

# FAMILY FIRST LIFE Frequently Asked Questions

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## Q - Why Should I choose Family First Life?

**A** - We provide the highest compensation on day one. We bring non-licensed individuals on at 100% comission and Licensed Agents on at 110% Comission.

## Q - How do I start?

A - Contact one of our Hiring Specialists to get started. • Phone: (408) 691-2086

• Email: Careers@FFLmarathon.com

## Q - How long does it take for me to get my license?

**A** - On average the total process can take up to 4 weeks. However, it depends on how quickly you are able to take and pass your test

## Q - Who is going to train me?

**A** - All of our Senior VP's and Senior Agents will be available to you for any questions that you may have. In addition, we require all new agents to attend a 2 week training bootcamp to ensure they grasp product knowledge and policy options.

| Name              | Title                 | Phone          |
|-------------------|-----------------------|----------------|
| Tray Honeycutt    | Board Member          | (760) 680-0626 |
| Steven Yee        | Senior Vice President | (626) 824-3253 |
| Brandon Kitchings | Senior Vice President | (480) 528-0724 |
| Teresa Kitchings  | Vice President        | (480) 528-7656 |

#### Q - How Do We get paid?

A - Direct Deposit is the primary payment method, with the option to be paid out daily.

#### Q - How much are leads?

A - The Cost of leads range from 0.50 to \$11.00, in our CRM (Customer Relation Manager).

## Q - Do I have to buy leads?

Ā - It is at the Agent's discretion to invest what is financially feasible for them. However, FFL is a lead-based Company. Our primary focus is to help develop successful Agents through our warm leads.

## Q - How do I raise my commission?

**A**-Performance, is essential. You will need to have 2 consecutive months of consistant sales in order to move your commission to the next level.

### Q - Do I have to build an agency?

**À** - Most Agents join FFL to create passive income. Having a team will defiently contribute to your financial freedom.

# Q - Do I need a license to sell insurance?

A - Yes, each State requires that a person obtain at least a residental license (License in the State you live). Once an Agent has a residental license, then they can obtain non-residental licenses in additional States (Optional).

## Q - Will I receive a W2 or 1099 for my taxes?

**A** - Life Insurance Agents are considered independent contractors, income is reported to the IRS in the form of a **1099**.