



REPLY TO  
ATTENTION OF

**DEPARTMENT OF THE ARMY**  
HEADQUARTERS UNITED STATES ARMY TRAINING AND DOCTRINE COMMAND  
102 MCNAIR DRIVE  
FORT MONROE VIRGINIA 23651-1047

S: 3 Jan 02

ATTG-ET (350)

28 NOV 2001

MEMORANDUM FOR

Commanders, TRADOC Installations  
Commandants, TRADOC Service Schools  
Commander, U.S. Army John F. Kennedy Special Warfare Center and  
School

SUBJECT: Commercial Life Insurance and Solicitation

1. References:

a. Memorandum for Record, 1 Jun 00, subject: Decision on OIG Report NO. 99-106, Commercial Life Insurance Sales Procedures in DOD, 10 Mar 99 (Enclosure 1). This is accessible through Internet website: <http://dodig.osd.mil/audit/reports/fy99/99106sum.htm>.

b. Memorandum, DAS, MPP, 19 Apr 01, subject: Awareness Materials on Commercial Solicitation and Life Insurance (Enclosure 2). Memorandum dictates specific "awareness training" on commercial solicitation and life insurance sales procedures. Note: Awareness material can be brochures or pamphlets.

2. The results of reference 1.b (Enclosure 2) indicated improper solicitation practices occurred. The improper practices included misleading sales presentations, presentations by unauthorized personnel, presentations to captive audiences, soliciting during duty hours and in the barracks. Soldiers are purchasing life insurance policies that do not meet their current financial and personal needs. Therefore, The Army developed awareness material that will assist soldiers with the education for purchasing life insurance and provides information to leaders on prohibited solicitation practices.

3. The Soldier Support Institute developed a pamphlet on awareness training and education for commercial life insurance and solicitation (Enclosure 3). This pamphlet will be distributed by ATSC to every soldier attending Initial Entry Training (IET) and Professional Management Education (PME) courses. An annual distribution of the pamphlet will occur automatically each August. The pamphlet can be viewed and duplicated on the Reimer Digital Library at <http://www.adtdl.army.mil/cgi-bin/atdl.dll/cctsp/805c-p-1001/805c-p-1001.htm> in PDF and on the DCST-IET website at

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<http://www-dcst.monroe.army.mil/iet/publish/insurance.htm> (Hot Topics). If additional pamphlets are required prior to the annual distribution, please contact Edward Ramsaur, ATSC, [ramsaure@atsc.army.mil](mailto:ramsaure@atsc.army.mil).

4. Commanders and school commandants will ensure procedures are in place to provide the commercial life insurance pamphlets to all soldiers during in-processing (IET, PME, and Drill Sergeants Course). Though no training time is required, instructors should encourage soldiers to review the materials before purchasing commercial life insurance. This pamphlet contains information regarding prohibited solicitation practices on Army installations. A point of contact for each installation is required. TRADOC will monitor and control the distribution process to ensure all installations receive the required information.


5. Annual verification to HQ TRADOC is required to ensure compliance outlined in this memorandum. The installation POCs (name and phone number) will be provided NLT 3 Jan 02. TRADOC POC is Ms. Mignon Moore, [mignon.moore@monroe.army.mil](mailto:mignon.moore@monroe.army.mil). The list of POCs will be updated by each installation 60 days prior to annual distribution.

6. It is the responsibility of all leaders to ensure soldiers have the most current and up-to-date information available when making critical financial decisions that will affect them and their families.

7. Point of contact is Mr. Jim Rose, DSN 680-5622, (757) 788-5622, [roseja@monroe.army.mil](mailto:roseja@monroe.army.mil).

FOR THE COMMANDER:

3 Encls

  
LARRY E. JORDAN  
Lieutenant General, U.S. Army  
Deputy Commanding General/  
Chief of Staff

CF:  
(SEE NEXT PAGE)

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CF: (CONT)

Commander, U.S. Army Medical Department Center and School

Commandant, Defense Systems Management College

Commandant, The Judge Advocate Generals School