New Agent - Steps to get Started

1. **<u>Complete Registration</u>** with Secured First Financial of Texas. Go to https://sffagents.com/registration
   Also email a copy of the front on your driver's license to joel@sfftexas.com. You can also text a copy to 830-237-8857

2. **<u>Register for an Exam Prep Course.</u>** Go to www.XcelTesting.com and enroll in the Life & Health Exam prep course. Once you have completed step one, we will send you instructions with coupon code to get the course for $39.95.

3. **<u>Schedule Life & Health Exam</u>** through prep course website and get fingerprinted at your local police station. You will need to have this done prior to taking your exam.

4. **<u>Apply for License</u>** once you pass exam either at testing facility or at https://nipr.com/. Then Select Individual, resident, Producer Licensing, and apply for General Life - Life, Accident, Health and HMO license. (**Remember if you pass your test within 30 days from the time you start your course, we will reimburse your training course, test, and application for license for your home state. We will also provide you with some starter leads to help you get started**)

5. **<u>Purchase E & O Insurance.</u>** We recommend using https://www.napa-benefits.org/ Make sure you purchase the coverage for a newly licensed Life and Health Agents and make sure to add the coverage for Annuities. Recommend coverage for $1 million. (**We will provide E&O to get you appointed, but you will need your own for protection.)**

6. **<u>Get Contracted with Insurance carriers</u>** recommended by your manager/trainer. Once you start this process you may start receiving a lot of emails from the insurance carriers to complete everything.

7. **<u>Make a list of as many people you know</u>** as many as possible (Friends, Family Members, Co-workers, anyone that just got married, anyone that just had a baby). Provide a copy of this list to your manager with the address and we will send out a letter to your list letting them know you are licensed and trained to help them life insurance.

8. **<u>Approach the contacts on your list</u>** and let them know you are starting a new career and would like to quote them life insurance. If they already have coverage, tell them you would like to see if you can save them money on their existing coverage. You can also ask them if they have the old life insurance of the new life insurance. This is a great way to show them the new options.

9. **<u>Consult with your manager to game plan</u>** the best product to present once you have some people that you can quote.

10. **<u>Present and quote options</u>** to the people on your list, and complete applications for those who want to apply.

11. **<u>Once you get paid set aside 25 to 30% of your commissions</u>** for marketing budget and taxes.