Contracting

Click on the green "Run Process" button and then save the link to save your progress as you complete each step. Click on the plus sign (+) next to each step for a description on how to accomplish the task at hand. You've got this

Get Started

- [ ] Complete the Connect checklist

  Be sure to complete all the items on the Step 1: Connect checklist. If you cannot find it go back to www.aspireffl.com.

  Mark this step as complete when you've finished the checklist.

- [ ] Schedule your contracting review

  Schedule a Zoom session to review the next steps in the contracting process.

  For FFL Aspire schedule Zoom here

  For FFL Lonestar schedule Zoom here

  In your Zoom session, you will cover the basics of contracting as well as the Tools of the Trade and the NextLevel+ app. Please be sure to have registered for all three tools before your Zoom session.

  Mark this step as complete as soon as you have your Zoom.

Get Contracted

- [ ] Get Errors and Omissions insurance (required before you can start contracting with carriers)

  Purchase E&O insurance. You will need this before you can begin contracting with carriers.

  Select this plan: $1 Million per claim / $1 Million annual aggregate

  Cost: Pay $84.12 down and 3 monthly payments of $34.08 for a total of $186.36. Or, make a one-time payment of $166.33

  Click here to buy E&O insurance

  Mark this step as completeonce you have purchased E&O insurance.

- [ ] Carrier contact information

  ➡ Click here for carrier contact information

- [ ] Have a voided check ready to set up direct deposits with carriers

  In place of a voided check, we can accept a letter from your bank. It must be signed by a bank representative, and include your routing number, account number, and personal information.

  These are the ONLY two options for setting up direct deposit payments. The carriers will not accept anything else.

  Pro Tip: Set up a separate bank account for your business. You can do this by setting up a new checking account with your existing financial institution or consider a local credit union for the best rates.

  Mark this step as complete once you have a voided check ready or the letter from your bank.

- [ ] Set up HCMS/ NLC and SureLC/SuranceBay

  An email with instructions on how to get appointed with carriers will be coming from the contracting department. Emails are sent Monday-Friday.

  Read the email in its entirety and have it handy while you are setting up HCMS, NLC and your SureLC portal through Gateway.

  ➡ Click here for a quick HCMS overview

Gateway will house all access to SureLC, CRM, #'s, etc.

➡ Click here to access Gateway

HCMS is our platform for managing internal requests.

NLC is our platform for contracting with Americo, Mutual of Omaha, American Amicable and more.

SureLC/SuranceBay is our platform for filling out carrier contracts.

 Mark this step as complete once you have set up your accounts in HCMS and SureLC/SuranceBay.

Request appointment with Prosperity

 When submitting: select most months advanced and paid daily.

 Beneficiary information will be requested for each carrier. In the event of your death your income will be passed on.

➡ Send an email to jessica@aspireffl.com and we will send you a direct link to contract with Prosperity.

 Mark this step as complete once you have requested your appointment with Prosperity.

Request appointments for AIG, John Hancock, Aetna, Foresters National Life Group and Great Western in SureLC/SuranceBay

This is a two step process:

First: Request appointments with insurance companies through HCMS

Then: fill out the information and questions for each insurance company individually in SureLC/SuranceBay.

At-a-Glance of SureLC/SuranceBay Statuses

Producer: Go back through and confirm your contract request.

BGA: Good job! You've done it correctly and your contract has been sent to our home office.

Carrier: FFL home office has sent your contract to the carrier.

Discarded: Locate the reason and email contracting@fflinw.com for help.

 Beneficiary information will be requested for each carrier. In the event of your death your income will be passed on.

 Mark this step as complete once you have requested appointments for Americo, AIG, John Hancock and Mutual of Omaha.

Request appointments for Americo, Mutual of Omaha and American Amicable through NLC

STEPS

1. Log in to HCMS

2. Top right there will be a 9 square box.

3. Click on the box and go to NLC.

4. Top of the screen to the right of the FAMILY FIRST LIFE logo you will see a blue circle with a + sign.

5. Select Requests > New Contracting

6. Fill out the needed information and submit

 Be on the lookout for emails from the carriers. If you don't hear back is 7-10 business days give them a call.

Complete the Anti-Money Laundering (AML) Course after your status is at "Carrier" for Mutual of Omaha contract

Note: If you are unable to register please request an appointment with Mutual of Omaha. Once they receive your contract, they will register you with AML.

Complete your course through LIMRA and it will only take about 45-60 minutes.

Your user name is your National Producer Number and your password is your last name in all lower case - ex: logan

➡Look up your National Producer Number

➡ Watch this video

➡Click here to take the AML course

It may take a week if newly licensed to get into Limra

Mark this step as complete once you have completed the course.

Follow up with each carrier after your contract request has changed to "Carrier" status in SureLC/SuranceBay

➡Click here for insurance company contact information

Stay on top of calling the carriers and checking on Sure LC during contracting 2-3x a week. They will never contact you. You can use paper apps to run your business. Connect with your mentor ASAP!

➡Keep an eye on your email box for important messages and contracting information from carriers.

Be sure to check your SPAM and Promotional folders in your email.

Mark this step as complete when your appointments are in Carrier status

Move to Step 4: Training Checklist

Move on to Step 4: Checklist titled: Training

Use this link: Step 4: Training

Mark this as complete and join us for the next step in your journey!

Make and Share Free Checklists
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