



# **NEW AGENT CONTRACTING WELCOME PACKET**



## TABLE OF CONTENTS

**GETTING STARTED** ..... 3

**GETTING PLUGGED IN** ..... 5

**NEW AGENT ONBOARDING & CONTRACTING** ..... 6

**HCMS ONBOARDING** ..... 7

**NLC ONBOARDING** ..... 9

**NOTES ON SURANCEBAY** ..... 10

**SURANCEBAY ONBOARDING** ..... 11

**PROSPERITY CONTRACTING** ..... 12

**REQUESTING CARRIERS** ..... 13

**GETTING APPOINTED** ..... 14

**WRITING NUMBERS** ..... 15





## GETTING STARTED

Congratulations on choosing your career path with Family First Life. We are excited that you have joined our team and we look forward to seeing your accomplishments.

Family First Life is very proud that we can take an average day-to-day people and give them the opportunity to make extraordinary incomes while providing an excellent service to our clients. A company doesn't grow their sales from \$7M to \$400M without providing a solid structure to succeed.

Within the next few weeks, a lot of information will be sent to you. Please follow these steps accordingly and stay organized.

### Here are the major steps to getting started:

Read the New Agent Onboarding & Contracting section, which starts on Page 5 of this document before starting anything below in "Getting Plugged in and Organized". Keep that document open while you work through the contracting procedures.

This document can answer approximately 95% of your questions so make sure you read it thoroughly. Also, you can do a keyword search to find any answers. If you cannot find the answers to your questions, please reach out to, Kristen, our contractor.

1. Onboard to HCMS
2. Create a new SuranceBay account.
3. **Make sure to complete** your [Anti-money laundering](#) training and acquire your [E&O insurance](#) before starting this process! [American Amicable AML Training](#)
4. Apply for appointments through SuranceBay. (AIG and Mutual of Omaha)
5. Apply for Amerigo appointments through NLC.
6. Request carrier contracts in HCMS (Aetna, Great Western, TransAmerica, and American Amicable)
7. The Prosperity Application is sent through your upline.
8. Request Athene, Ethos and AFLAC from your team's contractor.
9. Complete the requested carriers when Corporate sends them to your inbox.
10. Check your SuranceBay **EVERY DAY** to make sure no contracts go to "At Producer".





# FFL Covenant

New Agent Contracting Welcome Package



11. Complete our comprehensive training program “[Bootcamp](#)” in 7 days or less so you will receive the lead discount at the end of the program.
12. *If you are new or need help, there is a call on Mondays at 1:30pm Eastern [velocityzoomcalls.com](https://velocityzoomcalls.com)*
13. [Resource Email](#) will provide everything agents will need to start selling including cheat sheets, CRM, virtual sales documents and much more.
14. Once contracts have been "At Carrier" in SuranceBay for a week, call each carrier weekly until you're appointed. Carrier phone numbers are listed on the Carrier Information sheet linked below.
15. Get leads, talk with your personal coach/upline and get to work!!





## GETTING PLUGGED IN

1. Join the [Private Facebook Group](#) - You'll be asked who invited you to join. Use my name, and you should be good to go!
2. New agents will receive an invite to **DISCORD** through the Administrator or the Upline. Please accept the invite so that you are connected with everyone.
3. Follow **FFL COVENANT** on ALL of our social media platforms. (Facebook, Instagram, YouTube, LinkedIn (though Shain Pope), Twitter, and TikTok.
4. Join the [FFL Corporate Email Blast](#) – This is a great resource for interviews with top producers, continued learning calls/times, and etc.
5. Download the app **The Next Level +** ([Apple](#) / [Android](#)) - This app is very useful, especially once you're in the field. In the meantime, make sure to take advantage of the video podcasts and other learning resources. If you're in the car, listen to some of the podcasts and learn while you drive!
6. Review the [Conference Call Schedule](#) - Join as many of the calls as possible, if not all of them. Take notes about what is being discussed. While our business is very simple, top producers will discuss their successes and mistakes. These calls are a great tool to help all agents succeed.
7. Look over the [Carrier Info Sheet](#) - This sheet will help track agent numbers for each carrier. As they arrive, please send these to me so we can verify accuracy in the FFL System. Some lead vendors use this sheet. Review their websites to see the cost and how they work.
8. [New Agent Checklist](#) - This list will help agents determine what processes they have completed before obtaining their license.
9. Join [Dial Training Sessions](#) - These occur every Monday and Thursday from 7:30am EST until approximately 12:00pm EST. The prime learning time is in the beginning so be prepared for a **minimum of an hour each dial day. Do not forget to take notes.** If you log in at the top of an hour, you will be able to hear two people dial, which is very useful. Agents can develop their own style.
10. If you have any questions or concerns, do not hesitate to reach out. We are very excited to have you on our team and look forward to seeing your success with FFL.



