

Super Start Packet



Welcome to America's Pride Agency

We want to welcome you to the next evolution of the financial services industry. America's Pride Agency is a wholly owned subsidiary of America's Financial Group & Associates. AFG is revolutionizing the financial industry by bringing the best sectors together under one roof. Most companies focus only on one sector, whether that's investment management, real estate, or insurance. AFG is taking an entirely different approach. Combining the Insurance, Real Estate and Securities sectors and providing a platform for entrepreneurship, AFG is leading the charge for a new generation of entrepreneurs who want to make a lasting impact on the industry.

Leveraging the AFG brand and platform, America's Pride is taking the insurance sector by storm. By providing new and exciting strategies and using the latest in technology, AP is giving new meaning to the term "Life" insurance. We are breathing life back into this old and dated world. Our state of the art of system and multicultural approach is taking the ordinary and bland insurance industry norms and pumping energy into making this the most energetic and vibrant company the industry has ever known.

As our Core Values dictate, we serve our clients and our agents first and we put the needs of others ahead of ourselves. We value integrity above all else. We do the right thing, at the right time, all the time, no matter what. We are the hardest workers in the room and are willing to do whatever it takes to succeed. We are competitors through and through. We believe in the American Dream and spirit of capitalism and strive to be better than who we are, every day. We are entrepreneurs who have a passion to build a business for ourselves and our families. We are optimists who are full of hope. We aspire to greatness and are dedicated to building leaders out of ordinary people who want to leave a lasting legacy.

Welcome to the future of financial services.



Super Start Packet

TOP 10 REASONS “WHY” YOU CHOSE AP?

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

How important are these goals to you and your family? _____

How are you going to feel when these things come true? _____

How would you feel if you go through your whole life and none of these things happen? _____

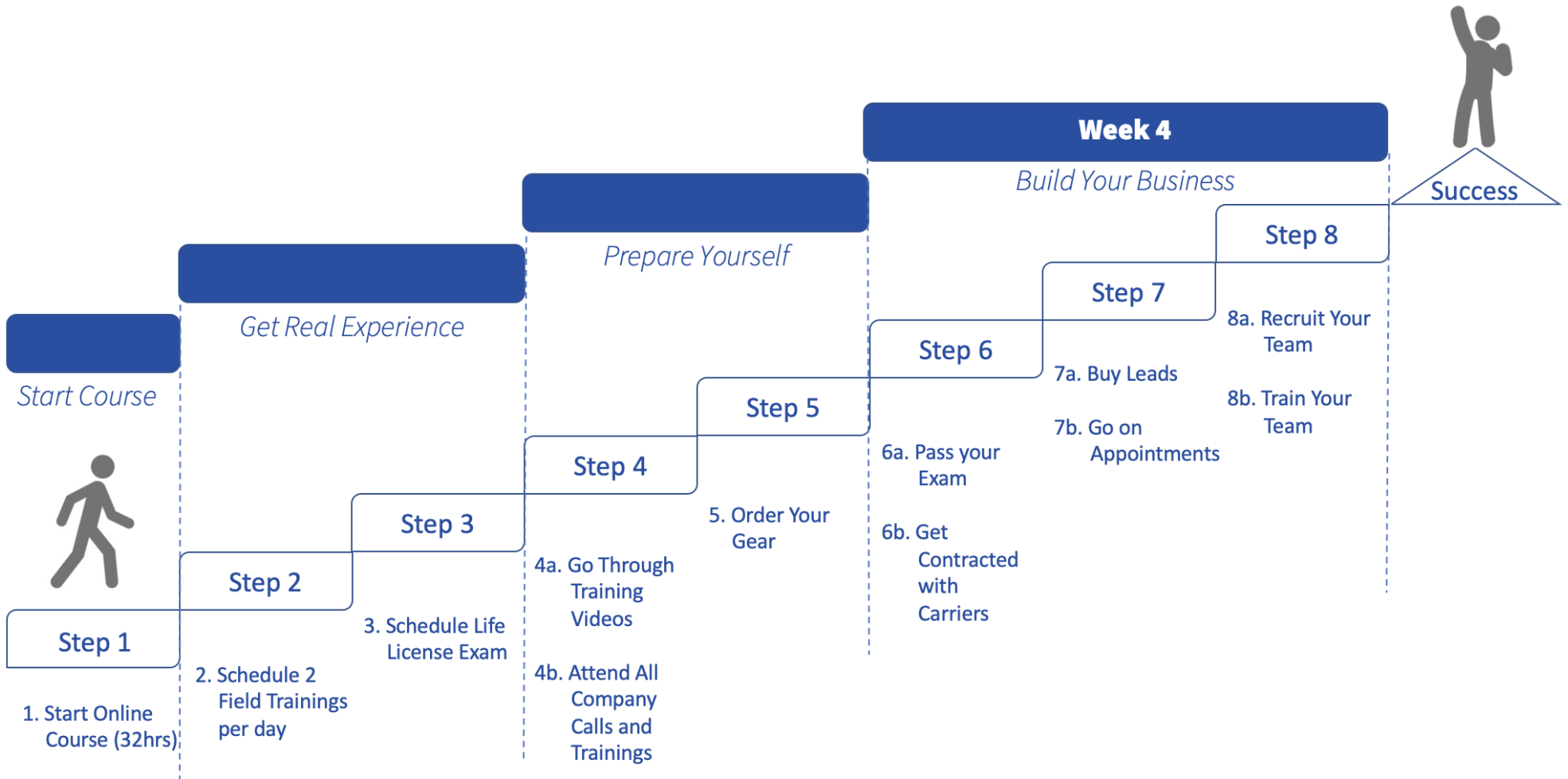
Do you believe by working where you are that these goals will come true? _____

Do you agree that you need to make some changes in order to accomplish your goals? _____

SUPER STEPS TO SUCCESS



Follow These Simple Steps and You Will Achieve Success in This Business





SUPER STEPS TO SUCCESS



1ST WEEK

1. START ONLINE CLASS (32 Hours in CA)

- a. 32hrs over 7 days (1 week) = 4.5 Hours Per Day
- b. 32hrs over 14 days (2 weeks) = 2.3 Hours Per Day
- c. 32hrs over 21 days (3 weeks) = 1.5 Hours Per Day

2ND WEEK

2. GET REAL EXPERIENCE (10-15 FIELD TRAININGS)

- a. **Schedule 2 Field Trainings Per Day** (*complete within the first 2 weeks*)
- b. **Benefits for Completing Field Trainings**
 - i. Learn how to present and sell
 - ii. Learn about Products
 - iii. Tell people you know what you are doing
 - iv. Earn referral income
 - v. Fast track your first promotion to higher commission (3/3/3)

3. GET YOUR LIFE LICENSE

- a. **Schedule Your Life License Exam**
 - i. Schedule your state license exam using Sircon or PSI
 - ii. Complete practice tests and aim for 80-90% passing rate

- iii. Continue to take practice tests everyday leading up to your state test
- iv. Preparation Prevents Poor Performance

3RD WEEK

4. PREPARING YOURSELF

- a. **Start Going Through the Training Videos**
 - i. Basic Financial Principals
 - ii. Leadership
 - iii. Product Videos
 - iv. Selling with Leads
- b. **Attend All Company Calls and Trainings**
 - i. Monday Motivation Calls
 - ii. Advanced Trainings (every month)

5. BECOME A PROFESSIONAL

- a. **Order Your Gear**
 - i. Order your AP approved Business Cards on AmericasPride.com
 - ii. Order Shirts to look professional on appointments
 - iii. Order Flyers and Brochures to inform your clients and help with selling and recruiting potential agents

4th WEEK

6. GET CONTRACTED WITH CARRIERS

a. After You Pass Your License Test

- i. Get your fingerprinting done at the testing center
- ii. Complete AML – Anti Money Laundering course
- iii. Complete Ethics Course
- iv. Complete Annuity Courses and Training for specific carriers
- v. Get E&O insurance certificate – AP can provide for \$25/mo
- vi. Complete Contracting Paperwork for each Carrier AFGGroup1.com
- vii. Email NLG@americaspride.com to start NLG contracting process

7. BUY LEADS

a. Your Business Lives or Dies by leads

- i. Initiate a steady stream of leads
- ii. Buying leads will ensure you have a winning strategy to always be meeting new potential clients
- v. Invest in your business

8. RECRUIT, RECRUIT, RECRUIT

a. Build a S.Y.S.T.E.M.

- i. Leverage the AP platform to build a business that works for you
- ii. Recruit people who are Humble, Hungry, and Smart
- iii. Invite everyone you know and meet to weekly EOMs - Entrepreneur Opportunity Meetings
- iv. Leverage EOMs to help you build your team until you can conduct your own Recruiting Interviews

b. Train Your Team

- i. Leaders Create More Leaders
- ii. Make sure you leverage this Fast Start To Success to get your new agents on board and on their path to success
- iii. It is your responsibility to make sure your agents are trained
- iv. Leverage the leadership team and your agency owner to help you

TOP 25 – FIELD TRAINING TRACKING WORKSHEET

#	Name:	Phone Number:	Relationship: <i>R/F/A</i>	Profile:	Appointment & Date: <i>FT/RI</i>	EOM Date:	Results:
1				12345678			
2				12345678			
3				12345678			
4				12345678			
5				12345678			
6				12345678			
7				12345678			
8				12345678			
9				12345678			
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22				12345678			
23				12345678			
24				12345678			
25				12345678			

Relationship: (R) Relative (F) Friend (A) Acquaintance

Profile: (1) 25+ Years (2) Married (3) Children (4) Home Owner (5) Income (6) Ambitious (7) Dissatisfied (8) Business-minded

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SETTING UP A FIELD TRAINING APPOINTMENT – “HELP ME” SCRIPT

Hi _____, this is _____ [*small talk*]

I’m calling to let you know that I recently started with a financial services firm and I’m really excited about it. I’m going through training and I could really use your help. [*Pause, they will usually ask how can I help*]

Well, I’m in the training program that includes classroom training, getting my license and doing 10 on the job field training appointments. My goal is to get my 10 training appointments done in the next week.

I value your opinion and was hoping you and _____ [*Spouse*] would help me out by being one of my training appointments. I can count on you to help me out, right? [*Wait for an answer*]

Great, Thanks! What’s better for you _____ or _____? [*i.e. Wednesday or Friday? Morning or Evening? 7 or 8?*]

WHAT IS IT? – it’s super simple, it’s about 30-45 minutes and we will just stop by and show you all the things we do. And then maybe in the future if you know somebody or you hear anybody talk about it, you can give me a referral. If nothing else, I can get my training out of the way! Fair enough?

Great, thank you for your help. See you then.

REMEMBER “ETHOS”

EXCITED | TRAINING | HELP | OPINION | SIMPLE

LEAD APPOINTMENT SCRIPT

Hi _____, [*wait for response*]

_____ this is [*Agent Name*], at the benefit office here in [Lead County or City] getting back to you about the life insurance request you sent in recently, it looks like you put your address here as _____ and your date of birth as _____ is that correct,

Awesome so perfect my name is [*Agent Name*] I'm just letting you know that we did get your request and I'm actually just the field underwriter assigned to get this out to you and go through a quick eligibility, It's all non-medical so no blood or physical or anything I just need to check your ID and make sure that no one has you strapped to a hospital bed full-time,

It should take 10 to 15 minutes of your time, now are you still working full-time, or are you retired or disabled?

Are you single, married, widowed or divorced?

I'm dispatched out to you tomorrow [*no more than 2 days out*] seeing about 20 families but I have a few openings left. Are you available at _____ or _____? [*give them two options that work for your schedule*]

Great so I have you confirmed for _____?

Now before I go, can you grab a pen and paper, I need you to write some stuff down, I'll wait. Let me know when you're ready.

Ok, my name is [*Agent Name*], I will be at your house between _____, and your confirmation code is _____ [*give them a code*]

Can you repeat that back to me?

Ok what time will I be there?

Ok great, now I will be driving so if I get lost or I'm running late is ok if I call you?

Great. Are there any gate codes or dogs that I need to be aware of?

Awesome, as I said my name is _____ [*Agent Name*], I will have a badge on so if I don't have a badge don't let me in the door. Ok?

Great see you then.

LICENSING STEPS

STEP 1: PRE LICENSING

This is where you will study for your state exam, the state of California requires 32 hrs of pre-licensing education to be able to take the state exam. The course is for 30days

1. Go to www.xceltesting.com
2. Select State
3. Select Course Bundle: Life, Accident, & Health (\$199)
4. Select Add to cart Click on picture of shopping cart & Price) **Proceed to cart**
5. Apply Code **AP1** (top right, under check out)
6. Confirm Discount: -\$159.05... Final Price \$39.95 (**Proceed to checkout**)
7. Enter Personal Information
8. For Office location write the City your office is in
9. For Hiring Manager write your Recruiter's name
10. Create a Username and password and complete payment and registration

STEP 2: REGISTER TO TAKE YOUR EXAM

After receiving your certificate of completion from Xcel you are ready to schedule your state exam. You will also need to have your fingerprints taken DONT FORGET TO CHECK THE BOX THAT SAYS YOU WILL BE TAKING YOUR FINGERPRINTS THAT SAME DAY

