Family First Life America Agent Contracting

The following MUST be completed in the next **48 hours.** Please use a desktop computer to complete this entire process.

Step 1: Verify Your NPN Profile Information with NIPR - 1-855-674-6477

Please call to confirm with NIPR - they will process the changes quicker.

Verify the following information with them:
- Full name
    - (***Important:** This must be the same with NIPR, as what you give to Family First Life)
- Email address
    - (*Creating a business email? Now would be the time. FirstNameLastName.FFL@gmail.com)*
- Home address
- Phone number
- Date of birth

***Important:** Your information in NIPR and FFL need to match to validate.

Step 2: You will need to obtain the following items:

- **A Voided Check.** If you do not already have a blank check that can be used for this, you can either:

    1. Go to the teller stand at your bank and ask for a sheet of voided checks, typically this costs $3-5 and they will print them for you the same day.

    2. Call your bank and ask them to email you a letter of acceptance stating they will accept EFTs (electronic funds transfers) to your account.

       If you do this, you will need to make sure your full name, address, and account numbers are listed on the letter.

       THE CARRIERS WILL NOT ACCEPT DIRECT DEPOSIT FORMS

- **Errors and Omissions (E&O) Insurance.** E&O is required for all insurance agents. This is a specialized liability insurance that protects against losses not covered by traditional insurance.

    1. We recommend coverage through NAPA Benefits: Napa-benefits.org → Select option "B"

    2. Take a screenshot of your coverage details and save for your records. You will need this screenshot later in your contracting process, so keep it easily accessible.

Step 3: Email contracting@fflamerica.com with your Full Name, Email Address (the one you verified with NIPR), and Phone Number.

This information will be used to send you your invitation to contract via our Hierarchy Management System (HCMS).

HCMS is the portal that FFL will use to establish your agent hierarchy and allow you to access your other FFL portals.

- Be on the lookout for an email from *no-reply@uppatop.com* (check spam)
- Once you get this email, follow these steps:

    - Accept invitation
    - Enter NPN
    - Enter Date of birth
    - Verify basic details
    - Get verification OTP code via mobile number or email obtained from NIPR
    - Add a profile picture
    - Set your password
    - Bookmark the login page on your web browser

Step 4: After you have set up HCMS, you will receive an email from Gateway from *support-hcms@uppatop.com*

Gateway is FFL's one-stop hub used to connect HCMS, NLC (Next Level Contracting), SureLC (Surancebay Contracting), ILC (Integrity Lead Center) and more in one convenient place, making them easier for agents to access.

****Note:** Your login information to Gateway is the same as your login to HCMS.

Step 5: Along with the link to Gateway, you will receive a link from SureLC from setup@surancebay.com.

This is one of two contracting portals, you will **register a new account with this portal.**

This website is going to ask you for your personal and background information, along with your voided check, E&O, and Anti Money Laundering (AML) training.

- **Please Note:** AML Training is completed AFTER initial contract setup. When this portal asks you to enter the training information for AML, you will skip past it for the time being. Information on how to access the AML training is to follow.

Frequently Asked Questions About SureLC:

What do I select for Business Entity?

- If registering as an individual, select individual and leave the other options blank. (This is what most people do. Select this option if you don't already have a previous business established.)

- If registering as a business, select business and leave the other options blank.

Am I registered with FINRA?

- Select "no".

What do I put in the "Training" tab?

- The training tab will be skipped during initial set up and submission of contracts. Five days after you submit your contract with Mutual of Omaha, you will complete the LIMRA AML training, which will be uploaded to the "Training" tab after completion.

What is a beneficiary?

- A person of your choice who will receive your residuals/unpaid commissions if you are to pass away.

Will I be selling LTC Riders?

