

WELCOME

ONBOARDING WITH FFL COVENANT

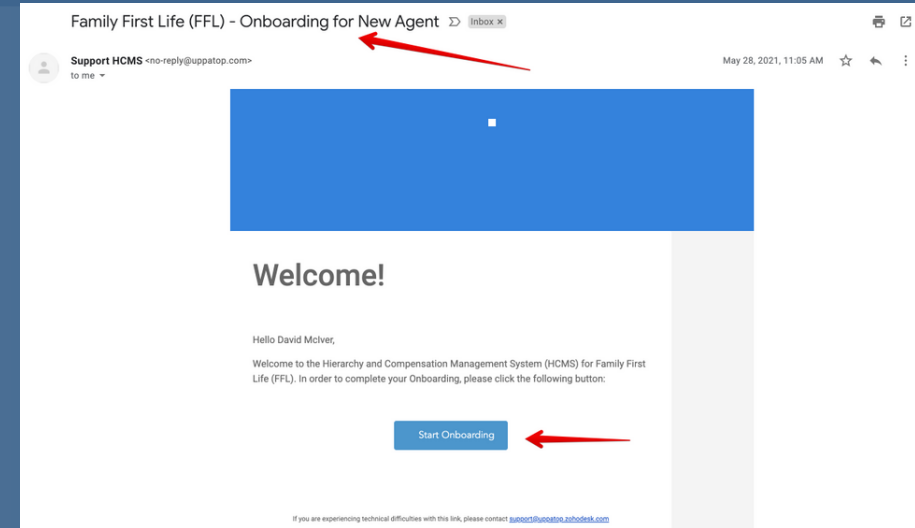


Onboarding Steps

Complete your HCMS invite that was sent to your email. It will come from Support HCMS. (check your spam folder).

Be sure to use the information that is on NIPR. IF your information is different, complete the onboarding & then go change it NIPR if needed.

No hyphens for emails or names- you can leave a space.



www.gateway.uppatop.com

HCMS Contracting



YouTube Instruction Video

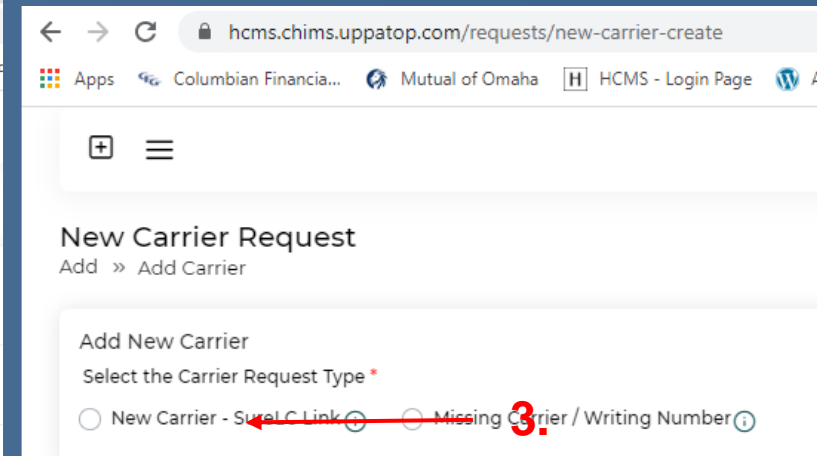
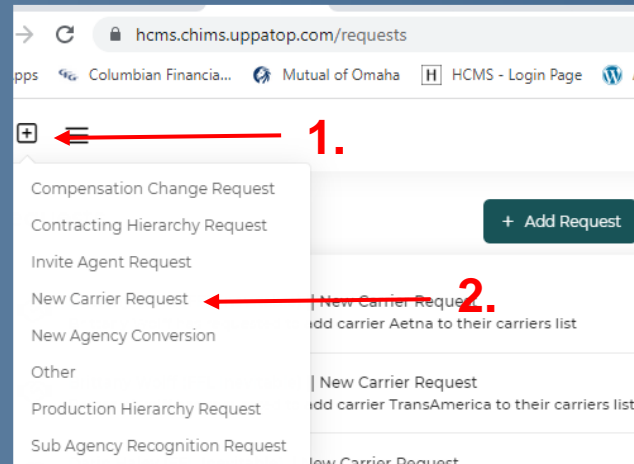
<https://www.youtube.com/watch?v=5btgFEmaNf8>

Return to your HCMS account to request the following carriers.

