



SINCE  
1970



**CHANGE YOUR LIFE**  
**WITH SENIOR LIFE**

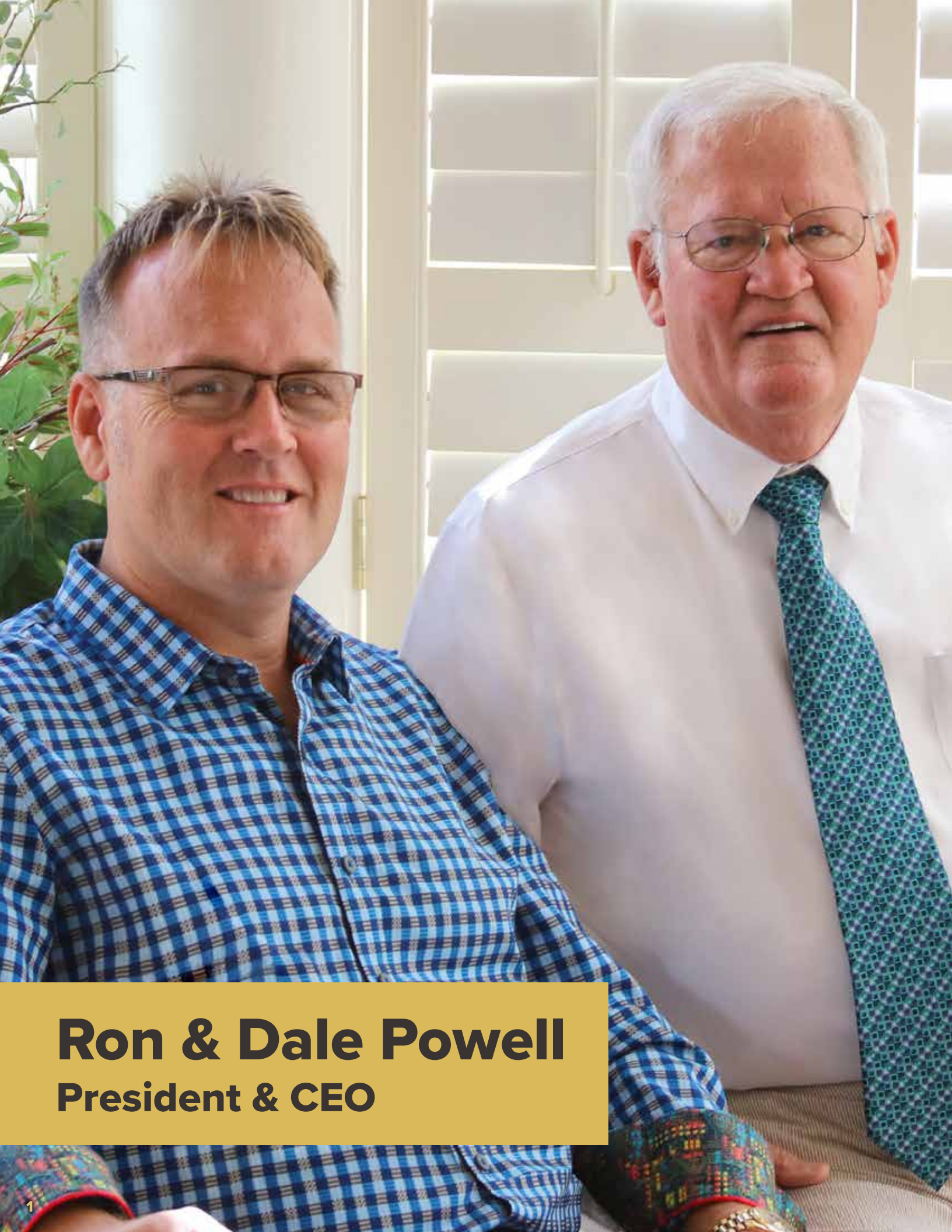
# SENIOR LIFE INSURANCE



# TABLE OF CONTENTS

THE TRUE AMERICAN SUCCESS STORY .....	2
WHO WE ARE .....	3
HOW WE DO IT .....	4
PRODUCT PORTFOLIO .....	5
COMPARE US TO OTHERS .....	6
YOU CONTROL YOUR PAY .....	7
GROW YOUR BUSINESS .....	8
LEADS THE WAY APP .....	9
SLICE APP .....	10
HEALTH INSURANCE – 100% PLAN .....	11
LEGACY ASSURANCE .....	12
ROLEX CLUB .....	13
NASHVILLE INCENTIVE TRIP .....	14
AGENT TESTIMONIALS .....	15
AGENT TESTIMONIALS .....	16
SENIOR LIFE FOOTPRINT .....	17
CONTRACTING MADE EASY .....	18





