



Getting Started Check List

Join First Financial Security (FFS):

- Go to www.FirstFinancialSecurity.com and click on "Join FFS"*
- Complete the registration process.
- Pay the non-refundable administrative sign-up fee.
- Once you complete the registration process, an email will be sent to your email address on file. Go to your email inbox, open the email, and follow direction to complete the verification process to register your FFS Agent code/User name and password and log into the website.

** You do not have to be licensed to join FFS. FFS has provided detailed instructions to members on obtaining an insurance license for each respective state.*

Base Shop Field Training Program:

- Login to www.FirstFinancialSecurity.com and click on the "All Forms" link under the "Quick Links" section and download the form for more details.
- Contact your RMD immediately to enroll in the Base Shop Field Training Program and start training and building.
- Each new associate is **required** to enroll and complete the training program.
- The Base Shop Field Training Program is essential to your success.

Next Steps For Agents Who Are Already Licensed:

- Fax a copy of your insurance license (back and front of license) to FFS' Home Office at 404-806-5524.
- Get appointed with FFS Insurance Carriers.
- Errors and Omission (E&O) coverage is required by many carriers. View the appointment instructions for each carrier to see if and when proof of E&O is required. If you do not have E&O coverage, FFS has provided links to several E&O providers. Please log on to the website for more information.

Next Steps For Non-Licensed Agents:

- Under the **Get Started with FFS** section, click on the "**NOT yet insurance licensed**" link.
- Follow directions on obtaining your license for your state.
 - Note: you may be required to take a pre-licensing class before taking the state exam.
 - Your state may require a sponsor for first time licensees.
- Once you receive your license, fax a copy (back and front of license) to FFS' Home Office at 404-806-5524.
- Get appointed with FFS Insurance Carriers.
- Errors and Omission (E&O) coverage is required by many carriers. View the appointment instructions for each carrier to see if and when proof of E&O is required. If you do not have E&O coverage, FFS has provided links to several E&O providers. Please log on to the website for more information.

(Over)

Get Appointed:

- Log in to the website – www.FirstFinancialSecurity.com.
- Download appointment application(s).
- Complete entire application.
 - For paper applications: Fax completed application and all required documents to the number listed on the cover sheet.
 - For electronic application: Complete the online application as directed.
 - Once your appointment has been approved by the carrier, FFS will email you your “carrier specific” agent number. The carrier will mail you a Welcome Letter and/or Kit.

Submitting Business:

- Download business applications and illustration software (to run quotes) from the respective carriers websites (you must be appointed with a carrier in order to access their applications and software).
- Complete the application and submit to FFS. FFS will review and forward to the carrier.
- Make sure to follow up with any delivery requirements and/or delivery receipts so the policy can be issued and you can get paid.

Commissions and Overrides:

Here are a few things to keep in mind regarding commissions and overrides:

You must be licensed and fully appointed with one of the following FFS providers to be eligible to receive commission overrides from your downlines.

- American Equity
- Life of the Southwest (LSW)
- National Western Life

You will receive commission payout based on your promotion level **as of the date your client signed his/her application**, so it is imperative that any level change corrections be completed before you meet with your client. Your RMD and/or EFC must fax in a signed Level Change Form before management can approve any level change. The form can be found by logging into the FFS website www.FirstFinancialSecurity.com.

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