Great Western and Aetna

Corporate will receive these requests within a few days. Once they have received, corporate will contact you via email to confirm you have a contract waiting to complete in your SuranceBay account.

(You will see the carriers from SuranceBay as options, but do not need to re-request them.)



SuranceBay Video

Follow the link to watch this video on SuranceBay account setup instructions.

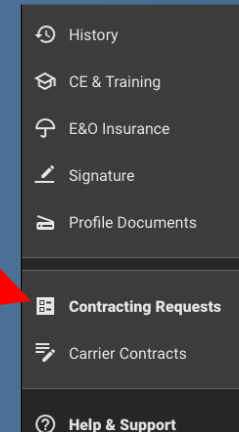
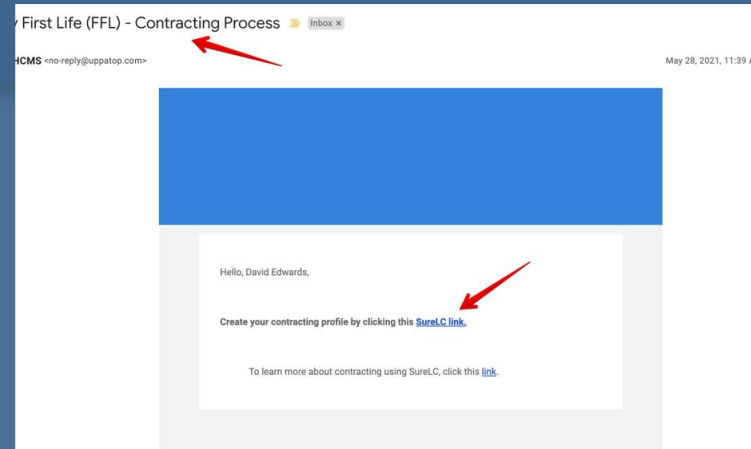
<https://www.youtube.com/watch?v=UmEPdqEMS3o>



SuranceBay Contracts

SuranceBay is where you will add all your important information, i.e., your direct deposit information, AML, and Errors & Omissions Insurance.

Click “Contracting Requests” at the bottom left so you can access all contracts requested in HCMS.



Next Level Contracting (NLC)

We have launched our new contracting platform. This can be accessed through your HCMS Dashboard. Currently we can only contract for **Americo, American Amicable, Mutual of Omaha, and Corebridge (AIG)** through NLC. After you have completed all your background information, this is how your account will view.

1 CLICK THE NLC ICON

2 CLICK PLUS SIGN
CLICK NEW CONTRACTING

3 SELECT CARRIER THEN COMPLETE CONTRACTING APP

YOU **MUST** APPLY A SIGNATURE FOR CARRIER TO BE SUBMITTED FOR PROCESSING

New Agent Launch



VELOCITYZOOMCALLS.COM

While you are waiting on writing numbers, join our New Agent Launch call, at 10 am EST.

This will aid in training for in-home & tele sales.



As you are awaiting your carrier writing numbers and welcome emails, please start calling each carrier every 2-4 days for a status verification. Contractors do not get any carrier status verification confirmations, so it is the agent's responsibility to check frequently.



As you start receiving your carrier writing numbers, please call each carrier and speak with their sales department. They can instruct how to support your portal back office and how their website works.



Prosperity contracting is initiated from your direct upline.



If a carrier says you need transfer forms to complete contracting, please email Charlyn Prater at char@fflcovenant.com.