**Ron & Dale Powell**  
**President & CEO**

# THE TRUE AMERICAN SUCCESS STORY

Our CEO, Dale Powell, is a hard-working man who wanted more for his family. From the beginning he realized that being poor was not an option. Dale is very strong-willed and loves his family deeply, values that placed him at the forefront when it came to hard work.

Dale worked two jobs when he and Rosemary were first married. This drive was what allowed him to take the next step to a better career choice for his family. Dale was introduced to the debit insurance business in 1970 by a family member who saw Dale's determination, and wanted to share a better opportunity for his family.

After 17 years of being a debit agent and working in management, Dale gained skills to help achieve his next step in life. Dale was introduced into the final expense insurance business by a very dear friend, who showed Dale how much money he was making, and Dale said, "This is for me."

Dale showed Ron that in three days he had made \$2,500. The rewards were so great and Ron saw what a change it had made in his dad, so he joined forces with his father. College was put on hold and things began to move steadily up. What a way to learn the business, working with your father and friend.

This opportunity began to grow when the Powells formed an insurance agency that became one of the largest in America. With the help of family and friends joining together, a remarkable allegiance was formed. The bond made the long hours of work seem like play.

Eventually their dreams started to take a new journey when Dale and Ron introduced the idea of owning their own insurance company and allowing their agents to share in this dream. This is what the American dream is all about. It is about not giving up, believing in the power you have within yourself, and sticking to your game plan for making it happen.

---

***Dale and Ron want to offer you this same life-changing opportunity! They want you to grow a business with them and enjoy the success that comes from choosing Senior Life all your life.***

---

# WHO WE ARE

Senior Life Insurance Company is revolutionizing the final expense industry. We provide clients ages 0-85 with peace of mind by offering competitive, comprehensive final expense products. Our mission is to connect truly interested customers with our highly motivated agents. Senior Life agents are equipped with the best products and tools in the industry, and are backed by the Home Office's live customer service and claim support.

Senior Life Insurance Company fully supports our agents by helping them meet sales goals, mentoring their success, and driving their business growth.

At Senior Life, we provide our agents with:

***competitive contracts***

***a comprehensive product portfolio***

***leads that call you***

***game-changing technology***

***and tangible value for your clients through Legacy Assurance\****

We want you to have the opportunity to change your life with Senior Life.



\*Legacy Assurance, LLC is a separate company from Senior Life Insurance Company.

Change Your Life With Senior Life!



# HOW WE DO IT

## WITH LEADS

---

- 1 Get 20 or more new leads per week.
- 2 Work Monday–Thursday, 9AM until dark.
- 3 You have to contact every lead, every week.
- 4 Earn \$1,000 or more daily.
- 5 Grow to what ever level you want, just like Dale and Ron Powell.

## WITHOUT LEADS

---

- 1 Knock on doors all day, every day.
- 2 Work Monday–Thursday, 9AM until dark.
- 3 Make 15 presentations per week.
- 4 Earn \$500 or more daily.
- 5 Grow to what ever level you want, just like Dale and Ron Powell.

We have developed a simple system that guarantees your success if you simply commit to it week in and week out. Follow these steps, and you'll be well on your way to earning 100K your first year!

