

# 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](http://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 complete** once 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](mailto: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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