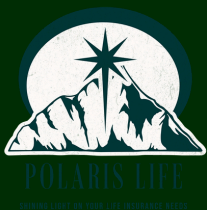




NEW AGENT

TRAINING MANUAL 2024



www.polarislife.co

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About us!

At Polaris Life Insurance, we measure our success not just by the number of policies sold, but by the confidence instilled in our clients

With a dedicated team that feels like family, we pledge to create an atmosphere of trust and reliability. We understand the significance of protecting what matters most – your loved ones, your assets, your legacy. Therefore, we go beyond the transactional nature of insurance, striving to build lasting relationships grounded in integrity and empathy.

HOW TO

SIGN UP WITH OUR AGENCY



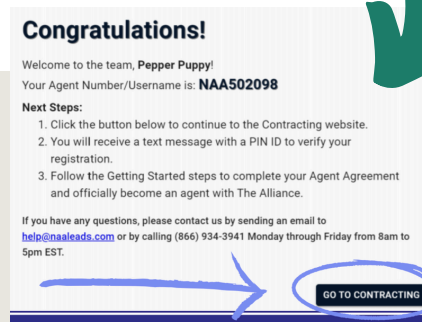
1 GET YOUR NAA#

1. Go to <https://register.naaleads.com/>
2. Fill in the information
3. Put your sponsor's NAA# under where it says "Recruiter."
4. Continue the prompts to Thealliancecontracting.com
5. When registration is complete you will receive a text message with a one-time pin



2 COMPLETE AGENT AGREEMENT

6. Follow the steps under Getting Started once logged in to Thealliancecontracting.com



PLEASE MAKE NOTE OF THE PASSWORD YOU SET UP, YOU WILL NEED IT LATER

For Licensed Agents we will import your license information from NIPR once the Agent Agreement is signed.

For Non-Licensed agents this information will be pulled when you begin your first carrier contract (please note it can take 3-5 business days for NIPR to receive your information from your state).

If your license information is not available in NIPR you may add it manually on the Licenses page.

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REGISTER FOR EXAMFX

You'll need to complete the pre-licensing exam before you can take your state license test!

1

Register

- Go to: www.examfx.com
- Click "REGISTER NOW" 

2

Get Agency Discount Pricing

- Company Email Discount Code: admin@legacylife.co
- Click Next Step

3

Select Product

- Select 'Insurance Pre-Licensing' Product
- Select your home state

4

Select Training

- Select 'Life & Health Insurance' training product.
- Note the state rules and requirements. Each state is different. The course does expire in *2 months*

5

Select Package

- Select 'Video Study Package'
- Click 'Next Step'
- Click 'No Add On'
- Click Continue

6

Create Account

- If you are new to ExamFX then create an account

7

Registration

- Fill out the 'New User' Registration
- Make sure your information is correct as ExamFX will use this on your certificate

8

Checkout

- Fill out the correct information for the checkout process

9

Payment

- Place your order for the course



PASS THE TEST FAST

GET YOUR STATE LICENSE

PASS YOUR TEST FAST

FIND OUT WHAT YOUR STATE REQUIREMENTS ARE

Watch this video and follow what one of our top agents did to pass the test in just 3 days:

 [WWW.POLARISLIFE.CO/EXAMFXTIPS](https://www.polarislife.co/examfxtips)

- GO TO: [HTTPS://EXAMFX.COM/INSURANCE-licensing-training/view-insurance-state-requirements](https://examfx.com/insurance-licensing-training/view-insurance-state-requirements)
- FOLLOW DIRECTIONS FOR OBTAINING YOUR STATE LICENSE AND MEETING YOUR STATE REQUIREMENTS.
- MOST STATES REQUIRE A SCORE OF 70% TO PASS THE TEST!

YOU PASSED! NOW WHAT?

NEXT STEPS

- **MOST STATES REQUIRE A BACKGROUND CHECK AND FINGER PRINTS.**
- **FOLLOW THE LINK AT THE BOTTOM OF THE EMAIL/PRINT OUT YOU RECEIVE ONCE PASSING THE TEST TO BEGIN THE LICENSING PROCESS.**
- **THE LICENSING PROCESS USUALLY TAKES 1-2 BUSINESS DAYS.**
- **KEEP AN EYE ON YOUR EMAIL FOR UPDATES.**
- **ONCE YOU HAVE YOUR LICENSE AFTER 1-2 DAYS YOU WILL BE ABLE TO SEARCH FOR YOUR NPN - NATIONAL PRODUCER NUMBER NEEDED FOR CONTRACTING.**



PRE-CONTRACTING

ANTI-MONEY LAUNDERING (AML) & OMISSIONS & ERRORS INSURANCE (E&O)

AML 1

Alliance AML

Log on to

<https://naauniversity.com/>

- Select Courses > Free Courses
- Select Anti Money Laundering (AML) Course
- Add to cart and “purchase” free course
- Select “Courses”
- AML will now be available to take

AML 2

Limra AML

Once you submit your carrier contracting with Mutual Of Omaha or AIG, the ability to complete the LIMRA AML course will be open within a couple of days:

<https://knowledge.limra.com/LimraLogin.aspx>

- Select AML Training (Username is your NPN. Password is your last name in all lower-case letters).
 - Once you complete the course, send a screenshot of your completion to contracting@naaleads.com
- You might need the screenshot to send to certain carriers.

E & O

Log into

<https://arc.naaleads.com/>

- Select Resources
 - Select E&O Insurance
 - You will be redirected to the E&O affiliate site we have with NAA.
- Follow prompts to enroll.
- <https://www.calsurance.com/naaeando>


*E&O coverage is required for some companies, and NOT required for others. For larger policies such as IULs and annuities it is **REQUIRED**. If you are unable to get it immediately, you can contract with some companies and come back to this step later on*

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CONTRACTING

GET YOUR
NPR #

National Producer Number LOOKUP:
<https://npr.com/help/look-up-your-npr> 

****YOUR NPN MAY TAKE 24-48 HR AFTER RECEIVING YOUR STATE LICENSE****



SUBMIT CONTRACTS

**Log onto: thealliancecontracting.com/
with your NAA # and password that you created.**

- UNDER AGENT PROFILE CONFIRM YOUR INFORMATION & ANSWER THE BACKGROUND INFORMATION QUESTIONS.
- YOUR NPN MAY TAKE 24-48 HR AFTER RECEIVING YOUR STATE LICENSE.
- UNDER MY WALLET INPUT ALL YOUR BANKING INFORMATION. THIS IS WHERE YOUR COMMISSION CHECKS WILL GO.
- UNDER DOCUMENTS UPLOAD YOUR AML CERTIFICATE AND YOUR E&O CERTIFICATE.

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COMPLETE THESE CARRIER CONTRACTS UNDER 'CONTRACT REQUESTS':

- Mutual of Omaha
- Colombian Financial Group
- Transamerica
- Foresters
- AIG
- Occidental Life/ American Amicable
- CVS/Aetna Med Sup
- Wellabe (Formerly Great Western)
- Americo
- Royal Neighbors
- Prosperity Life
- F&G

CARRIER SET UP

You will need to set up agent portals with the following carriers:



If you haven't yet, complete your LIMRA AML Training Course. See page 7 for instructions.

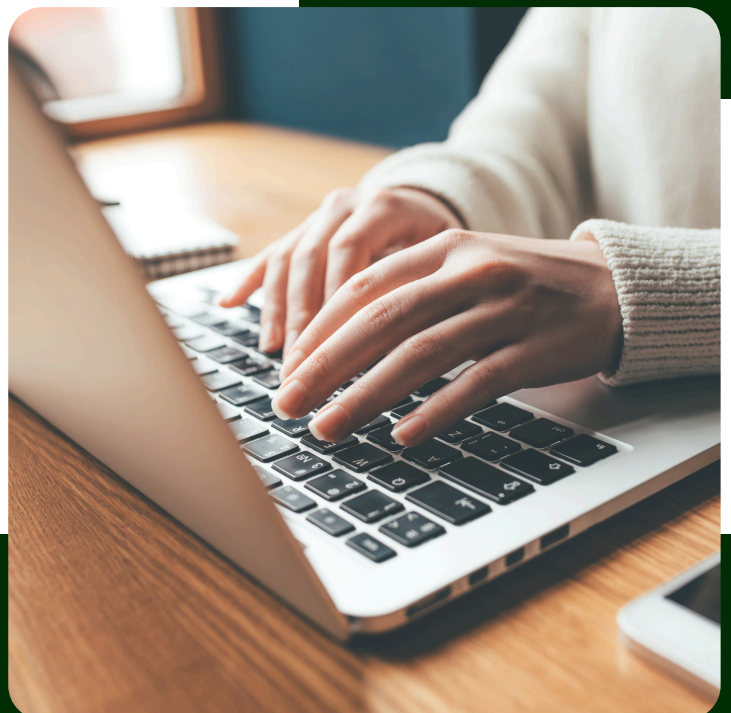
- Transamerica
- Wellabe (Great Western)
- Foresters
- Royal Neighbors
- Prosperity Life
- AIG
- American Amicable/Occidental
- CVS
- Americo
- F&G