## NEW AGENT ONBOARDING & CONTRACTING

To help keep everything organized, create the items below:

- ✓ A browser bookmark folder
- ✓ FFL email inbox folder
- ✓ Discord account through internal invite from your upline or Administrator. (This is how everyone will communicate)

### TRAINING VIDEO LIBRARY

Below are a set of videos that will instruct you through various parts of the contracting processes. These processes are often updated which may not instantly reflect online so please default to the following written instructions if it is different from the video.

- [Onboarding to HCMS](#)
- [Managing your SuranceBay account](#)
- [Requesting a carrier in HCMS](#)
- [Adding writing number \(for HCMS requested carrier\)](#)
- [Adding writing number \(for a missing carrier\)](#)
- [Editing writing number in HCMS](#)
- [Inviting downline agent to HCMS](#)





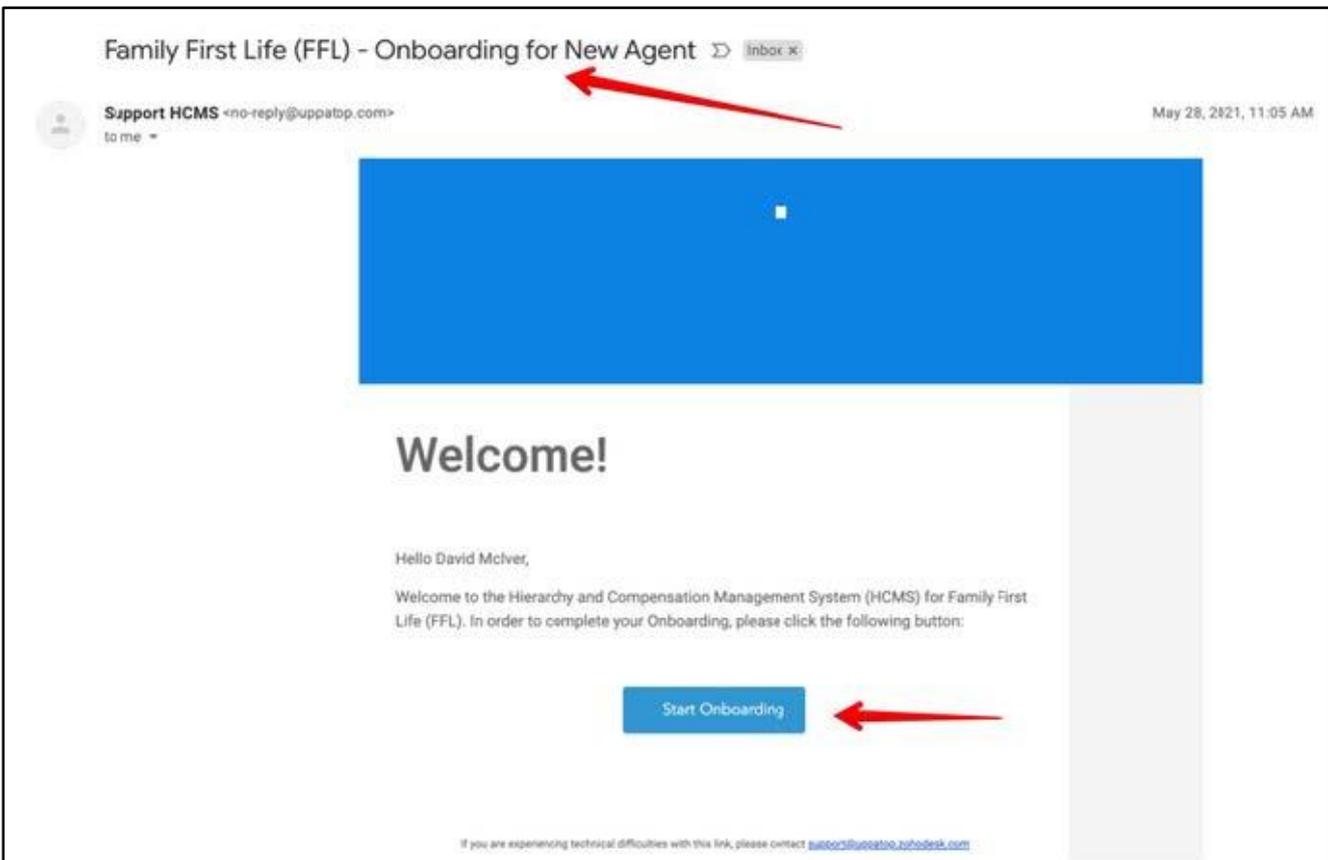
## HCMS ONBOARDING

The hierarchy and compensation management system are a software solution used by agents, admins, and the FFL corporate contracting team to manage contracting requests.

HCMS is not a replacement for SureLC/Surancebay contracting, integrated with SureLC, or integrated with carrier portals.

You will receive an onboarding email invitation from HCMS [Support-HCMS@uppatop.com](mailto:Support-HCMS@uppatop.com). The emails may end up in SPAM, so please search there using this email address as a search tool. It is not a monitored email so please do not send emails to it.

