Sons of Norway Virtual Face to Face Sales

In these uncertain times it may be necessary to conduct virtual face to face meetings with clients through services such as Skype, FaceTime, Zoom etc. Sons of Norway will allow agents to conduct virtual fixed annuity sales with someone a producer has never met in person provided the following requirements are met:

- Agents must view the client and their valid ID. The ID must be legible and unexpired government-issued picture ID. They must verify their identity through video conference and record the information. The applicants ID must be matched to the face during the video call.

- Fixed annuity applications must be submitted through LifeBase, Sons of Norway electronic application system.

- Agents must provide the client with any sales material that is discussed via email or USPS

- If a producer holds a video call with a prospect at any time the prospect is not in their resident state, it may be considered a non-resident sale. The agent must follow all guidelines set by the states and the insurance department where they are soliciting the sale. Agents must be licensed and appointed in the state where the prospect resides. It is the responsibility of the Sons of Norway agent to ensure they are following all industry requirements, laws and rules as it pertains to non-resident sales.

- All virtual fixed annuity sales must comply with all Sons of Norway policies and state requirements (training, licensing, information security, nonresident sales, suitability, etc.)

- Agents will email the Signature Acknowledgment form to the client to be signed, scanned and returned to Sons of Norway. (see below for document)

Other considerations for virtual face to face sales

- Sons of Norway suggests agents take additional precautions when conducting virtual sales and ensure the prospects have an accurate and thorough understanding of the product, as required in all annuity sales. With this virtual approach, agents must understand that the sales process might take longer due to properly education the prospect, technical difficulties etc. Agents must ensure they are taking to time to ensure prospects have a clear understanding of the product and may require an in-person meeting.

- Keep detailed documentation for each prospect. Send calendar invites (and retain them on your calendar) take detailed notes in the meeting for the client file, retain emails with prospects and practice all record retention requirements.