

THE LIFE & HEALTH LICENSING PROCESS 2/2023

WFG ASSOCIATE MEMBERSHIP AGREEMENT (AMA) \$125

- Non-Licensed Associate: WFGdirect.com (CA); WFGlaunch.com (other states)
- Associate have **9 months** to get licensed before they get **Terminate** from WFG Launch.

ATTEND BPM- PRE-LICENSING CLASS

DOWN LOAD TELEGRAM and add in LIFETIME Champion & your baseshop chatrrom

GET ON LTCHAMPION.com -> NEW ASSOCIATES -> 30 DAYS CHECK LIST & LICENSING

1. PRE-LICENSING PROCESS \$198

SIGN UP PRE-LICENSING LIFE & HEALTH COURSE 30 days (\$36)

ALL STATES: XCELSOLUTIONS.COM (LifetimeChampions)

- \$35.95 "Online course + Applicable state reporting fees"

SCHEDULE STATE LIFE & HEALTH LICENSE EXAM (\$88)

- Print out confirmation form with your unexpired photo ID to the Exam site

California Only: <https://home.psiexams.com/#/home>

- Select "Log in -Sign Up" to create account -> Schedule an Exam (2.5Hr,150Q, 60% pass)

-> Organization: CA Department of Insurance Exam

-> CA PSI site - Life, Accident and Health Examination (\$88)

Or CDI site- Life, Accident and Health Examination (\$55) + Los Angeles Parking fee

(You may schedule, reschedule or cancel at least **2 business days in advance**

without additional fee using PSI website or call [PSI at \(833\) 518-7456](tel:8335187456))

Arizona Only: <https://live-prometric.pantheonsite.io/arizona/insurance> (150Q, 70)

OTHER STATES: <https://home.pearsonvue.com>

- "Ready Set Test"-> Texas Department of Insurance/ Florida Insurance-> Create Account

ATTEND BPM-THE CRUSADE CLASS, ORIENTATION CLASS

2. PASS STATE EXAM: IN 7 DAYS, 2-3HR/ DAY, about 20~25HR STUDY TIME

DAY 1: Click Through ALL CHAPTER (1HR)

Day 2: PASS ALL 8 CHAPTERS CRAM COURSE (Click through videos; Select "C" at the first time in chapter Quizzes and take notes on the answer, pass on 2nd time; total need **4 HR**)

Day 3 & 4: TAKE SIMULATE 1st EXAM (~ 3 Times pass 200Q with 85%, 1-2HR each)

Day 5: TAKE SIMULATE 2nd EXAM (~ 2 Times to pass 150Q with 70% ,1-2HR each)

Day 6: TAKE SIMULATE 3rd EXAM- TIMED (~1Time to pass 160Q with 80%, 1-2HR each)

1 DAY BEFORE EXAM DATE, TAKE THE SIMULATE EXAMS again (2-3 HR)

DAY 7: MORNING OF, REVIEW YOUR KEY FACTS

3. POST-LICENSE PROCESS: RIGHT AFTER YOU PASS YOUR EXAM (detail @ LTCHAMPION.COM)

COMPLETE FINGERPRINTS (~\$70)

California Only: <https://OAG.CA.GOV/fingerprints>

Applicant Agencies -> forms -> #5. Live Scan Request Form (BCIA 8016)

<https://OAG.CA.GOV/fingerprints/locations>

Bring: Valid ID + LIVE SCAN FORM BCIA 8016 + LIC 442-39A Licensing Application Instructions (\$32 State + \$17 Federal Processing Fee + ~\$20 Rolling fee)

OTHER STATES: follow registration instruction (Texas: IdentoGO)

- Print out "Live Scan Form" with your unexpired photo ID to the Finger Print site

COMPLETE THE STATE APPLICATION

California Only: SIRCON.COM (CA-\$188)

- Need **52hr Pre-licensing certifications** and **Live-scan fingerprints** completed before submitting (It takes CDI about 3 weeks to process after submitting)

- Apply for a license -> New Insurance License -> Resident, Individual, Applicant

