







Dear Potential Partner,

Thank you for considering Senior Life as your career company. I have been in the final expense business for over 30 years now, and I can tell you from experience just how wonderful of a business the final expense industry is.

Senior Life is different than any other final expense company in the industry.

- We greatly value family; in fact, we pride ourselves in operating as a family. When you become an agent with us, your families are our company, and you become our partner.
- When is the last time you spoke with the CEO and President of the company you worked for? At Senior Life, you can call me anytime.
- One of the things that makes us different is that I lead the direction of Senior Life, and I am an insurance agent just like yourself.
- Every one of our home office employees, including all Senior Life leaders, are insurance agents, which helps us better understand your needs and better serve you. We pride ourself in this because we are one of you, and we are your true partner.

When it comes to your opportunity, we have the best total package in the final expense industry. No company can compare to our total platform. When it comes to our *Leads the Way* app, our *Slice* app, our *Scout* app, our health insurance for our partners, our lifetime renewals and having the highest commission in the industry, no other company can compare.

Become our partner, and we will do everything in our power to help you reach whatever level of success you desire. It all starts and ends with you. Your desire is the secret.

If you truly are wanting to build a business of your own then we are the right company with the right platform. Here at Senior Life, you will get paid exactly what you are worth, and no one can hold you back.

We look forward to partnering with you.

Sincerely,

Ron Powell  
CEO and President

# Who We Are

Owned and operated by actual final expense agents, Senior Life has been in business since 1970. We put a special focus on our agents because that's who we are and where we come from.

Ron Powell, our CEO and President, built Senior Life from the ground up; we believe this is what makes us different. Ron understands what it means to be an agent, and has surrounded himself with a team of leaders who understand the business from first-hand experience.

# What We Do

We sell affordable life insurance policies with one goal in mind: to help alleviate the high cost of death for our customers. We offer final expense coverage through a variety of products in 40 states, plus the District of Columbia.

# How We Do It

Through our one of a kind, patented, *Leads the Way* app, we gather leads for you. You take the leads; you make presentations; you make money. It's that simple.



# Why work with Senior Life?

Our **proven system** has produced numerous multi-millionaires. Follow the system, and you can earn millions as well. *Work* is the secret.

- Highest Commissions in the industry
- Highest Renewals in the industry
- Vested from Day One
- Health Insurance Benefit for our Partners
- Stock Ownership
- Best products in industry
- Eight different Income Streams
- Best Life Insurance Leads in industry
- Promotional Commissions Guideline
- Paid Daily Personal or Agency
- Agent Owned and Agent Operated
- Build Your Own Agency and earn Millions

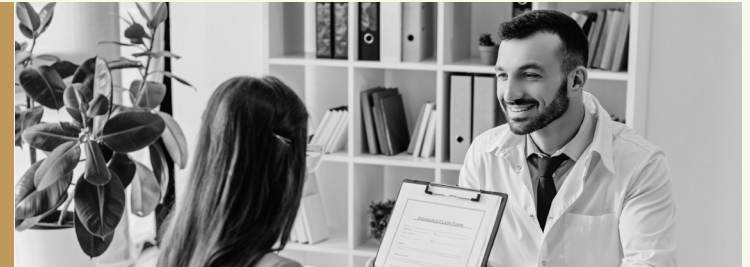




# Senior Life Benefits and Reward Opportunities

## 100% Health Benefits

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.



## Quarterly Cash Bonuses and Incentive Trips

Agents are rewarded with quarterly incentive trips and cash bonuses based on personal production. Hear world-class speakers, and get motivated and encouraged for your next big quarter.



## Rolex Club

Top producers have the opportunity to become members of the prestigious Rolex Club. After you earn one for yourself, you can potentially earn one for your spouse or partner.



## Millionaire's Club

Our most prestigious club. Reserved for agents who deposit over \$1 Million with Senior Life.



## Ring Club

Show off the success you are having with Senior Life with anniversary rings, personal production rings and more!



# How Do I Get Paid

## 1. FIRST YEAR COMMISSIONS

Senior Life agents are paid daily, on a first year commission percentage based on the premium of each application submitted. First year commission percentages increase based on production.

## 2. PAY-THRU

Pay-Thru compensation is the amount of your first-year commissions that are not advanced to you and are paid out net of any chargebacks.

