

STEP 1 | Complete the 12-Hour Code & Ethics Course

Provider: Click here: [XCEL Solutions - xcelsolutions.com](https://www.xcelsolutions.com)

Course: California Code and Ethics Pre-licensing (Life and Health) | Partner code: PFA

Course price: \$29.95 (a separate \$6 state reporting fee may apply)

1. Select the California 12-Hour Code and Ethics course and enter partner code PFA.
2. Complete the online self-paced course and save your completion certificate.

STEP 2 | Schedule and Pass the PSI State Exam

Exam: Life Examination | Listed fee: \$98

Click here: [Schedule your exam with PSI](#)

1. Create or sign in to your PSI account.
2. Select the Life Examination, choose a testing appointment, and pay.
3. Take and pass the examination; retain your results.

STEP 3 | Complete Live Scan Fingerprinting

Required form: Click here: [California DOI Live Scan Request Form](#)

Locations: Participating UPS Stores or other authorized Live Scan providers | Fee: Varies

1. Print the form and locate an authorized Live Scan provider.
2. Bring the form and valid photo identification. Keep your receipt and completed copy.

STEP 4 | Apply for Your California State License

Website: Click here: [Sircon - sircon.com](https://www.sircon.com)

License type: Life-Only Agent | Listed application fee: \$188 | Renewal: Every 2 years

1. Select California and apply for the Life-Only Agent license.
2. Complete the application, pay the fee, and save your confirmation.
3. Wait for state license approval.

STEP 5 | Purchase Errors & Omissions (E&O) Insurance

E&O premium: \$182-\$650 depending on purchase date (see page 2).

Click here: [PFA Community - E&O Insurance](#)

1. Log in to your PFA Community account and open the E&O section.
2. Follow the purchase instructions and save your proof of coverage.

STEP 6 | Get Appointed with National Life Group (NLG)

Click here: [PFA Community - NLG Life & Annuities Appointment](#)

1. Log in and watch the appointment training video.
2. Follow the video to complete and submit all required appointment documents.
3. Wait for appointment approval before conducting NLG business.

Estimated Costs

Requirement	Estimated cost
XCEL course	\$29.95
PSI Life exam	\$98.00
Live Scan fingerprinting	Varies
California license application	\$188.00
E&O insurance	\$182.00-\$650.00
Total (excluding Live Scan)	\$497.95-\$965.95

New Agent Completion Checklist

- ☐ Complete the 12-Hour Code & Ethics course
- ☐ Pass the PSI Life Examination
- ☐ Complete Live Scan fingerprinting
- ☐ Apply for and receive California Life-Only license
- ☐ Purchase E&O insurance
- ☐ Watch the NLG appointment video and submit paperwork
- ☐ Receive NLG appointment approval

Important: Fees and requirements are subject to change. Confirm current requirements with the California Department of Insurance and appointment instructions with PFA/NLG before proceeding.

PFA E&O Premium and Prorated Premium Schedule

July 1 - September 30	\$650.00	Full premium year; ends following July 1
October 1 - December 31	\$494.00	Prorated; ends following July 1
January 1 - March 31	\$338.00	Prorated; ends following July 1
April 1 - June 30	\$182.00	Prorated; ends following July 1

Prorated premiums apply to new or reappointed agents. Coverage ends the following July 1.

Premiums may change. Confirm the amount in PFA Community before purchasing.