agency records in accordance with reference (e) is authorized.

l. Using official military identification cards or DoD vehicle decals by active duty, retired, or reserve members of the military services; United States government civilian employees; and their dependents to enter MCBJ facilities and areas for the purpose of soliciting. When entering any MCBJ facility or area to solicit, Agents with military identification cards and/or DoD vehicle decals must present documentation issued by the MCBJ Installation/Camp authorizing solicitation.

m. Offering unfair, improper, or deceptive inducements to purchase or trade.

n. Using promotional incentives (e.g., rebates) to facilitate transactions or eliminate competition. (credit union interest refunds to borrowers are not considered a prohibited incentive.)

o. Using manipulative, deceptive, or fraudulent devices, schemes, or artifices, including misleading advertising and sales literature. All financial products which contain insurance features must clearly explain the insurance features of those products.

p. Using oral or written representations to suggest or give the appearance that the DoD sponsors or endorses any particular company or Agent or the goods, services, and commodities any particular company or Agent sells.

q. Unauthorized advertising of addresses or telephone numbers used in personal commercial solicitation on MCBJ, or the use of official positions, titles, or organization names, for the purpose of personal commercial solicitation, except as authorized in reference (e). Military rank or pay grade and military service affiliation as part of an individual's name (e.g., Captain Smith, U.S. Marine Corps) may be used in the same manner as conventional titles, such as "Mr.," "Mrs.," or "Honorable."

r. DoD personnel making personal commercial solicitations to DoD personnel who are junior in rank or pay grade, or to the family members of such personnel, except as authorized in Section 2-205 and 5-409 of reference (f) and military service regulations for respecting differences in rank or pay grade.

3. In addition to the above solicitation prohibitions, I also understand that the following practices are also prohibited regarding the advertisement and commercial solicitation of insurance products and securities:

a. Using DoD personnel to: (1) represent any Agent; (2) deal directly or indirectly with DoD personnel on behalf of any Agent or any recognized representative of any Agent; or (3) serve in any official or business capacity with or without compensation on behalf of any Agent. In this regard, DoD personnel are prohibited from selling Insurance Products and Securities.

b. Asking or using an Agent to participate in any command sponsored or conducted ceremony, training, or education or orientation program.

c. Designating an Agent by title (e.g., "Battalion Insurance Counselor," "Unit Insurance Advisor," "Servicemen's Group Life Insurance Conversion Consultant") or using an Agent to suggest command sponsorship or an official endorsement from the United States government, the armed forces, or any State or Federal agency or government entity.

4. I understand that Accreditation (i.e., the privilege granted by USPACOM (J1) allowing an Agent to solicit in the USPACOM AOR on MCBJ), Authorization (i.e., the privilege granted by an MCBJ Installation/Camp Commander allowing an Agent to solicit on the MCBJ Installation/Camp Commander's installation/camp), and any permission to enter MCBJ facilities and areas are not official endorsements of my company, its Agents, or my products or services. In addition to the prohibitions listed above, I also understand that if approval is granted, it is subject to the following conditions:

a. Within three calendar days after I completed each, individual, transaction, I must furnish the Consumer and the Consumer's commanding officer a report bearing my signature and the following information:

- (1) Name and address of company;
- (2) Name and address of Agent;
- (3) Name and rank of insured or buyer;

(4) Type of policy or security;

(5) Face value of life insurance or securities and premiums;

(6) Death benefit, guaranteed cash value, paid-up insurance, extended insurance, pure endowment (if any) at the end of the first to fifth years, inclusive and the 10th, 15th, and 20th years; and

(7) All conditional exclusion or face value reduction provisions incorporated in the policy or other contract (e.g., war, aviation, special duty status)

b. I am prohibited from possessing or using, or any attempt thereof, DoD allotment authorizations or other forms or copies thereof reproduced by any non-Federal entity to promote personal commercial solicitation. I understand that personnel officers and disbursing officers will not certify such forms and allotment forms may not be issued to Agents. The possession of allotment forms by Agents to promote commercial solicitation is cause for Withdrawal. I also understand that I cannot assist DoD personnel in accessing their "MyPay" accounts to create any direct deposit for purchasing Insurance Products or Securities.