## 3. RENEWALS

Renewals begin when the policy reaches 13 months old. You are paid every month thereafter on that policy provided you meet the published persistency requirement included in your contract.

## 4. OVERRIDES

Overrides are first year compensation off the new business your agents write. As soon as you start recruiting and building your agency, override compensation begins and is paid daily based on your agents writing new business.

## 5. OVERRIDE PAY-THRU

Your override pay thru is the amount of commissions that are owed to you based off of your teams production level that are paid to you once the advance has been paid off and continue until the 12th month when the first year commissions have all been paid.

## 6. OVERRIDE RENEWALS

Renewal override commissions are the renewal commissions you earn off the business your team issues.

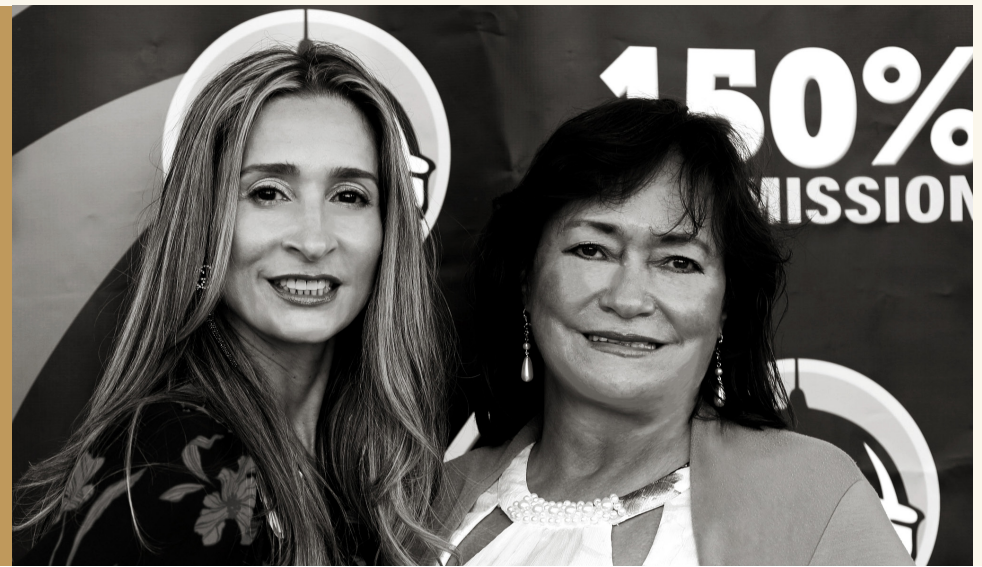
## 7. AGENCY VALUE

Every policy you sell and every agent you recruit builds value for your agency. This value continues to increase the more your agency grows, and with this book of business you have the option to sell your agency and be compensated for the value you created.

## 8. STOCK OWNERSHIP

Stock ownership is a long term financial reward based off total company results and is a tremendous benefit to our agents.

8  
Ways to Build  
Financial Wealth





# 150%

## Highest Commission in America

### COMMISSION PROMOTIONAL GUIDELINES

			125% \$175,000 PER MONTH AGENCY ISSUED BUSINESS	140% \$350,000 PER MONTH AGENCY ISSUED BUSINESS	150% \$1,500,000 PER MONTH AGENCY ISSUED BUSINESS
	100% \$10,000 PER MONTH AGENCY ISSUED BUSINESS	110% \$50,000 PER MONTH AGENCY ISSUED BUSINESS	120% \$125,000 PER MONTH AGENCY ISSUED BUSINESS	135% \$300,000 PER MONTH AGENCY ISSUED BUSINESS	145% \$700,000 PER MONTH AGENCY ISSUED BUSINESS
90% NEW AGENT STARTING COMMISSION	95% \$5,000 PER MONTH AGENCY ISSUED BUSINESS	105% \$25,000 PER MONTH AGENCY ISSUED BUSINESS	115% \$100,000 PER MONTH AGENCY ISSUED BUSINESS	130% \$250,000 PER MONTH AGENCY ISSUED BUSINESS	
AGENCY OWNER	REGIONAL SALES MANAGER	NATIONAL SALES MANAGER	VICE PRESIDENT	PARTNER	SENIOR PARTNER