1. Go to www.psiexams.com
2. "Create Account"
3. "Register for a test" (Under my tasks)
4. Select Organization – Government/State Licensing Agencies
5. Select Jurisdiction – California
6. Select Account – CA Department of Insurance
7. **At this point you have 2 options – Life, Accident, & Health Agent Examination (Life Agent)
 - a. **(Bottom of the page)** You can take the test at the CDI Downtown Los Angeles Site
 - i. Pro: \$50 for exam Con: - May have to pay for parking
- Only offer M-F exam dates
 - b. **(Top of page)** Or you can choose a PSI site located near you
 - i. Pro: - Weekend Exams Con: - \$83 for exam
- Free Parking
- Numerous locations
8. Click on Register and complete personal information (if asked what pre-licensing school, choose XCEL or other)
9. Once registered, continue to schedule your exam

a. Select the City you want and the time and schedule your exam

STEP 3: REGISTERING WITH THE DEPARTMENT OF INSURANCE

There is a filing fee of \$188 due for the release of your license. During registration it will ask for your school, this is the website where you took your required hours, select XCEL. When asked if you will be doing variable products select no. And when asked if you are associated with a financial institution select no.

1. Go to www.insurance.ca.gov
2. Hover over “Agents and Brokers”
3. Select “Producer Online Services”
4. Select “FLASH Online Application”
5. Start New Application

Fees	CDI Site (DTLA)	PSI Site
Exam Fee:	\$50	\$83
Fingerprints:	\$58.30	\$68.95
Filing Fee:	\$188	\$188
Total:	\$296.30	\$339.95

YOU WILL RECEIVE YOUR LICENSE IN 7-15 BUSINESS DAYS VIA EMAIL
PLEASE SEND A COPY OF YOUR LICENSE TO CONTRACTING@AMERICASPRIDE.COM

YOU CAN ALSO CHECK IF YOUR LICENSE HAS POSTED AT
[https://interactive.web.insurance.ca.gov/webuser/licw_name_search\\$.startup](https://interactive.web.insurance.ca.gov/webuser/licw_name_search$.startup)

We will then set up a time for you to apply for your Errors & Omissions Policy and fill out your paperwork to get appointed with our carriers. An Errors & Omissions Policy from NAPA is usually \$70 to start and \$30/monthly. Or you can use AP for your E&O, its \$0 for the first 30days of being licensed and then \$25/Monthly.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received two days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267 or use the PSI Website.

For rescheduling simply select “Cancel/Reschedule a test”. You will then get the available examination dates and locations for rescheduling your examination. For retesting you will need to login to your account online and select “Apply for retest”. You will be required to pay the examination fee, and then you will get the available examination dates and locations for scheduling your Examination.

IF ALONG THE WAY YOU HAVE ANY QUESTIONS RELATED TO XCEL (i.e., FORGOT PASSWORD, CAN'T LOG IN), PSI, OR THE DEPARTMENT OF INSURANCE, PLEASE CALL:

Xcel Testing Solutions: (904) 999-4923
PSI Exams: (800) 733-9267

Department of Insurance: (800) 927-4357

CARRIER CONTRACTING & APPOINTMENT PROCESS

Getting appointed with our Carriers is your top priority after getting your license. AP has negotiated the best contract rates possible for our organization. You will be appointed directly with the carriers and will be paid commissions directly by the carriers.

Below is a list of the Top Carriers that you should target for your first Appointments.

National Life Group (NLG)	Senior Life	Mutual Trust	AMERICO
ANICO – American National	Mass Mutual	F&G – Fidelity & Guarantee	Foresters
Great Western	MOO – Mutual of Omaha	Prudential	National Western

Contracting Steps

NLG – you will email NLG@americaspride.com with the following:

1. Agent Full Name
2. Business Phone Number
3. Business Email address

You will receive an email directly from NLG with a link to the registration.

Senior Life - To get contracted with Senior Life please go to the following website: <https://srlifelicensing.com/>

1. Click Register and fill out your personal information (6 Digit hiring code – XXXXXX – Use your recruiter’s code)
2. Once completed you will be assigned a commission schedule.
3. Accept the commission schedule and you will be all set.

Use Firefox as your browser, do NOT use Google Chrome as your browser.

Other Carriers can be contracted by filling out the applications for each. Go to www.afgroup1.com – fill out the contracting application and email to Contracting@americaspride.com

ADDITIONAL COURSES AND TRAINING REQUIRED FOR CONTRACTING

There are other courses and trainings that need to be completed in order to be contracted with some carriers.

Anti-Money Laundering – AML

All carriers will require AML certification. You can take an AML course at www.successce.com

1. Select your state
2. Select AML

Annuity Training

Ethics Training