# PRODUCT PORTFOLIO

## WHOLE LIFE IMMEDIATE BENEFIT

Ultimate Preferred  
Super Preferred  
Preferred  
Standard  
20 Pay Standard  
Substandard

## WHOLE LIFE LIMITED BENEFIT

Modified  
Modified Graded  
Easy Issue  
Easy Issue Graded  
Guaranteed Issue

## TERM LIFE IMMEDIATE BENEFIT

20-Year Term  
20-Year Return of Premium

We offer policies from the lowest cost final expense plans all the way to Guaranteed Issue. A 65-year-old female on a \$10,000 policy could enjoy incredibly low rates for each of our following plans:

**Ultimate Preferred = \$34.31 per month**

**Super Preferred = \$38.12 per month**

**Preferred = \$54.78 per month**

**Standard = \$67.66 per month**

**Guaranteed Issue = \$101.07 per month**

**Term 20 = \$28.62 per month**



# COMPARE US TO OTHERS

Monthly premium comparison is based on \$10K face-value for a 65 year old female non-smoker.

## **Senior Life Insurance Company – \$34.31**

**United of Omaha Life Insurance Company - \$41.01**

**Transamerica Life Insurance Company - \$41.55**

**Liberty Bankers Life Insurance Company - \$42.81**

**Old American Insurance Company - \$43.07**

**Settlers Life Insurance Company - \$43.69**

**Royal Neighbors of America - \$44.63**

**Security National Life Insurance Company - \$44.99**

**Americo Financial Life and Annuity Company - \$45.54**

**American-Amicable Life Insurance Company of Texas - \$45.76**

**Baltimore Life Insurance Company - \$47.70**

**Lincoln Heritage Life Insurance Company - \$54.90**

**Columbian Mutual Life Insurance Company - \$55.30**

**Lifeshield National Insurance Company - \$59.31**

**Great Western Insurance Company - \$64.91**

**American Memorial Life Insurance Company - \$64.95**

**Equitable Life & Casualty Insurance Company - \$65.63**

**Cincinnati Equitable Life Insurance Company - \$77.62**

\*Source: CSG Actuarial LLC

\*Disclaimer: CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above premium rates or underwriting information. For agent use only. All rates are based on issue age. Carriers may have made rate adjustments that have not yet been reflected in our database.

Change Your Life With Senior Life!

# YOU CONTROL YOUR PAY



## FIRST-YEAR COMMISSIONS

We offer some of the industry's highest first-year commissions. Our contracts offer you the ability to grow individually and open the door for you to build a business of your own.



## PAY-THRU

This is the amount of first-year commissions that are not advanced to you. They will be paid in the 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup>, 11<sup>th</sup>, and 12<sup>th</sup> month. If you chose a 60% advance schedule with back-end charge-backs this is where they will be taken from.



## RENEWALS

Growing long term wealth is important to us here at Senior Life. We reward career agents with a lifetime renewals system. We have agents currently earning \$30,000 per month on renewals alone!



## OVERRIDES

We want you to grow and build a business of your own. This is why we compensate you for your performance and the performance of your team through first-year renewal and override commissions.



## BENEFITS

A production based 100% health plan where you pay as little as \$200/month for yourself or \$450/month for your family is also available.



## STOCK OWNERSHIP

We want every agent who partners with Senior Life to become a part owner of the company. You are more than an agent, you are a part of the Senior Life family.

# GROW YOUR BUSINESS

When you join the Senior Life family, you will find that the opportunities available to you are endless. As an independent contractor you are in control of your business and you get to choose your pace.

***WITH SENIOR LIFE THE CHOICES ARE YOURS!***

## ***SALES = COMMISSIONS***

×	7 Applications Per Week	×	\$4,550 in Total AP
	\$650 in Annual Premium (AP) Per Application		80% Commission
	<hr/>		<hr/>
	\$4,550 in Total AP		\$3,640 in commission

The opportunity to become the director of a large organization is yours for the taking when you contract with Senior Life.

***Your income skyrockets when you choose to grow a business. Take a look:***

+	\$100,000 AP	+	\$250,000 AP	+	\$500,000 AP
	20% Override		20% Override		20% Override
	<hr/>		<hr/>		<hr/>
	\$240,000		\$600,000		\$1,200,000
	in commission		in commission		in commission

\*This does not include first-year commissions on personal production or renewals.

The fact of the matter is that the final expense market has so much potential. Our override commission structure allows you to maximize that potential and build wealth now and in the future.