THIS COMMISSION ADVANCEMENT SCHEDULE IS FOR ALL ACTIVE SENIOR LIFE INSURANCE COMPANY AGENTS. ALL NEW AGENTS/PARTNERS WILL START ON A 90 PERCENT CONTRACT UNLESS THE AGENT/PARTNER CAN PROVIDE PRODUCTION REPORTS THAT PROVE PRODUCTION IN WHICH CAN ADVANCE THE AGENT'S STARTING COMMISSION. SENIOR LIFE INSURANCE COMPANY RESERVES THE RIGHT TO CHANGE THIS COMMISSION SCHEDULE AT ANY TIME.



# Six Figure Earning Potential for Agents

At Senior Life the earning opportunities are limitless. We give you the tools, and you go to work.

- **Follow the lead system.** Purchase a minimum of 20 leads per week, and work them.
- **Start early every day.** Make a habit of consistently being on your first call by 9:00am.
- **Work hard, and work long.** Willingness to put in the time is imperative.

Following these proven steps will build the foundation for your success. There is no doubt that whoever puts in the most time will make the most money.

## Sales = Commissions

7 sales x \$650 each in AP = \$4,550

\$4,550 in Total AP x 90% commission \$4,095





# Seven Figure Earning Potential for Agencies

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
x 20% Override	x 20% Override	x 20% Override
<hr/>	<hr/>	<hr/>
<b>\$240,000 in commission</b>	<b>\$600,000 in commission</b>	<b>\$1,200,000 in commission</b>

\*Based on annual premium.

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 generational wealth.

# The SLICE App

Underwriting made totally digital.

- 1 Present and Qualify:**  
Follow the app's built-in presentation to qualify the client.
- 2 Pick a Product:**  
Pick and present the best plan for your customer based on the collected data.
- 3 Verify Accuracy:**  
Instant verification of RX information and funds.
- 4 Sign or Record:**  
Customer signs instantly in the home or through a voice signature over the phone.
- 5 Submit. Approved. Paid.**  
The sale is complete.





# Product Portfolio

Our goal is to provide you with the best products for every senior, no matter the health conditions.

## Whole Life Plans Immediate Benefit

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### Ultimate Preferred Whole Life

AGE: 0 – 85

COVERAGE: \$10,000 – \$30,000

### Preferred Whole Life

AGE: 0 – 85

COVERAGE: \$1,000 – \$20,000

### Super Preferred Whole Life

AGE: 0 – 85

COVERAGE: \$5,000 – \$30,000

### Standard Whole Life

AGE: 0 – 85

COVERAGE: \$1,000 – \$20,000

### 20 Pay Whole Life

AGE: 0 – 60

COVERAGE: \$1,000 – \$20,000

### Whole Life to Age 121

AGE: 18 – 85

COVERAGE: \$1,000 – \$20,000

## Whole Life Plans Limited Benefit

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### Modified Whole Life

AGE: 0 – 85

COVERAGE: \$1,000 – \$15,000

### Easy Issue Whole Life

AGE: 0 – 85

COVERAGE: \$1,000 – \$10,000

### Guaranteed Issue Whole Life

AGE: 0 – 85

COVERAGE: \$1,000 – \$10,000

## Term Life Plans Immediate Benefit

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### 20-Year Term Life

AGE: 20 – 65

COVERAGE: \$10,000 – \$50,000

### 20-Year Return of Premium Term Life

AGE: 20 – 60

COVERAGE: \$10,000 – \$50,000

### Term Life to Age 90 or 100\*

AGE: 18 – 80

COVERAGE: \$10,000 – \$50,000

\*State approval pending.

## Product Features:

- Plans available for ages 0-85
- Whole Life \$1,000-\$30,000
- Term Life \$10,000-\$50,000
- Simple 1-page application
- No medical exams
- Simple yes/no questions & RX check

## Health Plan:

### Lump Sum First Diagnosis Cancer\*

### With Return of Premium Rider

Age: 18-75

\$1,000-\$30,000

\*Currently only available in Georgia

## Riders:

- Accidental Death Benefit Rider
- Charitable Contribution Rider
- Child Rider

# Leads the Way App

Leads made simple.  
Life made simple.