Carrier Phone Numbers



Aetna

866-272-6630



Americo

800-231-0801



Corebridge (AIG)

800-677-3311



Great Western

866-272-6630



Mutual of Omaha

800-775-7896



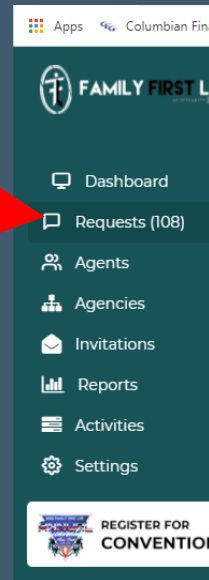
Prosperity

866-380-6413

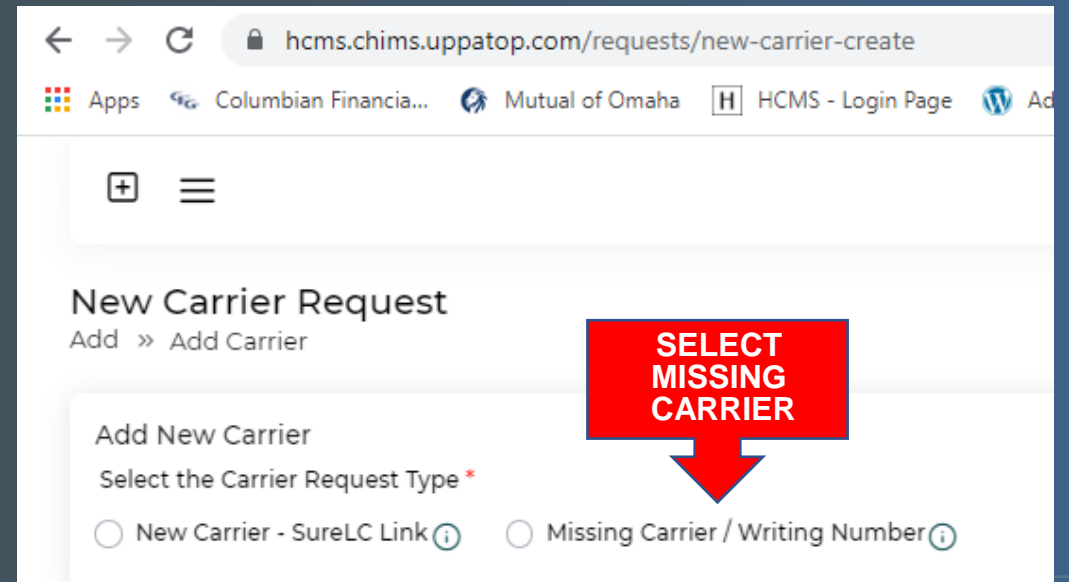
How to Add Writing Numbers

HCMS Requested Carriers

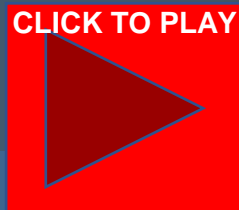
- 1) Click Requests
- 2) Click the Carrier name you have a writing # for
- 3) Click Carrier Approval and enter # in next box



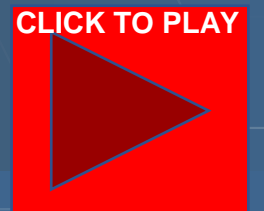
Next Level Contracting Carriers



HOW TO VIDEO – ADD WRITING NUMBERS (FOR HCMS REQUESTED CARRIER)