Change Your Life With Senior Life!









# LEADS THE WAY

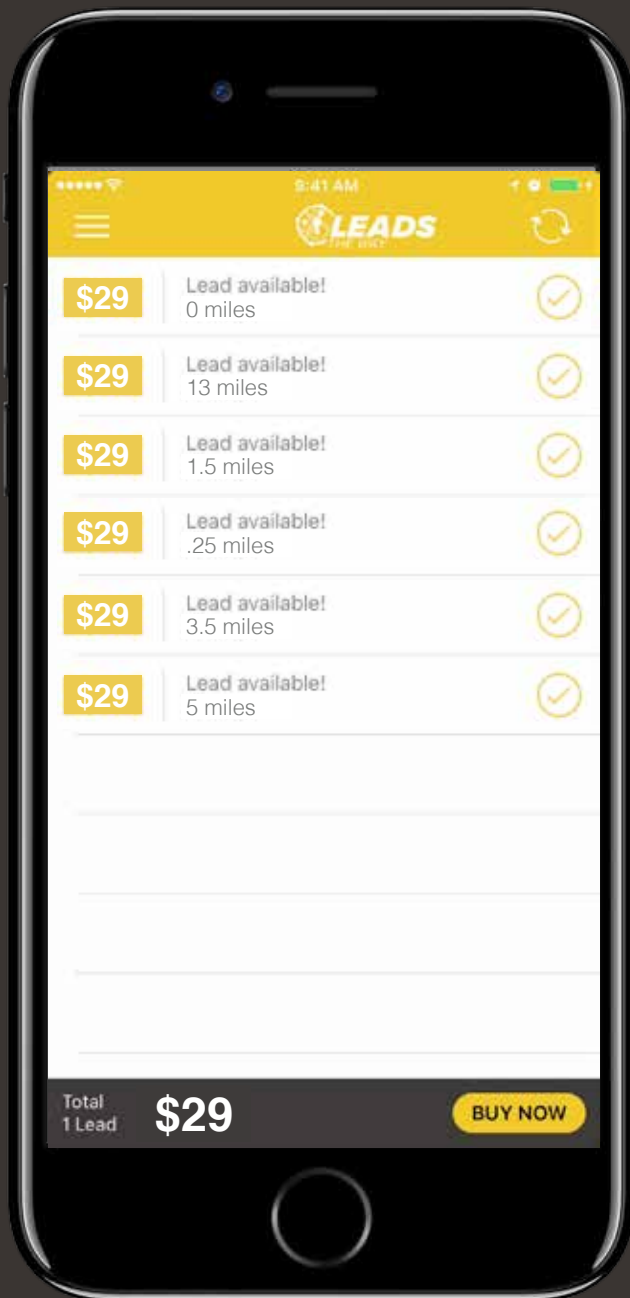
## Leads made simple, Life made simple

1. Download the App on your phone and register your information
2. Customers call into our nationwide TV commercials or return a direct mail lead
3. You receive a notification that there is an interested customer in your area
4. You purchase the lead and receive directions to their home or click to call

**You can now receive live transfers to  
your cell, home, or work phone!**

*"The App is absolutely phenomenal. You can be in the field and be 1 mile away from a lead who has just viewed Senior Life's TV commercial, which is aired nationwide."*

**—CHARAKA C., AGENT MANAGER**



**LeadsTheWay.net/download**  
**For iOS and Android**



# SLICE APP

## Enrollment Made Easy

- Make a presentation, qualify a customer, enroll them in a plan, and accept their payment all in 15 minutes or less
- Get paid the same day
- Error-free applications
- No more underwriting delays

*"SLICE has been an absolute game-changer. It streamlines the application process, so you can accomplish more in less time. I especially love the extra time I get to spend with my family because of this incredible technology."*

**—RUSS D., REGIONAL VICE PRESIDENT**



Download the SLICE App today from the Apple App Store and join the thousands of agents saving time and money.

**Search for:**  
Senior Life Insurance Company Enrollment

Change Your Life With Senior Life!

# HEALTH INSURANCE

## – 100% PLAN –

We are proud to provide affordable, quality coverage for agents and their families. After your first 90 days with Senior Life Insurance Company, you qualify for comprehensive coverage with low copays.

Three (3) Month's Annualized Production	Independent Agent Monthly Premiums	
	<i>Individual</i>	<i>Family</i>
\$27,000	\$450	\$755
\$33,000	\$350	\$640
\$39,000	\$300	\$575
\$45,000	\$200	\$450

Three (3) Month's Annualized Production	Independent Agent Manager Monthly Premiums	
	<i>Individual</i>	<i>Family</i>
\$135,000	\$450	\$755
\$170,000	\$350	\$640
\$205,000	\$300	\$575
\$240,000	\$200	\$450

### For the low monthly premiums above you can enjoy:

- Preventative care such as physical exams, well-child visits, immunizations, routine exams, and pap smears covered at 100% after a \$25 copay
- Sick visits covered at 100% after a \$25 copay
- Urgent care visits including labs, X-rays, and urgent care surgeries covered at 100% after a \$25 copay
- Ambulance rides covered at 100%
- Prescription coverage with a \$15, \$30, or \$60 copay

\*This is a brief outline of some of the benefits included in our health plan. A fully detailed schedule of benefits is available upon enrollment.

# LEGACY ASSURANCE



## WHAT IS LEGACY ASSURANCE?

**Legacy Assurance** - a funeral merchandise company that offers 18-gauge steel caskets, fiberglass vaults, monuments, and urns at locked-in, discounted prices.

## WHAT DOES A MEMBERSHIP GIVE YOUR POLICYHOLDER ACCESS TO?

**WISH Team (Where Individuals Seek Help)**—The goal of the WISH Team is to serve the family's best interest and save them thousands. Haggling prices is the last thing someone wants to do after the loss of a loved one.

**Locked-In Discounted Prices**—Once your client becomes a member, the price of their merchandise is locked-in for life. It will never go up as long as they keep their membership.

**18-Gauge Steel Caskets: \$1,500 | Monuments: \$500-\$1,500**  
**Fiberglass Vaults with 100-year warranty: \$750 | Urns: \$99**

## HOW DOES LEGACY HELP AGENTS?

- Increase your persistency by 10%
- Close more sales
- Get more referrals
- Protect your customers

**HELP FAMILIES & MAKE MORE MONEY**



# ROLEX CLUB

**IF YOU WORK WITH  
SENIOR LIFE  
IN 2018**

**YOU SHOULD  
WEAR A ROLEX  
IN 2019**



## Qualification Period

**January 1<sup>st</sup>, 2018  
through  
December 31<sup>st</sup>, 2018**

## Annualized Premium

### Producers

**\$150,000**  
Rolex for yourself

**\$240,000**  
Rolex for you and  
your spouse or friend

Senior Life reserves the rights to change or modify the rules of this contest at any time. Winner must be active and in good standing when these Rolexes are given out. New qualifiers only. 4<sup>th</sup> month persistency must be at least 85% or higher to win. Winners will receive a stainless steel model Rolex and may exchange for a higher model if desired (at their own expense). Styles pictured are for promotional purposes only.

Change Your Life With Senior Life!

# NASHVILLE 2019 INCENTIVE TRIP

**JUNE 6<sup>TH</sup> - 10<sup>TH</sup>, 2019**

## GAYLORD OPRYLAND RESORT



## CMA FEST WEEK



**Qualification Period**  
**January 1 - December 31, 2018**

### Producer

Monthly Production	Contest Total	Win Trip plus...
\$4,000	\$48,000	
\$6,000	\$72,000	
\$8,000	\$96,000	\$500 cash
\$9,000	\$108,000	\$750 cash
\$10,000	\$120,000	\$1,000 cash

### Agency Director

Monthly Production	Contest Total	Win Trip plus...
\$50,000	\$600,000	
\$75,000	\$900,000	
\$100,000	\$1,200,000	\$500 cash
\$125,000	\$1,500,000	\$750 cash
\$150,000	\$1,800,000	\$1,000 cash