Our groundbreaking *Leads the Way* app makes getting and communicating with leads simple.



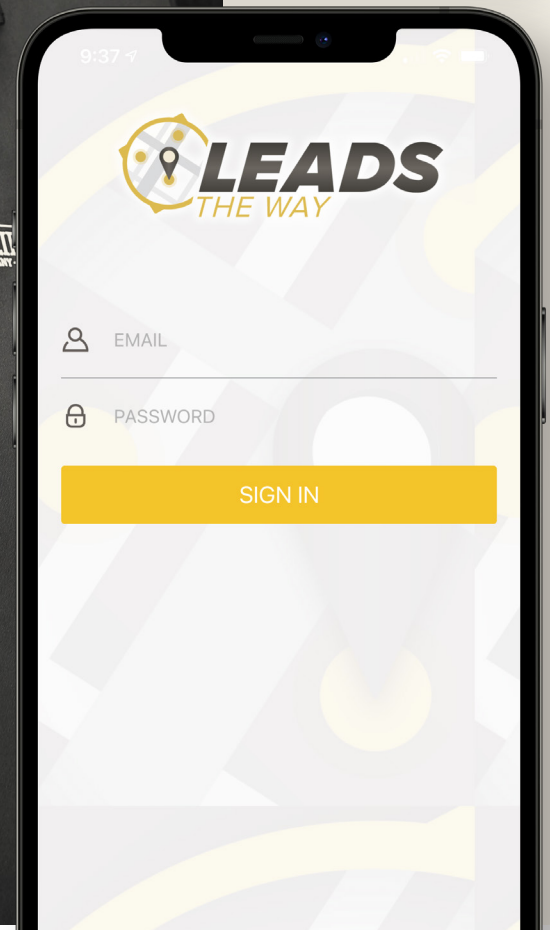
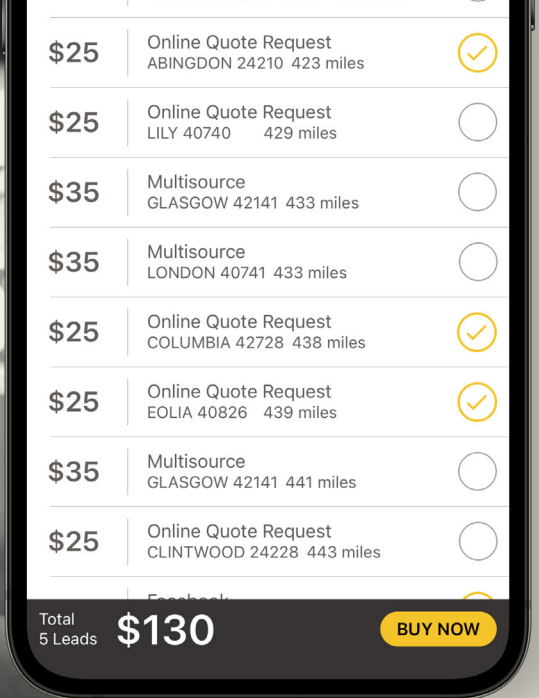
Customers respond to our nationwide advertisements.



Real-time notifications from interested customers are sent to your phone.



You choose to sell the customer over the phone or receive directions to their house.





# Leads are the Backbone

More leads equal more income.

When you start at Senior Life, it's completely up to you to follow the system and watch your income start increasing. Working more leads every week is the first step.

- Direct Mail
- Television
- Live Transfer
- Telemarketing
- Online
- Social Media

Senior Life has the highest quality life insurance leads at the lowest costs in the final expense industry, and with our *Leads the Way* app it's never been easier to start taking more leads.



# LEGACY *Assurance*<sup>SM</sup>

Legacy Assurance is a membership company that provides our members access to discounted funeral merchandise, such as 18 gauge steel caskets, vaults, urns and monuments, at wholesale prices. Our expert price negotiators will negotiate between three funeral homes to help secure the lowest price possible for their funeral services for our members and their families.

- Membership price is \$4 per month through the *Slice* app.
- Discounts on diabetic apparel
- Discount card for prescription drugs
- Telehealth services that include 24/7 exams online, by app or by phone, no waiting at the ER for expensive visits, and prescriptions when medically necessary
- Annual hearing exams through NationsHearing at no cost
- