NEW AGENT REFERENCE GUIDE

Doing Business With CPS | Special Risk Services

Everything a new agent needs to know about contracting, underwriting, quoting, submitting business, and getting paid — written the way we actually work together.

Your primary contact

Tim Fuller, Senior Executive Vice President

tjfuller@srsinc.com · 303-309-3471

Call, text, or email anytime — you will never bother us.

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How We Work Together

“We’re on the same team. How I get paid is, if you get paid, then I get paid — and if you don’t get paid on a case, I’m not getting paid on a case.” — Tim Fuller

Our whole approach is concierge-level service. We take on the underwriting legwork, the technology, and the back-office headaches so you can focus on the client in front of you. A few ground rules:

- Tim is your single point of contact for questions, quotes, tricky cases, or anything technical — call, text, or email instead of guessing.
- You will never bother us. If it’s urgent and you haven’t heard back within an hour or two, call the cell number above.
- We're happy to jump on a Zoom call with you and your client at any point — just ask.
- If something on our end goes wrong — a missed reply, a mistake — tell us immediately so we can fix it. It's our job to support you, not the other way around.

Your CPS | SRS Team

Everyone below is here to help — reach out directly for anything in their lane.

Name	Handles	Contact
Tim Fuller	President · Marketing, underwriting appeals, illustrations, quick quotes, product info, advanced case design, broker compensation	tjfuller@srsinc.com 303-309-3471
Rich Fuller, CLU, ChFC	Owner	rfuller@srsinc.com 303-309-3471
Betsy Fiore	Licensing & contracting, new applications, policy delivery, marketing	betsy@srsinc.com 303-309-3471
Kim Fick	Senior Case Manager — pending case info, requirement updates, status, policy delivery	kim@srsinc.com 303-309-3474
Rob Stauch	Annuity & life specialist, point of sale	rob@srsinc.com 720-273-0885
Addison Rosenbluth	Annuity design (Merit Insurance Services)	addison@meritins.com 860-233-3626
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Contracting

Most states are not pre-appointment states, which means we can submit your contracting the same day you submit your first application — contracting and underwriting move in parallel.

How it works

1. Complete the SRS contracting & appointment packet through DocuSign (link below).
2. We populate your information onto each carrier's own contracting forms for you.
3. Submit an application any time — you don't have to wait on contracting to be finalized in most states.

What you'll need

- A current E&O policy, with every agent individually named on the declarations page.
- A voided check for EFT commission payments. The account name must match how you're contracted (an individual contract needs an individual's name on the check, not a corporate account, unless the corporation itself is being contracted).
- AML training completed within the last 24 months, preferably through LIMRA. Carriers will send instructions if yours isn't current — check your status at knowledge.limra.com.

Start your contracting: SRS Contracting Packet (DocuSign)

Underwriting & Shopping the Case

We work with 40+ life insurance carriers, licensed in all 50 states. Every carrier prices health and lifestyle differently — the quickest way to lose a sale is to misquote the client, so field underwriting up front is worth five minutes.

A real example: tobacco use

36 of our 40 carriers rate a tobacco-chewer at full tobacco rates — roughly double the premium. 4 carriers will still offer non-tobacco rates, even with a positive nicotine test. Knowing which 4 before you apply is the difference between a placed case and a decline.

Health questionnaires

Condition-specific quick-quote questionnaires (diabetes, cardiac history, cancer, sleep apnea, and dozens more) live on our website under Tools → Underwriting Tools → Quick Quote Questionnaires.

1. Ask your client the basics in a normal conversation — no need to sound clinical.
2. If something complicated comes up, pull the matching questionnaire and fill in the details.
3. Email the completed questionnaire to Tim — client details only, no name required.
4. Tim shops it to underwriters at the right carriers and comes back with an accurate, shoppable quote — typically within 24–36 hours.

The Financial Life Cycle Approach

This is Tim’s favorite tool for opening a conversation — it maps a client’s stage of life (single, married, kids, college, empty nester, retired) to the coverage that matters most at that stage: home/auto/health, savings, life insurance, income replacement, college savings, retirement savings, long-term care, estate planning, and Medicare. It shows a client where their vulnerabilities are without ever feeling like a pitch, and it’s in the full deck we sent along with this guide.