### Email #1: Family First Life (FFL) – Onboarding for A New Agent

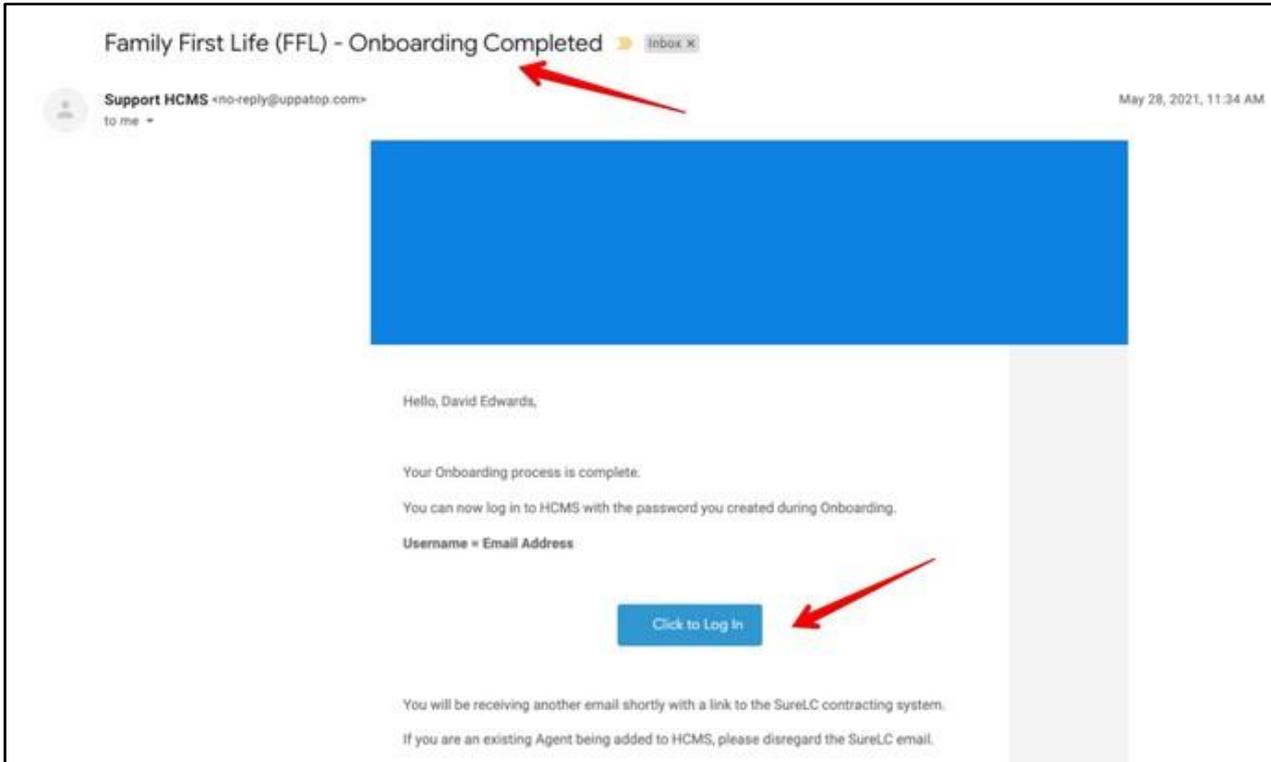


Please enter your NPN during onboarding



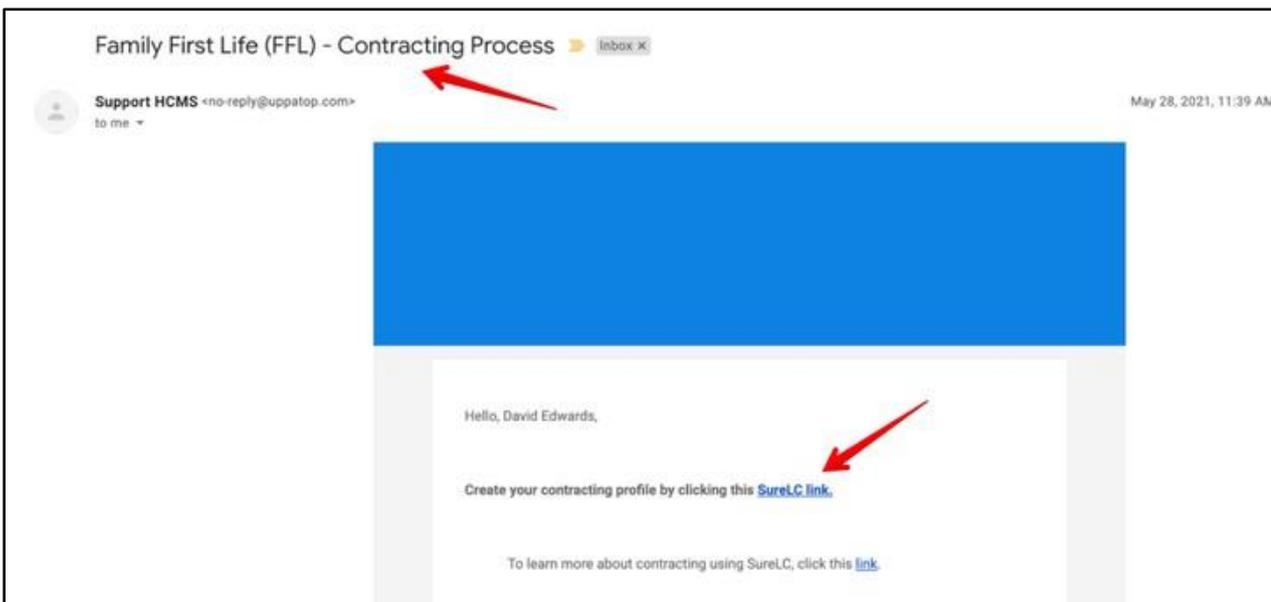


## Email #2: Family First Life (FFL) – Onboarding completed



Here you can log into HCMS with the password you created during the onboarding process. The username is your email address. Log in here: [HCMS](#)

