Secured First Financial of Texas

New Agent - Steps to get Started

1. **Complete Registration** 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 agentsupport@sfftexas.com. You can also text a copy to 254-265-6655.

2. **Register for an Exam Prep Course.** 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. **Schedule Life & Health Exam/Fingerprints** 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. **Apply for License** 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. **Purchase E & O Insurance.** 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. **Get Contracted with Insurance carriers** 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. Your manager will meet with you to help you with the contracting process.

7. **Make a list of as many people you know** 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 with life insurance. (If you have burned through your warm market in the past, you can skip directly to step 12).

8. **Approach the contacts on your list** 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 or the new life insurance. This is a great way to show them the new options.

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

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

11. **Ask for Referrals.** Don't forget to ask your clients for referrals. Referrals are free.

12. **Set aside money for the marketing budget and taxes**. Make sure you save your receipts on any purchases you make for your business. These can be used for tax write offs. We recommend setting aside anywhere from 10% to 25% of your commissions.

13. **Reinvest in your business**. Purchase leads on a weekly basis. Purchase a minimum of 100 aged leads a week. You can get these for as low as $25. Work these leads to set appointments, consult with your manager to plan, present products, write applications, and get paid. If you unable to pay $25 a week, you can purchase less leads, but you want to purchase some each week. Once you get some experience and success you may want to purchase fresh leads. Leads are the life blood to your insurance business. Consistent effort is the key to success. Discuss with your manager how to get set up to purchase leads.

14. **Attend a Weekly Training**. You need to continually sharpen your axe. Be a student and continue to learn the business. Learn new skills, products, increase your confidence, and professionalism in the industry. You can talk with your manager to get a list of all trainings available. This will help you with long term success.

15. **Track your results.** Provide weekly activity reports to your manager to help you with your goals. The reports are simple and just away that your manager can help you with your progress. It is your business, but we want to make sure you have the most success out of the gate. Once you get things down, you don't need to provide these anymore unless you want us to help hold you accountable.

16. **Commit to being here a year from now.** There will be ups and downs in your business. There is a learning curve, and everyone's learning curve is different. A year from now you will have seen a lot and you will have a good understanding of the business and the potential that is in the industry. You will be amazed how far you have come and what you are made of. Success is inevitable for those who apply these steps and ask for help when help is needed to learn and grow. Remember we are here to help you along the way. We want you to be successful and are committed to helping you get there!

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Additional Items for consideration for long term success

These do not need to be set up immediately. Once you start having success you may want to look at adding the things listed below. Discuss with your manager to get more information.

Get Business Cards: We recommend ordering at least 250 business cards. This way when your out and about you can pass them out to friends and family and anyone you come in contact with. You can get these from anywhere from $25 to $50. You can order these through any of the following websites: **www.nextdayflyers.com**, **www.vistaprint.com**, **www.ups.com**

Calendly Scheduling: We recommend setting up Calendly for scheduling, reminders, and confirming your appointments. For around $12 a month, Calendly will email and text your clients reminders and to confirm.

CRM/Database: Get a CRM/database to keep your client's records. This will help you with compliance and staying in contact with your clients. We recommend Zoho CRM enterprise version. You can find a link to them on www.SFFagents.com/newagent. They are around $50 a month.

Set up a business Google Profile. This is free. Just google the following: Google My Business to set one up. Use this for your client reviews.

Set up a website and register it with the search engines. We recommend Godaddy.com or Wix.com. Wix is very customizable and Godaddy is very easy and fast to get up.

Phone service: You can use your cell phone when you start, but long term you will want to get a phone services that allows you to be able to switch your phone numbers to the area code you are calling. We recommend Nextiva. You can find a link to them on www.SFFagents.com/newagent. You can set them up for around $30 a month.

Set up an LLC. As your success grows, so does your liability. In the future you may want to set up an LLC. You can typically Google setting up an LLC for your state and find the cost. Each state is different.

Legal Advice: Legalshield offers legal advice for around $30 a month. You can pick up the phone and get legal advice for now additional cost. They can even reviews documents, do your will, defend you in court which is covered for your $30 a month. Somethings you will need legal advice in your business and it is nice to be able to reach them. You can find a link to them on www.SFFagents.com/newagent.