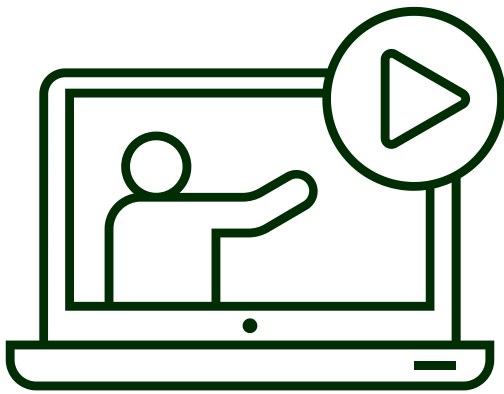


MUTUAL OF OMAHA, CFG & FORESTERS DO NOT REQUIRE AGENT PORTAL TO SUBMIT BUSINESS



CREATE A DOCUMENT TO STORE EVERY USERNAME, AGENT ID, WRITING CODE ETC THAT THE CARRIERS SEND YOU AND THE PASSWORDS YOU CREATE FOR THOSE ACCOUNTS. YOU WILL NEED ACCESS TO THESE ONCE YOU ARE IN A CLIENT'S HOME.





COMPLETE THE **NEW AGENT COURSE**

While you're waiting for your contracts with insurance companies to get approved, stay plugged in and begin utilizing our system.

LEGACY LIFE

Services About Our Team Careers Request an Agent Agent Portal

New Agent Guide Passing the Test **New Agent Course** Connect Events Resources Virtual Sales Recorded Trainings Files

New Agent Course

What you'll learn in the Fast Start Course

- Having a mindset for success
- Types of Leads
- How to build your ideal schedule
- How to Dial Effectively
- How to Run in Home Appointments
- Overcoming Objections
- The Different Products We Offer
- What to Bring on Your First Appointment
- Going Partner and Building An Agency
- and lots more...

JOIN THE COURSE

Need More Help?
Reach out to us!

✉ ☎

[GO TO: polarislife.co/agentportal](https://polarislife.co/agentportal)

**FOLLOW AND COMPLETE THE NEW AGENT COURSE
WHILE YOU WAIT FOR CARRIER WRITING NUMBERS.
THIS WILL GET YOU READY TO BE IN THE FIELD AND
PREPARED TO ACCOMPLISH YOUR GOALS!**

www.polarislife.co

DON'T FORGET

NEXT STEPS

While you're waiting for your contracts with insurance companies to get approved, stay plugged in and begin utilizing our system!



1



COMPLETE NEW AGENT COURSE

See previous page. Go to:
legacylife.co/agentportal

2

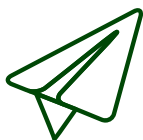


PLUG INTO TEAM CALLS

Monday Sales Training:
1pmEST/12CST/11aMST/10aPST
Thursday Night Presentation:
9pmEST/8CST/7MST/6PST

<http://Zoom.us/j/96651590834>

3



GET CONNECTED

Telegram Group - Link to Join:
<https://t.me/+spRyPBdrtZM3ZGFh>

4



REGISTER FOR THE NEXT TRAINING EVENT

<https://theallianceevents.com/>
<https://polarislife.co/agentportal>

5



REACH OUT FOR HELP

Polaris Life Office Manager - Aubree Dovolis
Email: aubree@polarislife.co