## Email #3: Family First Life (FFL) – Contracting Process



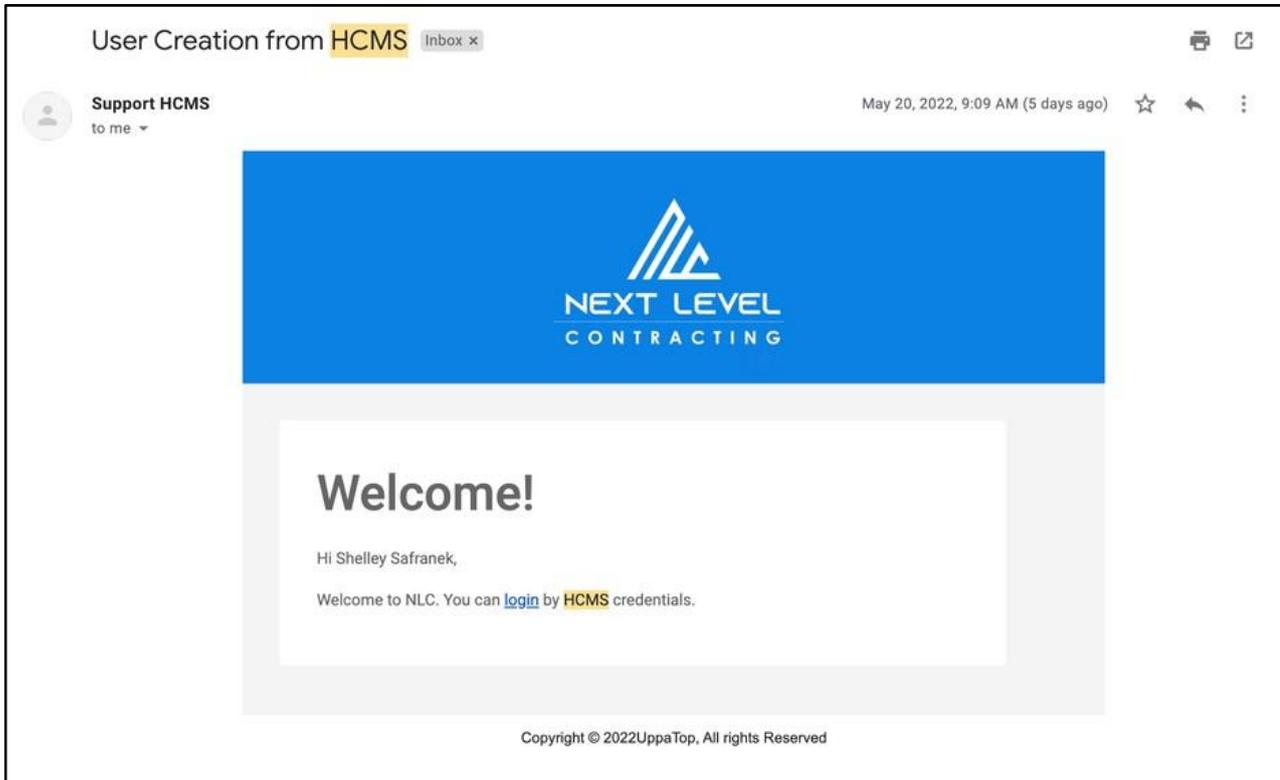
This email contains the link for Surancebay. This step is where you will complete the contracts with our carriers.





## NLC ONBOARDING

### Email #4: Family First Life (FFL) – Next Level Contracting



This email contains the link for Next Level Contracting. You will complete Americo contracts here.





## NOTES ON SURANCEBAY

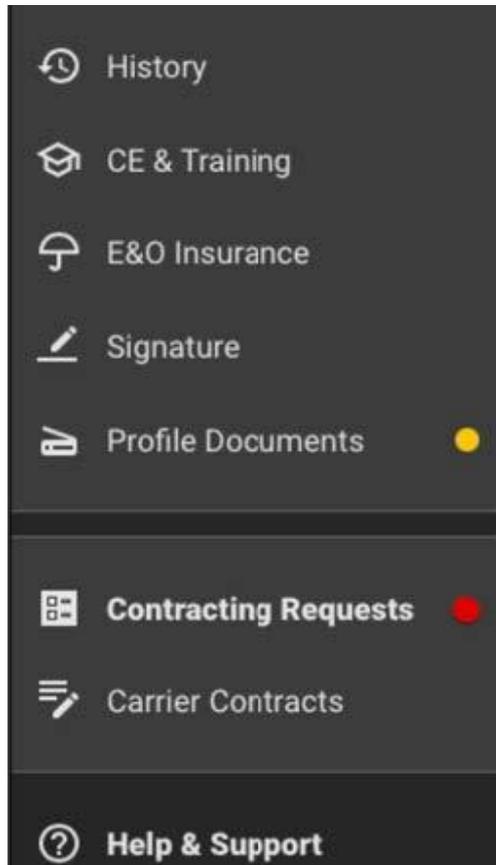
- We use SureLC to submit contracting requests to our carriers, which will enable each agent to be appointed with various insurance companies. These companies will send each agent an exclusive writing number before any business transactions can be completed.
- Do not attempt this on your phone. This process goes much smoother on a desktop or laptop.
- Each agent must have an active license 72 hours prior to creating a Surancebay/SureLC account.
- Once eligible, complete your Surancebay profile and request carriers **ASAP**. The sooner you complete this step, the faster you will receive your writing numbers and can begin writing business.
- If you had a SureLC account with another IMO, please sign up as a new user with a new email address. If not, everything you do will go to your practice company instead of FFL.

Before you create a new user account with Surancebay, make sure you have the following:

1. NPN – National Producer Number (This is found on your license or NIPR.com)
2. Voided Check or a signed authorization form from your financial institution
3. Current anti-money laundering certification. We use WEBCE, however; LIMRA, Surancebay, etc. can also be used.
4. Beneficiary
  - a. Designate to whom your commissions should be paid if you pass?
  - b. Please provide their full name and SSN
5. Errors & Omissions Coverage
  - a. Many carriers will require each agent to carry E&O insurance in most states. The one we use most is Calsurance, which is available for purchase inside Surancebay/SureLC.
  - b. If purchasing inside Surancebay, select the “Plan B” level coverage. This requires a down payment to proceed.
  - c. If you prefer E&O without a down payment, we recommend biberk.com. This option could have a higher monthly premium.

## SURANCEBAY ONBOARDING

Once you have created your new Surancebay account, bookmark this [Surancebay](#) link.



- Watch the training video "[Managing Your Surancebay Account](#)", which is also found in your training library.
- Please complete your "my profile" section before requesting carriers. Incomplete profiles will delay the contracting processes.
- If you see yellow or red dots next to any section, this indicates that something needs to be completed before moving forward with the contracting process.
- Say no to the Finra question. Most agents will not have this license; however, if anyone has this license, answer yes to this question.
- Please complete everything in the contract.
- We do not sell LTC (Long Term Care). When asked, please select no.

Your contracts in Surancebay will all move through the same process:

Contracting Requests				
AT PRODUCER (1)	AT BGA (0)	AT CARRIER (6)	COMPLETED (1)	DISCARDED (0)
	<b>NO</b>		<b>YES</b>	

1. **At Producer** – This is you're your contracting Inbox. No correspondence should be stored here. This inbox will contain a new contract that has not been submitted or a contract request that has bounced back.
2. **At BGA** – This is the FFL corporate office. Corporate reviews all contracts before sending to the carriers. If any contracts have errors or are incomplete, corporate will send back for revisions and these must be resubmitted.
3. **At Carrier** – One week after contracts have been delivered here, agents need to call these carriers for a status of your appointment. You will receive an email each week thereafter until you receive your welcome email.
4. **Completed** – Only AIG will move to this stage. If you have a welcome email and a writing number from any carrier, these can be added to HCMS.

