



How to Become a  
Successful Agent!

**7 Simple Steps**

# 7 Steps Executive Summary



- **Step 1**: **Join FFS** - \$125 one time membership fee
- **Step 2**: **Complete the Base Shop Field Training**
- **Step 3**: **Submit Criminal Record Check** (*Submit before taking the Exam*)
  - Fees: \$15 (VA only)
- **Step 4A**: **Register Pre-Licensing Class**
  - Fees: \$160 (included training materials)
  - 2 days class (8 hours/per day in VA & MD)
- **Step 4B**: **Take Life Only Exam**
  - Fees: \$58 (VA), \$70 (MD)
- **Step 4C**: **Apply Life License**
  - Fees: \$15 (VA), \$59 (MD)
  - 2 years renewal
- **Step 5**: **Purchase E&O Insurance** (when write the applications)
- **Step 6**: **Anti-Money Laundering** for Insurance Producers (Requirement)
  - Online Course
  - Cost: Free
- **Step 7**: **Get Appointed with FFS and Insurance Companies** by:
  - Login: [www.FirstFinancialSecurity.com](http://www.FirstFinancialSecurity.com)



# Step 1: Join FFS



- Go to [www.firstfinancialsecurity.com](http://www.firstfinancialsecurity.com)
- Click on “Join FFS”
  - Fill out your personal information
  - Using sponsor ID Code #\_\_\_\_\_
- Pay the non-refundable sign-up fee: \$125
- Once complete the registration process:
  - Go to your email inbox
  - Follow direction to complete *the verification process*
- Log into the FFS’s Website
  - User Name: your ID code #
  - Password: your set up password



# Step 2: Base Shop Field Training

## BSFT Training by RMD only



### Education, Licensing, & Training Expense Reimbursement Plan for Unlicensed Associates

Upon successful completion of the Base Shop Field Training Program, your upline Regional Marketing Director guarantees an education, licensing, and training reimbursement of \$1,500.

First Financial Security, Inc. is not responsible for any amount of the reimbursement.

Completion of the Base Shop Field Training Program within the first 120 days from the Associate's join date will result in a reimbursement bonus of \$125 and 5,000 Personal points from First Financial Security, Inc.

1. Recruit your first THREE (3) direct personal team members.
2. Complete FIVE (5) field training sales, in which you observe but do not participate in any manner, from first presentation to policy delivery.
3. Complete all required state pre-licensing requirements.
4. Pass the required state insurance licensing examination(s) for Life, Accident & Health (L-A&H) and become appointed by one or more designated insurance companies.
5. Attend an FFS National Training Meeting/Presentation.

Minimum point requirement from FIVE (5) training sales is 10,000. No points can be earned by a trainee from field training sales.

Please check one: This is the -1<sup>st</sup> -2<sup>nd</sup> -3<sup>rd</sup> -4<sup>th</sup> -5<sup>th</sup> training sale for this unlicensed trainee.

### Field Training Plan for Licensed Associates

The Field Training Plan is designed for licensed Associates that have limited insurance sales experience (previous annual earnings of less than \$25,000). Commissions for training sales will be split: Trainer 50% / Trainee 50%. No reimbursement is necessary.

Completion of the Base Shop Field Training Program within the first 60 days from the associate's join date will result in a reimbursement bonus of \$125 and 5,000 Personal points from First Financial Security, Inc.

1. Provide proof of current/active resident Life, Accident & Health (L-A&H) insurance license and become appointed by one or more designated insurance companies.
2. Provide proof of Errors & Omissions Insurance (E&O). Required by FFS.
3. Recruit your first THREE (3) direct personal team members.
4. Complete THREE (3) field training sales in which you participate from first presentation to policy delivery.
5. Attend an FFS National Training Meeting/Presentation.

Minimum point requirement from Three (3) training sales is 6,000.





# Step 3: Criminal Record Check

- <https://apps.vsp.virginia.gov/ncjis/publicforms.do>
  - Select SP-167 Criminal History Record Name Search
  - Enter your personal info.
  - On the "Search Type", select "Other". On the "Please Specify", write down "Insurance License"
  - On the "Request Type", select "Criminal Search Only".
  - After you have done entered required information, Select "Click here to validate"
  - Print out the form, go to your bank "Notary your signature" before send out to Richmond address.
  - Fees: \$15
- **It takes about 2-3 weeks: Submit before the Exam**





# Step 4: Life License

## Step A: Self-Study or Class Study

- Class Study: [www.adbanker.com](http://www.adbanker.com)
- Self-Study: [www.examfx.com](http://www.examfx.com)

## Step B: Schedule State Exam

- [www.catglobal.com/CATGlobal8/login.asp](http://www.catglobal.com/CATGlobal8/login.asp)
- Create username and password

## Step C: Apply for Insurance License (for VA State)

- Submit your electronic application
  - [www.sircon.com/virginia](http://www.sircon.com/virginia)
- Submit your Criminal History Record Report
  - Email to [bureauofinsurance@scc.virginia.gov](mailto:bureauofinsurance@scc.virginia.gov) after submit your electronic application



# Step 5: E&O Requirements

[www.EOforLess.com](http://www.EOforLess.com)



**Cost: \$595/year (Option B)**

**Carrier: Marsh US Consumer**

**Limits of Liability:**

- \$1,000,000 each claim
- \$2,000,000 individual insured annual aggregate

**Retentions:**

- \$500 Per Insured for Life, Accident, Health Products
- \$2,500 Per Insured for Indexed Annuities, Fixed Annuities
- \$2,500 Per Insured for Disability Income Insurance
- \$5,000 Per Insured for Mutual Funds, Variable Annuities
- \$5,000 Per Insured for Registered Investment Advisor



# Step 5: E&O Requirements

[http://www.napa-benefits.org/ND/napa\\_direct.aspx](http://www.napa-benefits.org/ND/napa_direct.aspx)



## Coverage Option B

Coverage Limits	Single Payment*	Down Payment**	Monthly Payment
\$1M / \$1M	\$565.00	\$134.62	\$44.58

### PROVIDES COVERAGE FOR:

[More coverage limits for Option B >](#)

- Life
- Accident
- Health
- Disability
- LTC, including Medicare Advantage and Medicare Supplements
- Fixed Annuities (including indexed annuities)
- [Apply Now!](#)





# Step 6: Anti-Money Laundering

This course provides agents, brokers, and other producers with a working knowledge of the fundamental concepts related to money laundering in the insurance industry. The course highlights key terms as well as recordkeeping and reporting requirements.

- Cost: Free
- Estimated Completion Time: 40 minutes

[http://nailba.limra.com/Nailba\\_default.html](http://nailba.limra.com/Nailba_default.html)





# Step 7: Get Appointed

- [www.FirstFinancialSecurity.com](http://www.FirstFinancialSecurity.com)
  - Login to **Associate Login**
  - Select **Business Center**
  - Select **Get Appointed**
- Get Appointed with Insurance Companies:
  - **LSW**
  - **ANICO**
  - **American Equity**
  - **American General**
  - **G1 Global** (Certify by JCHT Qualification)
- Fax all documents to the Contracting Department at **404-806-5524** or email to [Contracting@firstfinancialsecurity.com](mailto:Contracting@firstfinancialsecurity.com)

