



NEW AGENT GETTING STARTED GUIDE

Jennise Housel Agency | Family First Life-aligned onboarding resource

Purpose: Give a brand-new independent insurance agent a clear path from interest to licensed, contracted, trained, and actively serving families.

1. Understand the Opportunity

Family First Life (FFL) works with independent contractor insurance agents and emphasizes putting families first. FFL provides access to training, carrier relationships, technology, and lead options through Integrity resources. Agents are responsible for licensing, compliance, business activity, and serving clients ethically.

- **Independent contractor:** You are building your own book of business rather than working as an hourly employee.
- **Client-first approach:** Recommend coverage that fits the family's needs, budget, health profile, and goals.
- **Multiple solutions:** Depending on licensing, carrier appointment, and state availability, agents may work with life insurance, final expense, mortgage protection, IUL, and annuity solutions.
- **Training matters:** Use company, agency, carrier, and compliance training before presenting products.

2. Your First 7 Setup Tasks

- Confirm your resident state licensing requirements.
- Complete pre-licensing education if required.
- Pass the state exam and complete fingerprints/background steps if required.
- Apply for your resident Life and/or Health license through the appropriate state/NIPR process.
- Set up professional email, voicemail, calendar, and a quiet calling space.
- Complete agency/FFL onboarding and carrier contracting instructions provided to you.
- Begin training on products, scripts, underwriting, lead handling, and compliance.

3. Tools You Should Have Ready

- Laptop or desktop computer with reliable internet.
- Phone/headset and professional voicemail.
- Calendar for appointments and follow-up.
- CRM or approved lead-management system.
- Secure method for handling client information.
- Carrier portals and quoting/e-application access after appointment.
- Agency scripts, underwriting guides, product brochures, and compliance materials.

4. Daily Success Rhythm

New agents improve fastest by following a repeatable activity schedule. Focus on controllable actions rather than income promises.

Activity Block	Primary Goal
Training / product review	Improve confidence and accuracy
Prospecting / lead follow-up	Create conversations
Appointments	Identify needs and present suitable solutions
Applications / case management	Submit accurate business and follow requirements
Follow-up	Stay in contact with prospects and clients
Review / coaching	Identify what to improve tomorrow

5. Compliance Basics

- Never guarantee income, approval, policy performance, or future cash value.
- Do not describe a product before confirming the carrier-approved materials and your state appointment.
- Do not use misleading lead language. Only say a person requested information if that is true.
- Protect personal and health information; use approved systems and secure processes.
- Document client needs, disclosures, replacements, and required forms accurately.
- Use carrier-approved illustrations and disclosures for IUL and annuity discussions.

6. First-Month Mindset

Your first month is about building skill, consistency, and confidence. Track your activity, ask for coaching, review calls, learn underwriting, and improve one part of your process every day.

Agency standard: Be coachable. Be consistent. Be ethical. Serve the family first.

Helpful Links

[XCEL State Licensing Requirements](#)

[Family First Life - Agent Information](#)