LICENSING PACKET

Step 1: Set up a Log-In Password & Security Questions: www.mywfg.com

Step 2: Register for Licensing Course: www.xcelsolutions.com

Discount Code: **ATHENA**

Life, Accident & Health $29.95

52 hours – Life, Accident & Health + Specialty Training Bundle

Step 3: Schedule Exam: home.psiexams.com

(Schedule your exam immediately after Registering for your Life Course)

Locations: (PSI) - $98 (see page 5) *(CDI) - $55 - Los Angeles ONLY*

ALSO, be prepared to show VALID ID, Pay & take your fingerprinting $68.95

Step 4: Complete Your Online "Flash Application" (*Once **Test** is **passed***): **$188**

www.sircon.com

Step 5: Checking License Status, sending license information to WFG & Print your license for your records

(Your License will take approximately 10 Business days to post on **www.insurance.ca.gov** website. Check daily after 7 Biz days)

Step 6: Complete Continuing Education Courses:

1. Affordable Educators

Step 7: Get Appointed with Product Provider (one-time fee $81), Setting Up Autopay For Your MARSH(E&O's), WFG Platform Fee, Direct Deposit & How to Complete Specific Product Training with REGED

Step 8: How to run Transamerica Term & Transamerica Premier Illustrations

Step 9: Ordering: Transamerica Applications, Business Cards, Medical Exams with IMS Paramed, Access Agent Central (In Agent Central you will find detailed product information, how-to guides, underwriting tips and much more)

Step 10: How to Follow Up On Policies

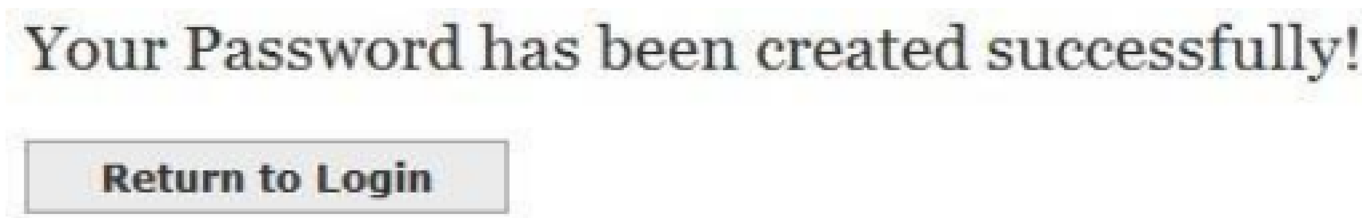
Step 11: List of "Hot States"

Step 12: Applying for Non-Resident License

STEP 1

SET UPA LOG IN & PASSWORD

1. Go to: **www.mywfg.com**
2. Click "**Create Password**"
3. Enter "**Associate ID, Date of Birth & Email Address**"
4. Enter verification code sent to your email.
5. Set up a Security "**Question & Answer**"
6. 8. Verify Security "**Question & Answer**" Click Next.
7. Set up a Password. Click Next.

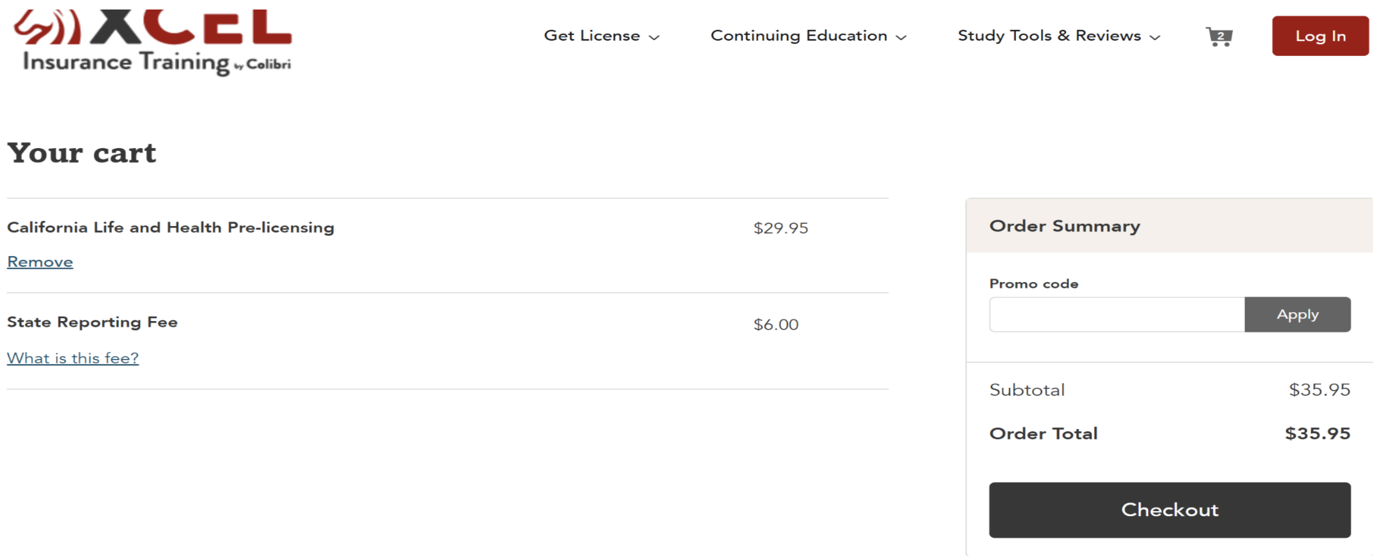


Once you've completed setting up your log-in password, study the site!

STEP 2

REGISTER FOR LICENSING COURSE

1. Go to: https://www.xcelsolutions.com/
2. Click: Register
3. Enter Discount Code: ATHENA
4. Click: Next Step
5. Select Product: Insurance INSURANCE PRE-LICENSING BUNDLE
6. Select State: (state you will earn your license)
7. Select Training: Life & Health Insurance
8. Click: Next Step
9. Select Package: California Life and Health Pre-licensing
10. Click: Next Step
11. Click: Continue
12. Click: New Users
13. Enter All Personal Information and click I AGREE. Once you've paid the fee you will have access to study the course.



STEP 3

CALIFORNIA LIFE ONLY STATE TEST REGISTRATION INSTRUCTIONS

1. Go to: home.psiexams.com
2. On right side click on **SIGN UP** (note: before you submit make sure you write down your information; email, full name, password, security question and answer)
3. Once you submit you will be logged onto your PSI account. (You may log in and out as you please)
4. At the top of the page under **EXAM** click on **Register for Exam**
5. Select Organization: **CA Department of Insurance**
6. Select Test: You have 2 choices to pick from. The difference is on location and fee. *(See CDI & PSI Exam Site locations and Fee)*

   CA PSI Site – Life, Accident & Health Agent Examination (Life Agent)

   Or Click on

   CA CDI Site – Life, Accident & Health Only Agent Examination (Life Agent)
7. Scroll down and click **Continue**
8. Enter **ALL** your personal information
9. Click **Continue**
10. Pay for your exam
11. **IF** you selected a PSI location you will then be given the option to select a PSI test site or you can select to take your exam remotely proctored online from a computer at a remote location.

Click on: If you took the 52 Hour Course

CA PSI Site – Life, Accident & Health Agent Examination ($98 fee)

Or Click on

CA CDI Site – Life, Accident & Health Only Agent Examination ($55 fee)

Note: under school, select school used for 32hr course or 52hr course

Make sure you print out your confirmation!

Take to test site: A picture ID, copy of exam confirmation and completion certificate. ***IF YOU***

PASS YOUR EXAM **AT TEST SITE LIVE SCAN/Fingerprint processing fee $68.95**

CA CDI Site – Examination Locations $55 Exam Fee

Available Test Centers Address

- Los Angeles CDI Examination Site, California 300 S. Spring Street, North Tower, Suite 1000

CA PSI Site – Examination Locations $98 Exam Fee

Available Test Centers Address

- Atascadero, California

7305 Morro Rd., Suite 201A
5405 Stockdale Highway, Suite 206

- Bakersfield, California

17420 S. Avalon Blvd., Suite 205

- Carson, California

21660 E. Copley Dr. Suite 260

- Diamond Bar, California

10330 Pioneer Blvd. Suite 285

- El Monte, California

351 E. Barstow, Suite 101

- Fresno, California

8 Corporate Park, Suite 200

- Irvine, California

- Lawndale, California

The Baytower Corporate Center Suite 330, 15901 Hawthorne Blvd.

- Redding, California

2861 Churn Creek, Unite C
7888 Mission Grove Parkway S. Suite 130

- Riverside, California

8950 Cal Center Dr, Suite 158, Building Two & Three

- Sacramento, California (Cal Center)

5440 Morehouse Dr., Suite 3300

- San Diego, California

150 Executive Park Blvd

- San Francisco, Ca. (Suite 2400)

- Ventura, California 4245 Market St, Suite 208

***Registering & Scheduling Exam*: (**CALL 1800-733-9267 for help or to schedule exam over the phone**)**

STEP 4

FLASH APPLICATION

· ***FLASH Application*:** Go to: www.sircon.com

1. Select **“Apply for a License”**
2. Select **“New Insurance License”**
3. Select **“Resident”** then **“Individual”** then **“Continue”**
4. Enter Email Address and click continue
5. Enter personal information: Last Name, SS# & confirm SS#
6. Select Preparer: **“Applicant”**
7. Select State: **“California”**
8. Select Payment Option: **“Credit Card”** then click Continue
9. Choose **“Resident Insurance Producer”** then click Continue

10. Choose BOTH **“Accident & Health” “Life Only”** options then click Continue 11. Enter ALL Personal Information: (Full Name, Home Address, Business Address, Etc)

• Business Address – 1343 E. GLADSTONE ST. SUITE 300 GLENDORA, CA. 91740 • Mailing Address – 1343 E. GLADSTONE ST. SUITE 300 GLENDORA, CA. 91740 12. Enter Work History for the Past 5 years

13. Answer Personal Background Questions

***FLASH Application Help*:** **USE THIS TO HELP YOU COMPLETE THE FLASH APPLICATION.**

“Are you affiliated with a financial institution or bank?” – Answer ‘**No**’

“Do you intend to use a fictitious (DBA) name?” - Answer ‘**No**’

“Are you intending to act as a variable contract agent?” -Answer **‘No’**

“Are you registered with SECO or NASD?” – Answer **‘No’** unless you are registered

CRD # - Leave this field blank

“Do you intend to limit your activity to the sale of funeral and burial expense policies in accordance with Section 1749.01 of the California Insurance Code?” – Answer **‘No’**

“Do you certify that you have completed your pre-licensing education?” – Answer **‘Yes’ (Enter date of 52 hr course completion)**

“Variable Contract Agent?” – Answer **‘No’**

“Registered with FINRA?” – Answer **‘No’**

Your investment: FLASH/Filing $188

Questions call CDI Licensing Hotline 800-967-9331

STEP 5

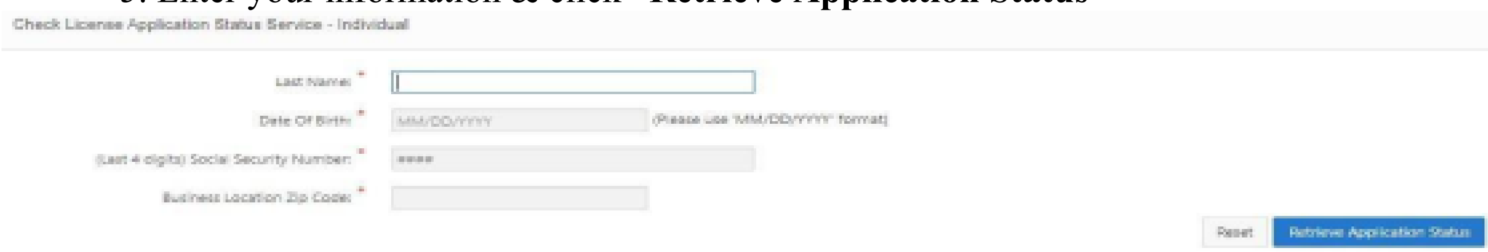
CHECKING LICENSE STATUS, SUBMITTING LICENSE INFORMATION TO WFG & PRINTING YOUR LICENSE

PRINT YOUR LICENSE ONCE FLASH APPLICATION IS APPROVED!

After you complete your flash application it might take up to 4 weeks to be able to print your license

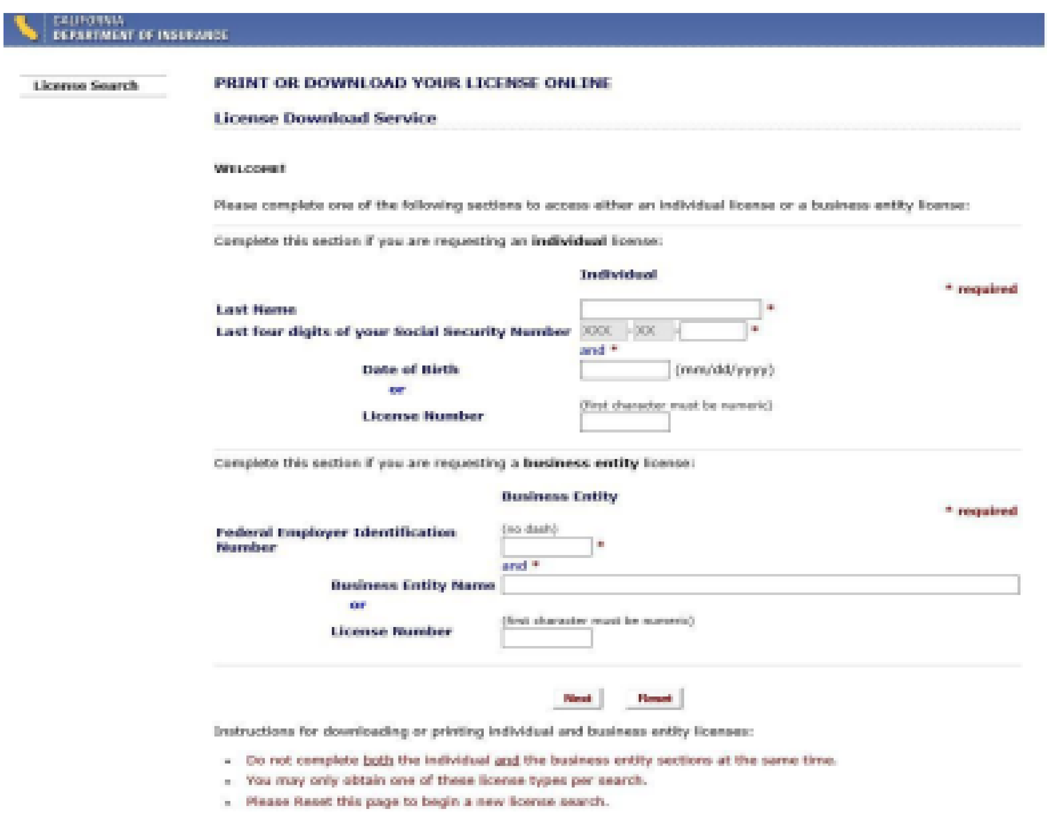
CHECKING STATUS ON YOUR LICENSE

1. Go onto **http://www.insurance.ca.gov/**
2. Search **"CLASS"**
3. Click on the **1st Option (Check License Application Status Service (CLASS)**
4. Click on **"CLASS for individuals"**
5. Enter your information & click **"Retrieve Application Status"**



PRINTING YOUR LICENSE

1. Go onto **http://www.insurance.ca.gov/**
2. Hover your mouse over **Agents & Brokers**.
3. Select "**Print or Download Your License**"
4. Click "**Print or Download Your License**"
5. Fill out **ONLY** "**Individual"** information then click "Next"



6. Click on your **License Number** & your License will appear
7. Print/Download your License for your records.

SUBMITTING YOUR LICENSE INFORMATION TO WFG

1. Log into your **"MYWFG"** account
2. Go to **ADMINISTRATION**
3. Click on **FORMS**
4. Choose **WFGIAAGENT AGREEMENT**
5. Enter License # & Click **"Verify License Number"**
6. Enter Payment Information for the $40 WFG background check & submit
7. Allow time for final approval and for the background check to be completed.

Please note it may take a few business days for your background check to be completed

STEP 6

CONTINUING EDUCATION

ONCE LICENSE # IS ISSUED!

AFFORDABLE EDUCATORS

1. Go to affordableeducators.com
2. Click on "Study Login"
3. Choose "Insurance CE"
4. Click on "Create A New Account"
5. Enter All Your Personal Information & Click "Continue"
6. Click on "Add A Course"
7. Add to Cart the following courses:
    - Anti_Money Laundering Blunders - #202 (3hrs)
    - California Long Term Care - #213 (8hrs)
    - Annuity 8-Hour Training Course - #201 (8hrs)
8. Click on "Review Cart & Check Out" & Enter payment information
9. Click on Submit Payment
10. Once you have paid for the courses and are back in your account you will be able to start your CE
11. Next to the course name click on the book first so that you can start the certification exam
12. Once all 3 CE courses have been completed make sure to download all your certificates to be able to send them to WFG

(Delays getting appointed and getting paid will occur if your certificates aren't emailed to

WFGLICENSEAPPS@TRANSAMERICA.COM **or if WFG doesn't receive it.)**

When sending documents, please remember the following:

- **Include your agent code number in the subject line of the email**
- Scan each document separately and **SEND IN SEPARATE** emails
- Do not send attachments that are locked or that require a passcode to open

STEP 7

Getting Appointed with Product Provider, Setting Up Autopay For Your E&O's (Errors & Omissions) & Direct Deposit

Getting Appointed with Transamerica: *ONCE LICENSE # IS ISSUED!*

TRANSAMERICA PREMIER LIFE & TRANSAMERICA TERM

APPOINTMENT 1. Log-in to www.mywfg.com

2. Select "**Menu**" on the top right

3. Select "**Licensing & Appointments**", then "**Appointments**" & then "**Carrier Appointments**"

4. Click on "**Life & Disability Insurance**", then "**Non-New York Life & Disability Carriers**", and then "**Transamerica Premier Life Insurance Company- TPLIC (P00002)"** - Resident follow the steps to get appointed. When clicking on the options of the states to get appointed only click on CALIFORNIA. Make sure to Always Click on Life & Health (if HEALTH licensed) not Variable

5. Repeat steps 2 & 3, Click "**Life & Disability Insurance**", then "**Non-New York Life & Disability Carriers**: and then "**Transamerica Life Insurance Company – TLIC (P00401**)" for Terms – Resident & follow the steps to get appointed

6. If you complete your 52 Hours and you are Life & Health Licensed repeat step 2 & 3 Click on **"Long Term Care"**, select **"Transamerica LTC – Crump (P00475)** – Resident & follow the steps to get appointed.

GETTING APPOINTED WITH OTHER COMPANIES

1. Go onto www.mywfg.com
2. Select "**Menu**" on the top right
3. Select "**Licensing & Appointments**", then "**Appointment**" & then "**Carrier Appointments**"
4. Click "**Life & Disability Insurance**", then "**Non-New York Life & Disability Carriers**", and it'll show you more Companies such as: **CRUMP, EVEREST, NATIONWIDE, PACIFIC LIFE & VOYA**
5. Recommended Companies to get appointed with: Pacific Life, Nationwide, Everest, American Equity with M3, Forethought & Athene with Crump.

GETTING APPOINTED WITH ANNUITY COMPANIES THROUGH CRUMP:

1. Go onto www.mywfg.com
2. Select "**Menu**" on the top right
3. Select "**Recruiting & Selling**", then "**Products & Providers**" & then "**CRUMP**"
4. Click **"CONTINUE"**
5. Click "Contract NOW"
6. If its your first time getting appointed with a CRUMP company the system will ask you to choose a 4 digit pin (REMEMBER your pin as you will be asked to enter it each time you get appointed with CRUMP)
7. Click "Start Contracting Questions"
8. Click "Continue Questions"
9. Select the Carrier you need to get appointed with
10. Click "Continue Questions"
11. Enter ALL personal information
12. **REMEMBER MAILING/BUSINESS ADDRESS WILL <u>ALWAYS</u> BE THE GLENDORA OFFICE ADDRESS (or whichever SMD office you belong to)** 13. Answer all personal/background questions
14. Answer specific provider questions
15. Select "Authorize" box
16. Enter your PIN & click "Submit Contract Request"
17. Once your contract request has been submitted please make sure all documents are IMMEDIATELY uploaded to the system (Individual State License, AML, LTC & Annuity certificates)

It is your responsibility to verify they received your documents. (Delays will occur if appointment applications are not completed correctly).

<u>PLEASE NOTE YOU WILL BE DEDUCTED A ONE TIME APPOINTMENT/AFFILIATION FEE OF $81 ON YOUR FIRST COMMISSION</u>

GETTING APPOINTED WITH ANNUITY COMPANIES THROUGH AMS:

1. Go onto wfg.amsfsg.com
2. Select "**New to AMS/WFG? REGISTER HERE"**
3. After you register you will LOGIN with your **USERNAME/PASSWORD**.
4. Once logged in your will select **"FIXED INDEX ANNUITIES"**
5. Select **"CARRIER CONTRACTING"** and click on "**I AGREE**"
6. Once you are redirected to "SURELC" you will register.
7. Login to "SURELC"
8. Complete all requirements on the left-hand side that have a red circle next to them.
9. When requirements are complete click on **"CONTRACTING REQUEST"** 10.You will

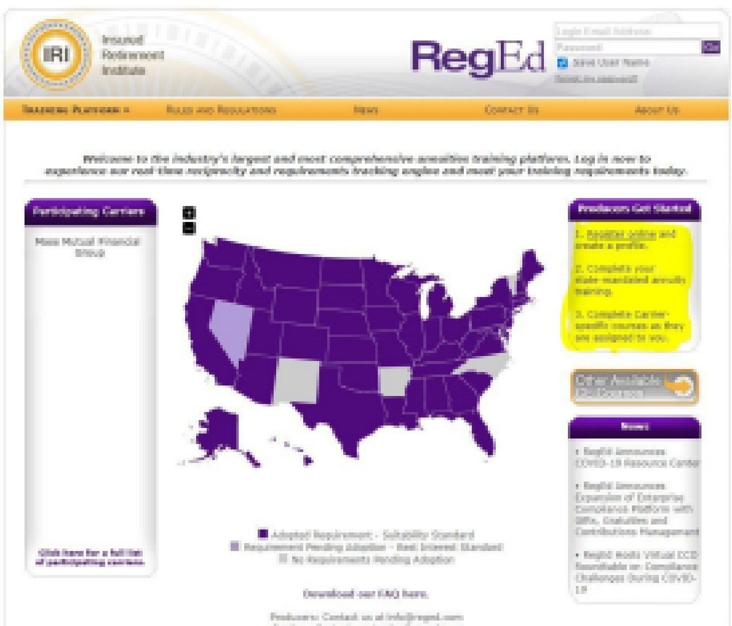
select the CARRIER that you are looking to submit business with and begin submitting appointment documents.

11. Once completed make sure to CALL AMS directly to inform them in order to send over the documents to the provider.

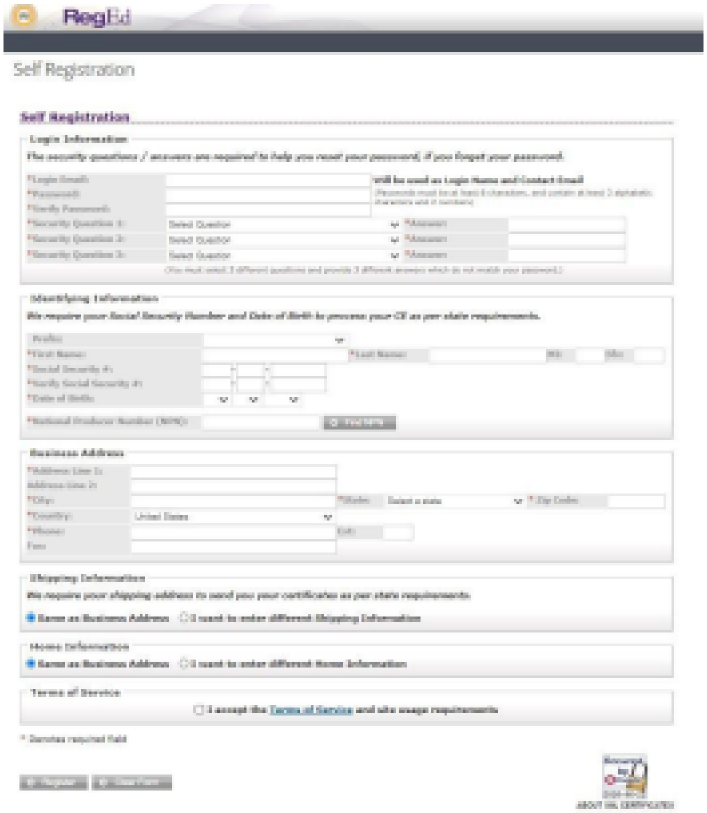
COMPLETING ANNUITY PRODUCT SPECIFIC TRAINING

REGED: ANNUITY PRODUCT TRAINING PLATFORM

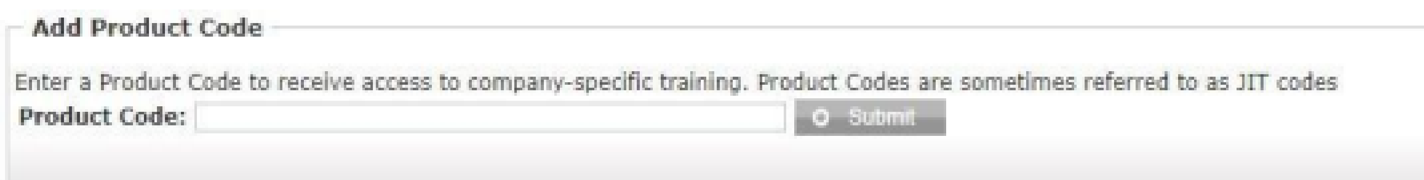
1. Go to: https://secure.reged.com/TrainingPlatform/
2. Go to: Producers Get Started
3. Click on: Register Online



4. Complete/enter all personal information to create account



5. Once you are able to log in under carrier-specific product training enter product code: **(See Instructions Below to Find Product Code)** and click submit



6. The course will then be added, and you will need to click on: **GO TO REQUIREMENT**

7. Once you complete the training make sure to print or screenshot the completion certificate and send it as a PDF attachment to **ANNUITYCONTRACTING@CRUMP.COM**

SEARCH FOR SPECIFIC PRODUCT CODES

1. Log into mywfg.com

2. Go to: **MENU**

3. Go to: **Recruiting & Selling**

4. Go to: **Product & Providers**

5. Go to: **CRUMP**

6. Click **Continue**

7. Go to: **Product Solution Centers**
8. Choose: **Annuities**

9. Go to: **Suitability & Training Requirements**

10. Find the specific carrier you need and click on the name

11. Once you've found your specific carrier you will be able to see all the product codes for the trainings

MARSH (E&O's)

1.) Go to https://affinity.marsh.com/wfg-tfa/home.html

2.) Click **ENROLL NOW**

3.) Enter your **AGENT CODE & EMAIL ADDRESS**

4.) Click **CONTINUE**

5.) Verify your information

6.) Review **E&O QUOTE** & click **CONTINUE**

7.) Select ***PAY IN FULL OR PAY IN INSTALLMENTS*** & click **CONTINUE**

8.) Enter credit card information and click **COMPLETE PURCHASE**

****The E&O policy provides coverage for products that are 'approved by' and 'sold through' World Financial Group, Inc., World Financial Group Insurance Agency, Inc. and its subsidiary agencies and/or Transamerica Financial Group, a division of Transamerica Financial Advisors, Inc. only****

WFG PLATFORM FEE

1.) Log onto ***MYWFG.COM***

2.) Select the ***MENU*** button on the top right corner

3.) Select ***ADMINISTRATION***

4.) Select ***PAYMENT CENTRAL***

5.) Select ***PLATFORM FEE***

6.) You will then select ***PAY PLATFORM FEE BALANCE & SUBSCRIBE TO RECURRING PAYMENT***

7.) Select ***AUTHORIZE & ADD TO CART***

8.) Select ***VIEW CART, CONTINUE & PAY NOW***

9.) Then you will fill out ***ALL*** information correctly, including card information, where you will finish checking out

*****If you do NOT set up your auto payment with a Credit Card, you will be charged $10 more a month*****

Direct Deposit

You will need the following: Bank name, Address, Phone Number of Bank, Name on Account, Account Number & Routing Number.

1.) Log onto **MYWFG.COM**

2.) Select the **MENU** button on the top right corner

3.) Select **ADMINISTRATION**

4.) Select **BOSS ELECTRONIC FORMS**

5.) Select **DIRECT DEPOSIT AUTHORIZATION AGREEMENT FORM – US**

6.) Answer the **SECURITY QUESTION** and fill out form on next page

If you do NOT enroll your DIRECT DEPOSIT, there is a $5.00 fee associated with receiving a printed check

HOW TO ORDER YOUR BUSINESS CARDS

1. Log-in to your www.mywfg.com
2. Click on "**Menu**" on the top right
3. Select "**Recruiting & Selling**"
4. Select "**Marketing Resources**"
5. Select "**Advertising Materials**"
6. Select "**Business Cards**"
7. From there it'll open a new tab, select "Click here to continue"
8. On the top left, hover your mouse over "Business Cards & Stationery", then select "Business Cards"
9. Follow the steps in creating your Business Card & checking out

APPLYING FOR NON-RESIDENT LICENSE

1. Go to www.nipr.com
2. Select "***Apply for License***"
3. On right hand side, select "***Non-Resident Licensing***"
4. Select the "***State***" you would like to apply for
5. Select "***Apply Here***"
6. Select "***Individual***"
7. Under ***"Search Type"*** select ***"Social Security Number (SSN)".***
8. Enter in your "***Last Name & SS#***" click "I accept the NIPR Use Agreement" click next.
9. Enter your **Date of Birth** and click next
10. Select **"Start"**
11. Under Product Type select **"Producer Licensing"**
12. Under Application Type select **"Initial"**
13. Under Residency Type select **"Non-Resident"** then click next
14. Select the "***State***" you would like to apply for and click next
15. Under "***Line of Authority***", depending on which License you have (Life Only or

Life/Accident/Health), select **ALL** that apply and click next

16. After entering all the above information, the page will show what you've applied for including the Fee you will need to pay to get your Non-Resident License (Each State is different so please read carefully). Select "***Next***"
17. Go ahead and fill out the Information needed on this page (Only what has a "*" next to it) then select "***Next***"
18. Under "***Business Phone Number***" enter your number. Under "***Business E-mail Address***" & "***Verify EMail Address***", enter in your Business E-Mail then select "***Next***"
19. Select the address you want as your "***Mailing Address***" then select "***Next***"
20. If you have **ANY Alias Names,** list them on this page. If you do not, select "***Next***". On the next page just select ***"Next"*** (Do not fill out anything)
21. Add your **Employers information for the last 5 years,** then select "***Next***"
22. Answer the following questions (Read each one carefully), then select "***Next***"
23. Review all your application information and click next
24. Select "***Yourself***" if you're applying for yourself OR "***On behalf of someone else***" then select "***Next***"
25. Read this page and then select "***I Accept***" then "***Next***"
26. On this page you are able to add an E-mail other than your Business E-Mail to send the information to, then select ***"Next"***
27. This page will show what you are applying for. Double check to make sure everything is correct then select "***Next***"
28. Select "***Payment Method***" and check out

*Once your **Application** has been **approved**, you will have to go back to www.nipr.com to print out your License (might be a fee to print out) & email to **wfglicenseapps@transamerica.com**