Asking for life insurance — the non-threatening way

Every question below gives you permission to show the client more solutions, without sounding like a sales pitch:

- Do you currently own life insurance? (If so — company, coverage, premium, cash value)
- What's your household income?
- Do you have children, and what are their ages? (Opens the door to college-savings life insurance)
- What age would you like to retire? (Helps size the right term length)
- Would you like coverage that lasts past retirement? (Permission to discuss permanent insurance)
- Would you like policies that build cash accumulation? (Permission to discuss whole life / IUL)
- Would you like insurance that replaces your income if you're hurt or sick? (Gently opens disability insurance)

Requesting a Quote From Us

Call Tim or send an email — here's what he needs to get you an accurate number fast.

Term quotes

- Date of birth
- State the policy owner lives in
- Health class you'd like us to quote
- Term length(s) and benefit amount(s)

Permanent quotes

- Date of birth, state, and health class (same as above)
- Cash accumulation, or death benefit only?
- How long the death benefit should last
- Product type: UL, GUL, IUL, or Whole Life

Our Website & Agent Tools

You'll receive an email with instructions to create your login at srsinc.com. From there:

- **Apps & Forms** — new business & policy service forms, organized by carrier.

- **eApplications** — iGo, drop-ticket, and fully underwritten e-app options.
- **My Business Portal** — real-time visibility into every pending case.
- **Contracting** — everything you need to get appointed with a new carrier.

Running quotes yourself

Term quotes: log in → Tools → Life Insurance Quotes → Term Quote to run and compare rates yourself, and send applications from the same screen. Permanent quotes: we recommend letting us run these — there are more moving parts — but WinFlexWeb is available if you'd like to run them yourself.

Submitting an Application

E-applications (preferred)

Most of our carriers support e-applications through iPipeline's iGO platform:

1. Go to srsinc.com
2. Tools → Forms & Applications
3. Click IGO Applications
4. Start New Case
5. Under "Find Available Products," choose the carrier and product

IGO stands for "In Good Order." Every field highlighted in yellow still needs to be completed; it turns to a green checkmark once it's filled in correctly, and the system won't let you submit until everything is green — so what lands on our desk is always complete. Once you e-sign and submit, it comes straight to us and we start tracking it immediately.

Paper applications

"Paper" life new-business applications may be mailed, emailed, or faxed directly to Betsy Fiore (betsy@srsinc.com).

- Keep the original application for at least 90 days when faxing or emailing — it may be requested for audit purposes.
- Applications must be unaltered; altered applications can generate additional requirements.
- If submitting by fax or email, include a copy of any check with the application.
- If you order exam requirements directly, let Betsy know so she can track the order.
- Live checks may be sent directly to our office — use a trackable mailing method, especially for larger amounts. All initial premium checks should be mailed directly to Special Risk Services.

Note: not all products, ages, or face amounts are available electronically — check with us for carrier-specific details.

Case Status & Communication

Kim Fick, our Senior Case Manager, keeps every case moving and keeps you posted:

- Status-change emails as your case moves through underwriting, including any outstanding requirements (like an alcohol questionnaire).
- A pending-cases report every Friday morning, automatically, covering everything you have open with us.
- Real-time status any time in My Business Portal, or on the carrier's own website.

Haven't heard back in a day or two? Don't just wait — call or email your case manager directly.

Policy Delivery & Getting Paid

Policy delivery

Most carriers now support e-delivery — use it. A paper policy adds roughly 2–3 weeks to your cycle time. Once the policy is e-delivered, e-signed, and the client pays, it goes in force.

Getting paid

Carriers pay you directly — we strongly recommend setting up EFT with each one, and you can track commissions on each carrier's own website. Register online with each carrier you do business with to access carrier-specific commission statements (links are on our website).

We're not taking anything off your agent comp: SRS is paid an override on the back end of the business we submit, so how we get paid is tied directly to your success.

Beyond Life Insurance

This guide focuses on life insurance — our core business together — but we wholesale several other lines. When you're ready, ask Tim to set up a dedicated training session on any of these; you don't need to be the expert, we'll co-pilot with you.

- **Annuities —** Rob Stauch (rob@srsinc.com) and the Merit Insurance Services team
- **Disability Income —** Tom Nicols (tnicols@cpsinsurance.com) and Steve Jones (sjones@cpsinsurance.com)
- **Long-Term Care —** Matt Anderson (manderson@cpsinsurance.com)
- **Medicare —** ask Tim to connect you with our Medicare team

Welcome to the team

We look forward to building a long relationship — count on superior service, quality products, and a family-owned business approach.

Questions about anything in this guide? Call, text, or email Tim Fuller — tjfuller@srsinc.com · 303-309-3471.