### RVP

Monthly Production	Contest Total	Win Trip plus...
\$100,000	\$1,200,000	
\$125,000	\$1,500,000	
\$150,000	\$1,800,000	\$500 cash
\$175,000	\$2,100,000	\$750 cash
\$250,000	\$3,000,000	\$1,000 cash

We welcome your family! Bring them for a fun family experience. Senior Life Insurance Company will provide travel expenses for the winner and ONE guest. Children or additional guests are welcome at your expense. If you qualify in more than one category, you receive the highest cash bonus earned. Must be present on the trip to receive cash bonus. If you commit and don't attend, you will be responsible for all costs. Senior Life Insurance Company reserves the right to change any terms and conditions. For more information contact [incentivetrip@srlife.net](mailto:incentivetrip@srlife.net).

Change Your Life With Senior Life!

# AGENT TESTIMONIALS



*"The Hispanic market is often ignored or treated with indifference, but with Senior Life, my clients are able to buy a good product from a company that follows through on their guarantees and provides great customer service."*

SINCE 2011

—JAVIER R.

*"I am a prime example of how you can go from a struggling agent in the wrong system, to finding the right system where you can flourish."*

SINCE 2017

—JR. J.



*"We are built for agents, by agents. Everyone you talk to understands the challenges you face each day and is 100% dedicated to supporting you in your success."*

SINCE 2004

—BILLY P.

*"Where else can you go and sit down with a client, help a family—really help a family—and get paid? All the aspects you need to be successful in this business are in place with Senior Life."*

SINCE 2013

—MIKE P.



*"Don't buy the lie that it takes a master's degree to make a living. At Senior Life, if you have the 'want to' attitude, we are here to help you. I've made 50K in a single month, no degree required."*

SINCE 2002

—CHARLIE S.

*"With us, you are not a lone wolf. We will do whatever it takes to make sure you are ready to change your life and earn 100K your first year."*

SINCE 2016

—JOSH R.



*"Senior Life's game-changing technology allows you to be fully automated and paperless. You can get in touch with a customer five minutes after they call us and get paid that same day."*

SINCE 2000

—RUSS D.

*"This is the only company where you can sit down with a CEO and President who truly care about your success. They are extremely accessible and determined to see you make it in this business."*

SINCE 2017

—GREGORY W.





# AGENT TESTIMONIALS



*"It is an exciting opportunity to watch a company like Senior Life develop and grow. The SLICE and Leads the Way Apps are just a couple of the incomparable tools they have developed to help our agents, and more importantly, our clients."*

SINCE 2013

**—ROB E.**

*"I am so thankful that I had the courage to make the call that led me to find my home in final expense."*

SINCE 2014

**—CHARAKA C.**



*"This is the best company to work with in America. Everyone up to the highest levels of leadership is working with you daily to make sure you achieve the goals you have for yourself and your business."*

SINCE 2017

**—RON W.**

*"Having the opportunity to be at my children's soccer games and cheerleading competitions while also being able to hold down a full-time job is something that I had always wanted, but until I joined Senior Life, I thought it was not achievable."*

SINCE 2009

**—BECKY D.**



*"This is a no-limit opportunity. We need motivated talent to help us reach the thousands of customers who call us asking for help every day."*

SINCE 2013

**—DOUG B.**

*"This is a company where you can truly realize the American dream. The owners started out as agents just like you and me, and now they have opened the door for us to change our lives and build a legacy for our families."*

SINCE 2014

**—LEWIS B.**



*"I coined the phrase 'Senior Life all your life' because I believe in this company and know firsthand how special this opportunity is. I've enjoyed 15 years of success because of Senior Life, and there is nowhere else I'd rather be."*

