



LEVERAGE  
GROUP STRATEGIES

## Becoming an Agent - State of Hawaii

### STEP 1: BACK-OFFICE LOGIN

**Leverage Group Strategies (LSG)** application has a one-time fee of **\$100.00** is to be completed online at **COMING SOON**. After registration, the agent is assigned a unique LGS member number. This investment fee gives each agent their unlimited back-office access to all LGS marketing & training materials needed to run their business.

Once you've completed your LGS application, the next step is to register for an online/in class pre-course study materials that'll assist you in passing your State Exam.

### STEP 2: PRE-COURSE VIDEO STUDY PACKAGES

#### 1) ExamFX - <https://www.examfx.com/>

*There is a discounted rate for students of \$59.00 for the Pre-Course Video Study Package (normally \$209.95 savings of \$175.00).*

As a **Team Leader**, it is recommended that you **register as a manager** so that you will be able to view the status of all your recruits and see where they are in their pre-course studies. This will allow you to follow up with them to encourage and provide support during the process. You can go to:

- <https://tracking.examfx.com>
- Click on <Sign up as a manager>
- Provide the following email address to register: [grant.looney@examfx.com](mailto:grant.looney@examfx.com)
- Provide the following ID # **R0F49C1-FFCBF**
- Click <Submit>
- Create Account: **Using your Business Information**
- Under Company Name type in <Leverage Group Strategies>
- Click <submit> once all your information is entered and that should complete that part of the registration.

To **register new agents** for their pre-course please follow these steps:

- Go back to <https://www.examfx.com/>
- Click on <FIND TRAINING AND REGISTER>
- Under <Special Company Discount Pricing> enter <Your E-mail Address you Register as a Manager>
- Click <NEXT STEP>
- Under <Select Product> click <Insurance Pre-licensing>
- Under <Select the State You Will Earn Your License>, choose your <State>
- Under <Select Training> click on <Life & Health>

- Please read through the <State Rules and Requirements> and click <NEXT STEP> button confirming you have read the State Rules and Requirements
- Under <Select Package> click <HAWAII LIFE & Health Video Study Package – Life Only \$59.00>
- Click <NEXT STEP>
- Under <Select Add-ons> [\(It'll probably give you options for more add on study materials in which you are not required or obligated to purchase\)](#) click <CONTINUE>
- Select <New Users> tap and fill in your <Account Information> and click <I AGREE>
- Enter <Billing Address> and click <CONTINUE>
- Enter <Payment> information and click <CHECKOUT>
- Once your payment is completed it'll give you an <Order Confirmation #> and keep that for your records

### **STEP 3: Hawaii Insurance Pre-licensing Requirements**

*Note that the practice tests and the state exam will be broken into two sections: General Knowledge and State Law. You are required to obtain a **passing score in each of the two sections of the exam.***

Hawaii Life Insurance Examination	
96 Total Questions (80 scored, 16 pretest) – Time Limit: 120 minutes – Passing score:70%	
CHAPTER	PERCENTAGE OF EXAM
<b>General Knowledge</b>	
Completing the Application, Underwriting, and Delivering the types of Life Policies	15%
Types of Life Policies	15%
Life Policy Riders, Provisions, Options, and Exclusions	23%
Taxes, Retirement, and Other Insurance Concepts	10%
<b>State Laws:</b>	
Nevada Statutes and Regulations Common to All Lines	25%
Nevada Statutes and Regulations Pertinent to Life Insurance Only	12%

Once you've completed your online pre-course with a **passing score of 70% or more**, the next step is scheduling your state exam test. It is recommended to take the State Exam immediately after passing the final practice while all the information are still fresh in your mind. Think of the word **“FIFO” (FEE’FOH)**, meaning **FIRST IN** and **FIRST OUT**. **IMPORTANT: Please be sure that you've taken every test that is required on your online course in order for you to take your state license exam or you will experience delays.**

- Schedule your exam with your state's testing provider, Pearson VUE. The fastest way to schedule your exam is to do so online at <https://home.pearsonvue.com/Clients/Hawaii-insurance.aspx>
- You can also schedule your exam over the phone at **(800) 274-2608**.
- Click <Create account> in order for you to schedule your exam
- Read through the <Privacy Policy Acceptance>, click <I have read and agree to the above terms> and click <I Agree>
- **Enter your HI Insurance ID if you have one, if not answer “No”**
- Under <Exam Catalog> click <View Exams>
- Click <InsHI\_Life01 - HI Life>

- Fill in and complete all information that is required and select a date when you can take your state exam.
- Click **<Schedule this exam>**
- Click **<Proceed to Scheduling>**
- Choose your test site and pay examination **fee of <\$75.00>**

Take and pass your state licensing exam. On the day of your appointment you must bring with you **two (2) valid forms of government issued identification (driver's license, passport, military I.D., etc.) that must contain your name and photograph.**

Security measures are taken at the testing site. Restrictions on what you may bring with you to the testing center, into the testing room, and what you may wear will be enforced. For more detailed information about the security measures that will be taken during your testing appointment, please read and review the **Pearson Vue Candidate Handbook** offered at <https://home.pearsonvue.com/Clients/Hawaii-insurance.aspx>.