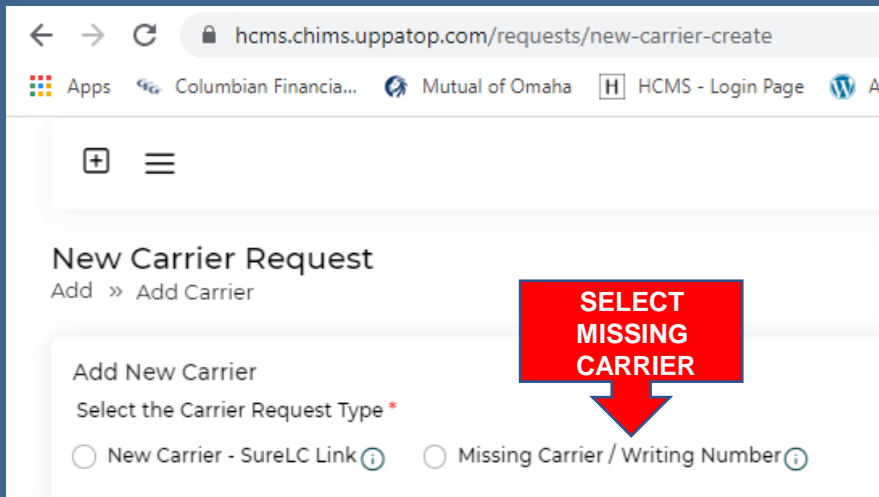
HOW TO VIDEO – ADD WRITING NUMBER (FOR MISSING CARRIER)



How to Add Writing Numbers for Disabled Carriers

Writing numbers for disabled carriers can be entered into HCMS on Tuesdays and Fridays between 1:00pm and 2:00pm EST by submitting them as a Missing Carrier Request.

This applies for the following carriers:



- AFLAC
- Athene
- CFG
- Ethos
- F&G
- Gerber
- Global Atlantic
- Lafayette
- Liberty Bankers
- National Life Group
- North American
- Occidental
- Prosperity
- Royal Neighbors
- United Home Life

HOW TO VIDEO – ADD WRITING NUMBER (FOR MISSING CARRIER)



How The \$\$\$ Works

For the first few weeks, set money aside for leads. Commission payouts may take longer in the beginning.



Comp Level = Commission Percentage Payout

After the first time you buy leads, it is important not to stall. Meet with your upline to set a plan of action beforehand. They are active producers and will help you become successful.

How The \$\$\$ Works

1

2

3

PAYOUTS

Payouts are typically 6 to 8 months advanced

MAX ADVANCE

There is a max advanced per carrier. This is called a cap. (ex. JH's cap is \$3,500)

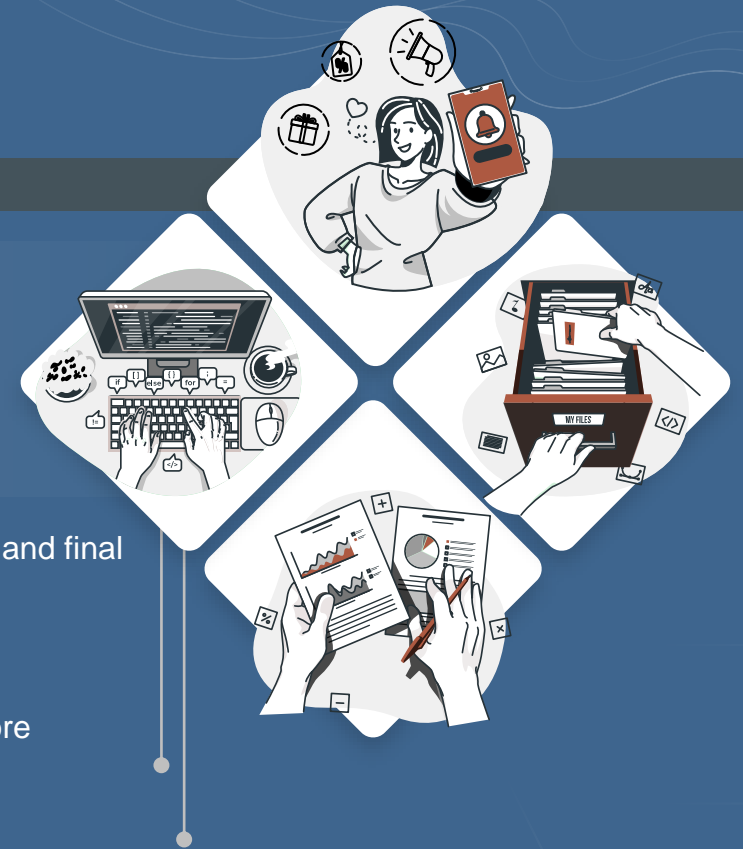
CHARGEBACKS

Chargeback guidelines vary by carrier. This happens to everyone. Establishing a relationship with the client is the key.