OTHER STATES: NIPR.COM (TX-\$50, NV-\$185, FL-\$60 ,HI-\$150, AZ-\$120, CO-\$94)

- Licensing Center -> Apply for a license -> Go to Online Application -> Individual -> SSN -> Producer Licensing/ Initial/ Resident

CHECK LICENSE STATUS ON SIRCON/ NIPR # (Receive License via Email in 10 days)

SUBMIT WFG AGENT AGREEMENT (\$40)

WFGdirect.com (CA); WFGlaunch.com (other states) -> send License to WFG

COMPLETE & SUBMIT CONTINUING EDUCATION (AML, LTC & ANNUITIES) (\$60)

- SUCESSCE.COM **ANTI-MONEY LAUNDERING COURSES:** STATE requirement, need ASAP

- WEBCE.COM (**Discount code: V3BTF**) open book

Product Providers requirement, need to finish after appointed with providers

4HR Ethics-AML: Anti-Money Laundry for Insurance Industry

8 HR LTC : California Long Term Care 8 Hr Training

8 HR Annuity : CA 8 HR Annuity Training Course

4. ON-BOARDING : AFTER YOUR AGENT AGREEMENT IS APPROVED

RECEIVE WELCOME EMAIL FROM WFG AS AN APPROVED LICENSED AGENT (E&O Start)

SET UP YOUR MYWFG ACCOUNT: MYWFG.COM

PAY/SETUP FOR YOUR RECURRING PLATFORM FEE

- **AUTOPAY \$15/mo.** (can ve waved by personal 2,000pt /mo.)

- MENU -> Administration -> Payment Central -> Platform Fee

-> Select **Recurring payment** to avoid **Termination**

PAY FOR ERROR & OMISSION INSURANCE

- **\$130/quarter (TA~MD)** will charge in **March, July, October, Deccember**

- MENU-> Administration -> Payment Central -> MARSH

SET UP YOUR DIRECT DEPOSIT

- Administration -> BOSS Electronic Forms -> Direct Deposit Authorization Form

GET APPOINTED WITH PLATINUM PROVIDERS (*Automatic appointed w/ Transamerica Life*)

- **Get Appointed with *Nationwide, Pacific Life, EVEREST, and AMS-Global Atalantic/North American/Nationwide***

- MENU -> Licensing & Appointments -> Carrier Appointments ->Life Health Insurance

- \$71 state Agency Affiliation fees (will be auto deducted from your commissions)
- COMPLETED NEW AGENT TRAINING** (Need to complete within 90 days from agent date)
 - MENU -> Training Center -> "Getting Started as a WFG Agent"
- YEXT DASHBOARD & CAMPAIGN MANAGER**
 - MENU-> Recruiting & Selling -> Marketing Resource -> YEXT dashboard

RESOURCES FROM MYWFG.COM

- E-AMA (Associate Membership Agreement): I WANT TO...** -> Register with WFG
- ACCESS FNA/ TRANAMERICA SOFTWARE/ IGO**
MENU-> Recruiting & Selling -> Sales Tools & Info -> MyTransWare Illustration System
- YEXT Dashboard & CAMPAIGN MANAGER**
MENU-> Recruiting & Selling -> Marketing Resource
- COMMISSION STATEMENT: I WANT TO...**-> Commission Statement
- BROCHURE:** MENU-> Recruiting & Selling -> Advertising Materials
- ADVANCEMENT GUIDELINE:**
MENU-> Event & Recognition-> Advancements-> Advancement Guideline
- POINT & RECRUIT:**
MY TOOLBOX (Suite case logo, next to MENU at the top right corner) -> customize
- AGENT REFFEARL PROGRAM:**
MENU-> Recruiting & Selling -> Products & Providers -> Referrals Providers -> BOLT P&C Insurance; HIFE Education Planning, NETLAW

ONGOING

After the agent agreement is approved, the following are the fees and courses to keep you active with WFG

- Monthly: \$15 WFG Platform Fee**
- Annually: \$50 WFG Agent Renewal Fee (at your anniversary month)**
- Annual Agent Training (deadline at your anniversary WFG agent agreement date)**