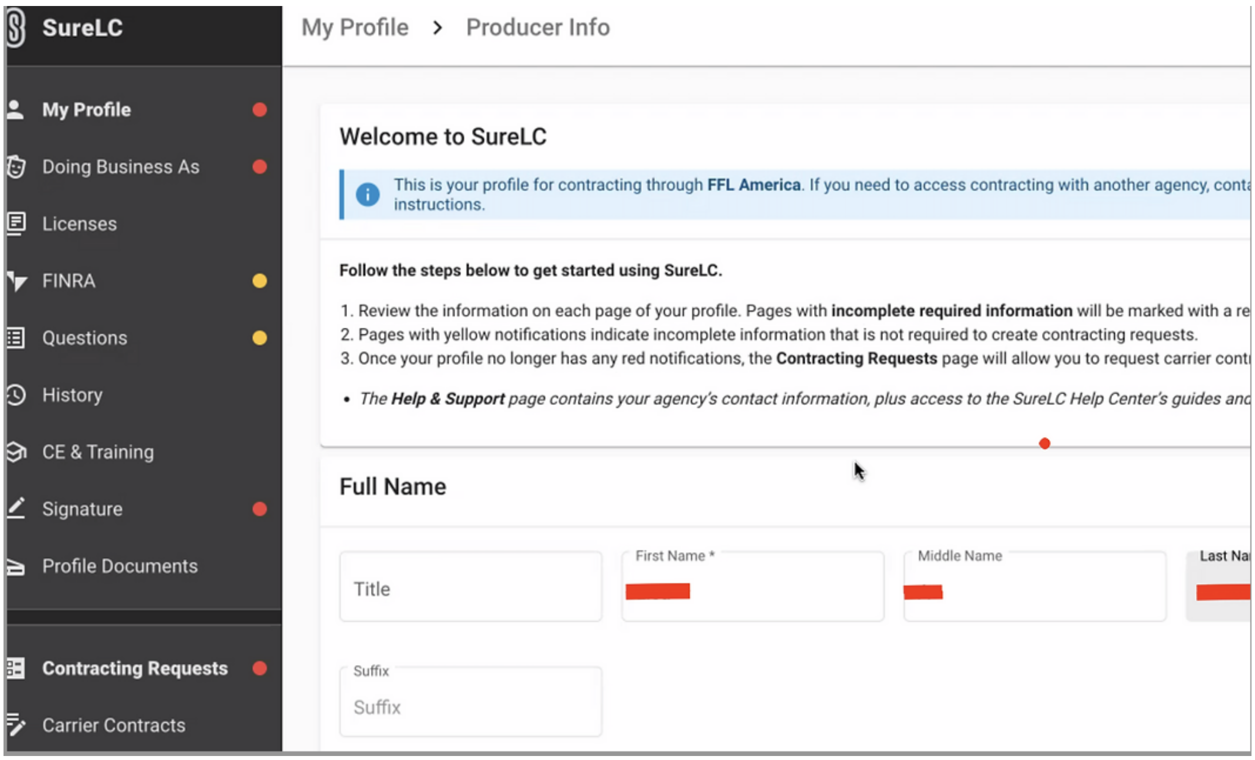
- Select "no".

Do I have new business?

- Select "no".

Step 6: Once your SureLC profile is completely set up, you will be able to start contracting with the carriers.

Complete all the tabs on the left hand side of SureLC (see below for reference). There should be no red or yellow dots by the time you have completed this step.



To do so, please follow these steps:

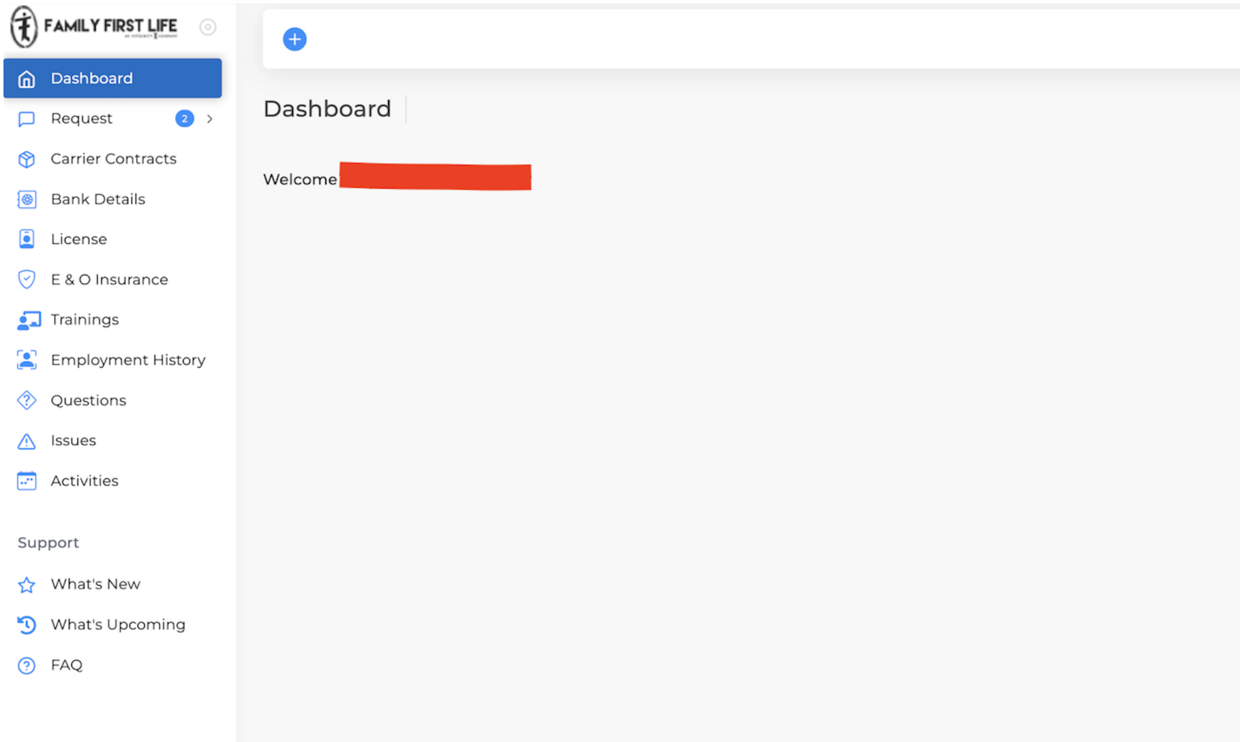
1. Click the “Requests” tab on the left hand side.
2. On the following page, click “Create Request” on the top right hand corner.
3. From the drop down list, submit contracts with AIG/COREBRIDGE.

