

GUIDELINES FOR OCEANVIEW LIFE AND ANNUITY VIRTUAL FACE TO FACE SALES

In these uncertain times when conducting in-person meetings is all but impossible, it may be necessary to conduct virtual face-to-face meetings with clients through services such as Skype, FaceTime, Zoom etc. That is why we would like to provide you, our valuable producers, with guidelines on how to better conduct any 'virtual' teleconferencing meeting when soliciting Oceanview Life and Annuity (Oceanview) annuity products.

1. Be sure you are licensed, appointed and contracted to sell Oceanview products where you and your client are physically located at the time of solicitation.

Where the client is physically located determines the issuing jurisdiction. If the client normally resides in a state different from where they are currently located, it would be considered a 'cross-state sale'. You should include additional information about why the solicitation is not taking place in their state of residence. Cross border sales are not permitted in Arkansas, Utah, or Wisconsin.

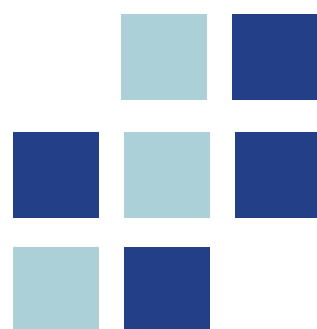


2. Client privacy must continue to be maintained.

All reasonable steps at keeping sensitive client information confidential need to be taken.

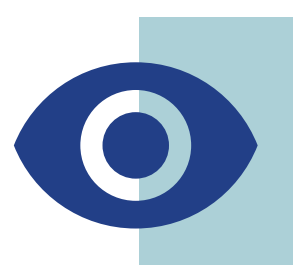
3. Maximize security settings.

Whatever mode of virtual meeting service is being used, it is strongly advised that the highest security setting available is chosen to best protect the sharing of sensitive information.



4. It is not necessary to record the virtual meeting.

However, if it is recorded, the client MUST acknowledge and provide authorization that they are aware of the recording. Any recording should be kept securely, and retention of the recording should follow appropriate record retention regulations. Unless requested by Oceanview, it is not necessary to provide any recorded meetings to the company as part of the application process.



5. Be sure you know your client.

You must view the client's government-issued picture ID on the video call, verify it matches the client and confirm the information entered on the application form is accurate. Physical copies of the ID are not required, although it is recommended that you obtain a copy for your records.

6. Provide the client with all required documents.

Ensure that your clients receive all applications, forms and disclosures at the required point of sale process. Provide them with the copies of all sales materials discussed during the solicitation.



7. Witness client signatures.

You must witness the client physically sign the application and other required forms over the video call and then have the documentation forwarded to you to sign. As always, you should never sign any application or form prior to the client signing.

8. Keep good records.

As always, you should keep thorough documentation of client interactions including meeting notes that include date, time, discussion topics, recommendations and decisions.



9. Submit the completed application.

Check with your agency home office or IMO about how to submit the completed application to Oceanview.

Thank you again for your continued business!