5. I understand that my Accreditation, Authorization, and access on MCBJ facilities and areas are restricted to me. They cannot be passed on to any other person or used to authorize access if any guest on MCBJ facilities and areas. Further, Accreditation, Authorization, and access on MCBJ facilities and areas does not entitle me to logistical support from any Federal entity.

6. My passport number is: _____ country issued
by: _____ expiration date: _____.

7. My visa or alien registration number is _____ and
will expire on _____.

8. Temporary passes may be issued to Agents with appointments with camp
services or MCCS in accordance with MCBJ authorized entry and access control
policy.

9. In accordance with MCBJ authorized entry and access control policy, I may
be invited on and escorted by DoD personnel on a MCBJ Installation/Camp to
conduct commercial solicitation. If invited and escorted on a MCBJ
Installation/Camp to conduct commercial solicitation, I must be escorted on
and off the MCBJ Installation/Camp with an authorized Escort, and any one
appointment or meeting shall not exceed four hours.

10. Any Violation of the prohibited commercial solicitation practices and
other prohibitions and requirements listed above in paragraphs 3-5 and 9 may
result in the suspension or termination of my Accreditation, Authorization,
and access on MCBJ facilities and areas.

I read this letter in its entirety and understand its contents. I agree to
abide by all the rules and conditions as set forth herein.

(Agent's signature)

(date)

(Agent's printed name)

I also read and understand the letter.

(General Manager's signature)

(date)

(General Manager's printed name)

(Printed name of company the Agent is representing)

(_____) _____
(Telephone number)

From: (Agent's Full Name), (Company Representing)
To: Camp Commander (Installation/Camp), (ATTN: Camp Services)

Subj: SOLICITATION REQUEST

1. I am requesting permission to enter a MCBJ Installation/camp under your cognizance for the purpose of soliciting the sale of life insurance and/or securities. If my intent is to sell any insurance product, this request affirms that my name is on the current authorized list of accredited insurance Agents published by USPACOM. I read and understand the information identified in the Prohibited Commercial Solicitation Practices Acknowledgement letter (attached), and I agree to abide by all the rules and conditions as set forth therein. I also understand that my access to MCBJ facilities and areas must comply with MCBJ entry and access control policy requirements.

(Signature)

FIRST ENDORSEMENT

From: Camp Commander (Installation/Camp)
To: Director, Marine Corps Community Services

1. Forwarded for review.

(Signature)

SECOND ENDORSEMENT

From: Director, Marine Corps Community Services
To: Camp Commander (Installation/Camp)

1. Forwarded recommending approval/disapproval after review of all products to include documents, costs and fees, sales materials, literature, and all other items associated with the request.

(Signature)

THIRD ENDORSEMENT

From: Camp Commander (Installation/Camp)
To: (Agent's Full Name), (Company Representing)

1. Your request is approved/disapproved. My point of contact pertaining to your request is (name, phone number).

Signature



MCEBJO 5340.2
28 JUL 2010

UNITED STATES MARINE CORPS
MARINE CORPS BASES JAPAN
CAMP SMEDLEY D. BUTLER, OKINAWA
UNIT 35001
FPO AP 96373-5001

Subj: Administrative Hearing Rights Acknowledgement

1. This administrative hearing is convened by the authority of the Deputy Commander Marine Corps Bases Japan/Commanding General, Marine Corps Base, Camp Smedley D. Butler.

2. This hearing is administrative and not a legal proceeding and, as such, the rules of evidence applicable to a court-martial or civilian criminal trial do not apply to this proceeding.

3. At this hearing you have the following rights:

- a. To be present before the officer conducting the hearing.
- b. To be advised of the suspected misconduct.
- c. To review any documentary evidence to be used as part of the proceeding at least 24 hours in advance of the hearing.
- d. To make a statement, present matters in defense to the allegations or in extenuation or mitigation.
- e. To remain silent. A choice to remain silent will not be held against you.
- f. The burden of proof used by the Hearing Officer to determine whether you committed the misconduct alleged shall be a preponderance of the evidence.
- g. To appeal any action taken as a result of the administrative hearing to the Chief of Staff, Marine Corps Bases, Japan.

4. Any questions regarding this document may be addressed to the Hearing Officer.

Enclosure (6)