### **STEP 4: FINGERPRINTING**

Fingerprinting is an important part of the licensing process. It is highly recommend completing your fingerprinting requirement at or before the time of your state exam as it will help ensure efficient processing of your licensing application.

To obtain fingerprints, schedule an appointment online at <https://www.fieldprinthawaii.com/>. Fees collected by **FieldPrint** include state and federal submission **fees <\$61.75>**. Effective September 1, 2018, all applicants must enter **<HI-DCCA-INS>**, the code that identifies the Insurance Division as the intended recipient of your fingerprint result, when scheduling an online appointment with FieldPrint.

- Click **<Schedule an Appointment>**
- Fill in required information under **<New Users>** and click **<Save and Continue>**
- Enter **<Life Insurance>** next to Department/Division, **your name, date of birth** and click **<Save and Continue>**
- Enter all required Personal Information that is marked with **< \* >** click **<Save and Continue>**
- Enter Employer information (Just add in the name and your address for now): **< Leverage Group Strategies >** click **<Save and Continue>**
- Select a location, proceed to checkout and obtain your confirmation number

### **STEP 5: LICENSING APPLICATION**

It is recommended that you apply immediately for your license after passing state exam, and familiarize yourself with the Hawaii Division of Insurance website at <http://cca.hawaii.gov/ins/>. Contact the **Hawaii Insurance Division at (808) 586-2788** to verify the applicable **fees** or visit [https://cca.hawaii.gov/ins/files/2017/11/2018\\_PRO-20171127.pdf](https://cca.hawaii.gov/ins/files/2017/11/2018_PRO-20171127.pdf).

- Go to <https://www.nipr.com/>
- Click **<Apply for License>**

- Click <Resident Licensing>
- Choose your <State> and click <APPLY HERE>
- Click <Individual> and search by your <Social Security Number (SSN)> and enter your <Last Name> and your <SSN>
- Select <I accept the NIPR Use Agreement> click <Next>
- Enter <Date of Birth> click <Next>
- Under <User Menu> click <Click here to start>
- Under <Product Type> click <Producer Licensing>
- Under <Application Type>
- Under <Residency Type> click <Resident> click <Next>
- Answer <Yes> or <No> to the next question and click <Next>
- Under <Select a State> select your <State> and click <Next>
- Under <HAWAII: Select Licenses> select <Life> and click <Next>
- Fill out all the required information and proceed to checkout

A Life Only Agent is not required to have an appointment to have the license issued. To check the status of your license application, go to <https://www.nipr.com/>, type in your application number in the box under <Application Status> and click <Get Status>. Usually it'll take up to **7 business days** to process your application and depending if you're fingerprinting has been completed before this process.

## **STEP 6: ERROS & OMISSIONS (E&O) INSURANCE**

Once you have completed your licensing application AND received your license number, you need to obtain an **E&O insurance coverage; approximately \$300.00 to \$400.00 annually – you have the option to pay annually -OR- monthly.** You are required to have an E&O coverage in order to be appointed by Insurance Carriers that you'll be representing.

- Go to <https://www.napa-benefits.org/nd/errors-and-omissions#life-and-health-agents>
- Click <Life & Health Newly Licensed Agents>
- Select <OPTION B (Life, accident, health, LTC, disability, including Medicare Advantage and Medicare Supplements, employee benefit administration PLUS FIXED & INDEXED ANNUITIES)> \$41.75/month with \$146.75 down.
- Once option is selected go back to the top and click <APPLY NOW>
- Filled in the required information and follow the instructions.

## **STEP 7: ANTI-MONEY LAUNDERING (AML) CERTIFICATION**

Complete your **AML Certification** – required by law for all insurance agents to be certified prior to submitting new business. This is also required by all carriers along with your appointed application at time of submission.

- Go to <https://www.webce.com/>
- Click on <View Products>
- Select <Insurance CE>

- Choose your <State> click <Continue>
- Select <Life/Health> click <Continue>
- Under <Topic> select <Ethics>
- Select <Anti-Money Laundering for the Insurance Industry> 4 hour course for \$9.95 and <Add to Cart>
- Click <Proceed to Checkout>
- If you don't have an account click <Sign-Up> and start registration
- Complete registration and payment
- Go back to main page and <Sign in> to start course
- PRINT OUT your certificate to keep for your records and submit to respective insurance carriers. Complete your **Annuity Training Certification** – required prior to submitting your first Annuity business
- Every State has their own certification requirements for annuities – be certain to fulfill all requirements before submitting annuity business in that respective State
- **PRINT OUT your certificate to keep for your records and submit to respective insurance carriers**

## **STEP 8: GETTING APPOINTED WITH ALL LIFE INSURANCE CARRIERS**

**All the necessary steps to getting appointed will be added here once the back office is up and running. For now reach out to your leaders to walk you through the process.**

Maintain your license by being aware of your continuing education requirements. Most insurance license must be maintained by completing a certain number of credit hours of continuing education each licensing period.

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