Resources

Listed below are a wide variety of selling tools and resources. Some of these will be beneficial for the client, and some are beneficial in helping the agent find the right product for the client.

- **Combo Impairments:** Shows common health issues with our top carrier products for mortgage protection and final expense.
- **Final Expense:** Displays eleven carriers specifically for final expense. (Last updated 2020)
- **Final Expense Conditions:** This document shows what each carrier offers for each condition. This is more comprehensive.
- **Term Condition:** Compares conditions to term products.
- **Social Security Life Expectancy:** This is the U.S. Social Security Administrations life expectancy guide for estimated funeral and burial costs.
- **CRM:** FAQs from FFL about the CRM
- **Comp Guide:** Family First Life Carrier Comp Guide



Resources



Client Resources: These can be used to complete the sale you've just made.

- **Client Profile:** Half of the client profile will be given to the client and the other half is kept by the agent. This will quickly show the client what policy they just purchased.
- **Refusal of Coverage:** This is for clients to confirm their refusal of coverage. This can lead to sitting with the client, which is the goal because it can lead to a possible sale.
- **Emergency Response Network:** Collect referrals while sitting with your current client using the Emergency Response Network. The “ERN” is how to present the client and the contact you have been given.

Virtual Sales: Here is the link to the virtual platform: <https://www.fflvirtualesales.com> This site will explain everything about selling over Zoom or your phone. Please use “success” for the password.

Insurance Tool Kits are found at: <http://insurancetoolkits.com> Agents will input the clients' conditions and this site will confirm the carrier for whom the client should proceed.

Client Visual Aids: These are documents that can be laminated or placed in a binder for clients to review while you explain policies with them. This can aid in closing a sale.

- **Final Expense Benefits** - Whole Life: Shows what whole life policies we can provide for clients.
- **Credibility:** This credibility sheet shows the logos of the many carriers we use and is also part of the Financial Inventory document. This can help clients visualize our credibility with the carriers we represent.

Resources



In-Home Agent Documents: These documents are a necessity in each home. This is not a comprehensive list so be attentive to the Bootcamp suggestions and download any documents that you may need.

- **Financial Inventory:** This will help each agent determine what products will best fit their client. In addition, this can be beneficial for a potential annuity policy.
- **Client Worksheet:** Another version of the Financial Inventory document.
- **FEX In-Home Presentation:** This can be given to the client for review of final expense and it will help agents explain these options to their clients.

Dialing Documents: Listed below are the dial day necessities.

- **Phone Scripts:** Click the link to see the phone script details.
- **Call & Appointment Tracker:** This will help agents manage dials and appointments.

Extras:

- **How to Book More Appointments:** **To see your expected results, it is strongly recommended that each agent book 20-35 appointments each week. Do not toss your leads over a rejection. Complete door knocks between each appointment for whom you didn't speak with on the phone or anyone who gave a verbal rejection.**
- **FFL-GO.com:** Bookmark this site and/or create a shortcut on your desktop. This site has most carrier quoting tools.

Helpful YouTube channels:

- **Family First Life**
- **TNL**
- **True TalkAdvanced Market Sales**
- **Family First Life USA**
- **Inside the Sale**

CONTACT US



Shain Pope

FFL Covenant President/CEO

📞 770-823-9304

✉️ shainpope@fflcovenant.com

Charlyn Prater

FFL Covenant Operations Assistant

📞 678-372-6825

✉️ char@fflcovenant.com

***WE ARE* EVERYWHERE**

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