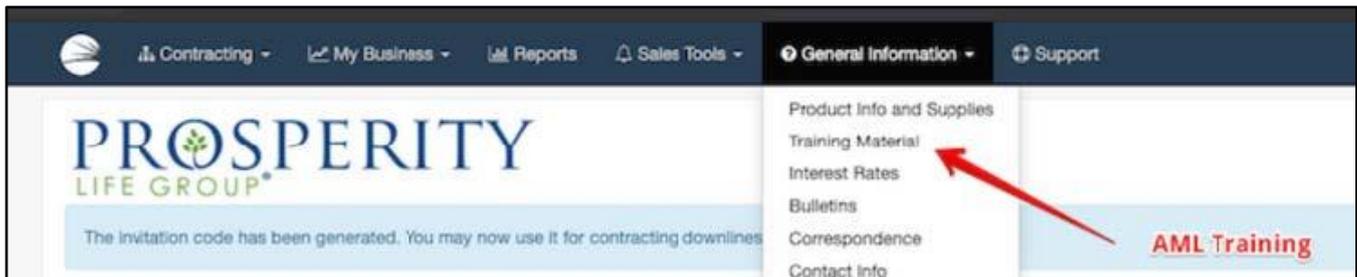


## PROSPERITY CONTRACTING

Prosperity is a carrier that exists outside of Surancebay and HCMS. You will receive an email from Benchmark (sent by your personal coach) which will contain a link to complete the contract for this carrier. The appointment process for Prosperity is quick and can take approximately 24-72 hours to complete.

Prosperity will require all agents to complete an anti-money laundering course regardless of any other courses that you have completed.

To access this course, first select **General Information**, then select **Training Material**, then select Online AML Training. This process will take approximately 15 minutes to complete.



Once appointed, you will receive a welcome email with your writing number. Please forward a copy of this email to your team's contractor. This will be added to your records.





## REQUESTING CARRIERS

1. Complete Americo contracts in NLC.
2. Complete John Hancock, Mutual of Omaha, and AIG contracts in Surancebay.
3. Log into HCMS and request the following:
  - Great Western
  - Foresters
  - Transamerica
  - Aetna
  - American Amicable

Once the contractor approves and corporate processes these requests, they will be sent to your inbox to be completed in Surancebay. These emails will be sent by [contracts@surancebay.com](mailto:contracts@surancebay.com).

Email your team's contractor, Kristen, at [kristen@fflcovenant.com](mailto:kristen@fflcovenant.com) to request Athene. Once corporate processes this request, this will also be sent to your inbox from this email address: [contracts@surancebay.com](mailto:contracts@surancebay.com).

FFL offers other carriers. The contracting process is different for each carrier and will begin by writing a paper application. This can be initiated from the carrier for any client requesting one of their policies. The contract request must be submitted via email from your contactor.





## GETTING APPOINTED

- Carrier processing times can vary from one to six weeks. It is the agent's responsibility to communicate with the carriers weekly for a status of your contracts.
- After your requests are submitted and have been with the carrier for one week, call the carrier for updates and verify there are no problems with your application. All carrier phone numbers are listed on the carrier contact sheet.
- Once appointed, you will receive a welcome email with your writing number. No other person will receive a copy of that email so check your inbox periodically and make sure it does not go to your SPAM folder. Once you have received this email, add this number to HCMS.
- We do not have the capability to view your SureLC/NLC account or status with any other carrier. Please check your Surancebay account daily to verify things are processed smoothly.



## WRITING NUMBERS

### **Adding a writing number for an HCMS requested carrier**

Aetna | Great Western | American Amicable | Foresters | Transamerica

[Watch this video on how to add to HCMS Profile](#)

### **Adding a writing number for an HCMS missing carrier**

Americo | Mutual of Omaha | AIG | John Hancock

[Watch this video on how to add HCMS missing carrier](#)

Email writing numbers for Athene and Prosperity to your team contractor, Kristen, at [Kristen@fflcovenant.com](mailto:Kristen@fflcovenant.com)

It is very important that you add your writing numbers to HCMS as you receive them.

You need a full profile of writing numbers or your contractor and corporate will be unable to resolve any contracting issues that may arise. Additionally, comp raises cannot be submitted without a complete profile.

These steps must be completed before building your team of licensed agents.

If you have any difficulties with any of these contracting procedures, please email Kristen Pope at [Kristen@fflcovenant.com](mailto:Kristen@fflcovenant.com). Kristen is our contracting director.

