

Below are the steps you need to take to become an official team member!

1. Pre-Licensing

Register for pre-certification course (required to sell life insurance).

MGA: _____

Email: _____

Phone: _____

2. Licensing

Complete a pre-certification course and meet all requirements to be approved for the life and annuities insurance exam.

Exam

- **150 questions** are scored; **15 questions** are unscored.
- You need **105 questions scored** correct to pass
- You must get a 70% to pass

How do I register for the exam?

- Print out pre-licensing course certificate of completion
- Follow steps and create account on **www.PSlexams.com**
- Once you pass the test, apply for fingerprints for background check on **www.fastfingerprints.com**
- Apply for license application on **www.insurance.ohio.gov**

How much does licensing cost?

- General cost for licensing: *Subject to change*
- Test: approximately \$50
- Fingerprints: \$70
- State License: \$25
- Save all receipts for taxes

3. Contracting

Print physical copy of license once your license shows "approved" online.

Upon completing your contract, please have the following available:

- One-time fee of \$50 for business cards and appointment fee
- Professional email for business
- Voided check for direct deposit
- Physical copy of insurance license
- Complete each contract page including New Agent Data Sheet & additional documents
- Upon contract submission, it takes approx. 1-3 business days to receive Lincoln Heritage agent number. Once received, you can help clients. Business cards, marketing materials, and paperwork is provided free of charge once business is turned in. No shipping charges.

4. Leads

We offer the privilege of lead financing!

You must submit 2-3 policies or \$1500 DNP before initial financing.

Alternative option to financing leads or if unable to turn in initial business:

- Purchase first lead order at cost
- Use B Leads provided by manager

We have a proven lead system that eliminates countless hours and dollars you could spend doing your own marketing and advertising.

- Leads are tax write-off
- Leads are distributed by counties and states
- List posted Monday-Friday via GroupMe app
- TV Leads: \$41
- Direct Mail Leads: \$35

5. Training

- Must pass exam to be appointed with Lincoln Heritage.
- Each state takes approximately 10-14 business days to process license.
- You MUST check the status of your license online.
- TRAINING begins IMMEDIATELY awaiting state approval.
- You will be field shadowing an agent, role playing, attending meetings, trainings and conference calls during this waiting period as well.

**Congratulations,
New Team Member!**