SINCE 2004

**—MARVIN E.**

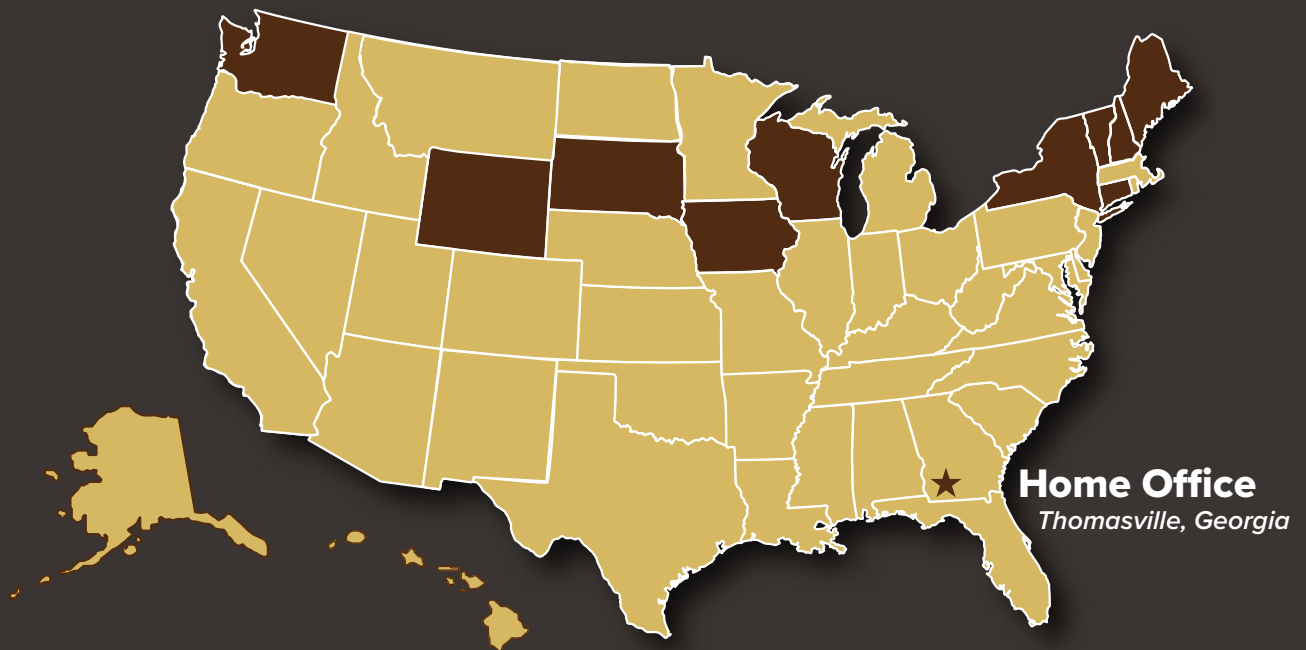
*"I was a manager at a furniture store before I changed my life for the better by joining Senior Life. They helped me feel like family and made sure I had everything I needed to make more money than I ever thought possible."*

SINCE 2000

**—JOEY F.**



# SENIOR LIFE FOOTPRINT



Alabama	Kansas	North Carolina
Alaska	Kentucky	North Dakota
Arizona	Louisiana	Ohio
Arkansas	Maryland	Oklahoma
California	Massachusetts	Oregon
Colorado	Michigan	Pennsylvania
Delaware	Minnesota	Rhode Island
Dist. of Columbia	Mississippi	South Carolina
Florida	Missouri	Tennessee
Georgia	Montana	Texas
Hawaii	Nebraska	Utah
Idaho	Nevada	Virginia
Illinois	New Jersey	West Virginia
Indiana	New Mexico	

# CONTRACTING MADE EASY

Follow these simple steps to become an independent agent with us!

- 1** Get your 6-digit contracting code from your recruiter.
- 2** Visit <https://seniorlifecareers.com> to register using your 6-digit contracting code.
- 3** Pay all your state appointment fees.
- 4** Add [licensing@srlife.net](mailto:licensing@srlife.net) to your contacts—we will email you your Agent Number and all the important information you need to start writing business.
- 5** After all fees and Anti-Money Laundering Course requirements are met, you will receive an email authorizing you to write business.

Call about this opportunity today

**866.716.9925**



# SENIOR LIFE

— INSURANCE COMPANY —

**2018 AGENT  
RECRUITMENT BROCHURE**

Senior Life Insurance Company | 1 Senior Life Lane, Thomasville, GA 31792  
866.716.9925 | [www.SeniorLifeInsuranceCompany.com](http://www.SeniorLifeInsuranceCompany.com)