

MODULE 1

# 30 Day Launch Checklist

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## Your First 30 Days

The exact sequence from license to writing business

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## The Producer's Path

This is not theory. It is the exact sequence to go from "I just got my 2-15 license" to "I am writing business." Follow it in order. Each step unlocks the next.

## WEEK 1: BUILD YOUR FOUNDATION (DAYS 1 TO 7)

### Day 1 to 2: Business Entity and Legal

- Register your LLC on SunBiz.org (\$125 filing fee)
  - Go to sunbiz.org, then "File a Florida LLC"
  - Use your full legal name plus "Insurance" or "Financial" in the LLC name
  - You get a document number immediately. Articles arrive in a few days.
- Get your EIN (free) at IRS.gov. Takes 5 minutes, number issued instantly.
- File for FL sales tax exemption if applicable

### Day 2 to 3: Banking and Financials

- Open a business checking account (Chase Business Complete or a local credit union)
  - Bring: LLC articles, EIN letter, personal ID

### Day 4 to 5: Communication Setup

- Get a dedicated business phone number
  - Google Voice (free): fine to start, but has limitations
  - OpenPhone (\$15/mo): better for a professional setup, includes texting
  - Do not use your personal cell. You need a number you can turn off at 6 PM.
- Set up professional email with Google Workspace (\$7/mo): yourname@youragency.com
- Record a professional voicemail greeting

### Day 5 to 7: CRM and Tech Stack

- Set up your CRM (see the Tech Stack Guide for the full comparison)
  - Starting out: HubSpot Free CRM. \$0, does everything you need for the first 6 months.

- If you have budget: Agent CRM (\$97/mo), all in one for insurance agents
  - Get Agent CRM: <https://www.agent-crm.com?fpr=theproducerspath>
- Set up calendar scheduling: Calendly (free tier) or Cal.com

## **WEEK 2: GET CONTRACTED (DAYS 8 TO 14)**

### **Find Your IMO / FMO**

- Research and select an IMO (Independent Marketing Organization)
- Questions to ask: What carriers? E and O provided? Release policy?

### **Carrier Contracting**

- Submit contracting paperwork for your core carriers
- Life: Mutual of Omaha, National Life Group, Transamerica, Americo
  - Health and ACA: Ambetter, Florida Blue, Molina, Oscar
  - Medicare: Aetna, Humana, UnitedHealthcare (requires AHIP first)
  - Final Expense: American Amicable, Gerber Life, KSKJ Life, Foresters
  - Contracting takes 1 to 3 weeks per carrier. Start all of them now.
- Complete AHIP certification if doing Medicare (about \$175, [ahipmedicaretraining.com](http://ahipmedicaretraining.com))
- Get E and O insurance. Required by most carriers. Budget \$400 to \$600 a year.

## **WEEK 3: BUILD YOUR PRESENCE (DAYS 15 TO 21)**

### **Personal Brand Setup**

- Professional headshot (phone is fine: natural light, clean background)
- LinkedIn profile optimized with your license info
- Google Business Profile (free, critical for local search)
- Simple one page website or landing page (Carrd, \$19/yr)

### **Social Media Launch**

- Post your announcement on social media. Be authentic, not corporate.

*"I left [old career] to do something that actually matters. Now I help Florida families protect their income and their future. If you know someone who has been putting off life insurance, I am the person to talk to."*

- Send 10 personal text messages per day to your Warm 100 list

## WEEK 4: START SELLING (DAYS 22 TO 30)

- Book your first 5 appointments from warm market outreach
- Set up at least one paid lead source (optional, \$200 to \$500 budget)
  - Facebook leads: \$5 to \$15 per lead
  - Aged leads: \$1 to \$3 per lead from iLeads, LeadStar
  - Live transfer leads: \$25 to \$50 per lead. Expensive but high intent.
- Create a simple landing page with a free "Insurance Checkup" offer

## DAILY ACTIVITY MINIMUMS

ACTIVITY	TARGET
Outbound calls / texts	20
Conversations	5
Appointments set	1 to 2
Follow ups sent	10

**Miss a day? Double up tomorrow.** This is a production business. No activity means no income. Period.

## COSTS TO LAUNCH IN FL

ITEM	COST
LLC (SunBiz)	\$125
EIN	Free
E and O insurance	\$400 to \$700 / yr
Google Workspace email	\$7 / mo
Phone (OpenPhone)	\$15 / mo
CRM (HubSpot Free)	Free
Domain name	about \$10 / yr
AHIP (if Medicare)	about \$175
Total to launch	about \$600 to \$1,100

**Your first term life sale will likely pay \$300 to \$800.** Your first IUL or annuity? \$1,000 to \$5,000 plus. The math works. Trust the process.