***Important: Please DO NOT go off of SureLC for contract approval!** This website does not update with the carriers. The writing number provided inside SureLC is not the writing number AIG/COREBRIDGE will issue you to write business.

Step 7: After you have completed SureLC, you will begin the set up of NLC (Next Level Contracting), which is the second of two contracting portals.

To access NLC, please go to your Gateway profile and click on the “NLC” tab in the box of nine dots in the upper right hand corner.

*__Note:__ This website will have the same login information as your HCMS account.



The NLC will ask for the same information as SureLC, and like SureLC, you will skip the AML training for the time being.

Once this portal is completed, you will submit a contract request with:

- **Americo**
- **Mutual of Omaha**

(Hold on American Amicable until AML through LIMRA is completed.)

To do so, please follow these steps:

1. Click on the blue “+” button on the top left hand corner.
2. Select “New Contracting”
3. Select the carrier from the drop down list and complete the application.

Americo and Mutual of Omaha will process your application in 3-5 business days and will email you once it has been completed.

***Note:** If you do not receive an update by the 5th business day, please call the carrier to check the status.

Step 8: Look for an email from jade@polcynfinancial.com with a link to get contracted with Prosperity.

Prosperity is one of the only carriers who does not use our contracting portals, and therefore, this website will ask you for the same information as SureLC and NLC.

Because Prosperity has their own portal, they also have their own carrier specific AML training.

At the end of this application, please ensure to complete this training or the carrier will not process your contract.

Prosperity FAQ:

1. Advance terms:
    a. Select “9 months on Settle”
    b. Select “Daily” EFT payments

2. Operating as part of call center:
    a. Select “No”

3. For investor in your business:
    a. Select “No”

Step 9: While you are waiting for your contracts to process, please begin our agent bootcamp training - FFLAMERICABOOTCAMP.COM

This training will help get you prepared for the field and your first dial day.

Step 10: Complete your AML Training.

5 days after you submit your contract with Mutual of Omaha, you will have access to LIMRA to complete your AML training. The reason it takes 5 days to get this access is because Mutual of Omaha sponsors their agents with the training. Once Mutual of Omaha receives your application to contract, they will generate your account for you to complete the AML training.

***Note:** If you do not have access to LIMRA by the 5th day, please call Mutual of Omaha (800-867-6873) to ensure they have generated your account**.**

- **Go to LIMRA.com**
    - Select “Compliance Training” on the top right hand corner; this will take you to the AML training page.

It is important you select the compliance training, as the "log in" button is not the correct link and will not allow you access to the portal.

- **Login Information**
  - Username: Your National Producer Number
  - Password: Your Last Name **(all lowercase)**

Step 11: Once you have completed your AML training, connect your LIMRA account to your SureLC and NLC portals.

Start with your SureLC - login:
- Select the "CE and Training"
- Click on "Add New Account"
- Select "LIMRA"
- Input your LIMRA username and password. Once you do this, the accounts should automatically link and pull your AML training certification. This certification will be sent to the carriers, so your contract applications can be processed.

Next, log in to your NLC:
- Select the "Trainings"
- Click "Add Training"
- Fill out the information requested and upload your LIMRA certification

Once the training is uploaded, please also apply with American Amicable through NLC's portal (refer back to step 7).

Please ensure you are keeping your admin and manager updated with your progress and if you have any questions,

Step 12: Once you have completed all of the above steps successfully, please reach out to your manager for a lead strategy call.

Congratulations on Completing Contracting!

Need help? Please reach out:
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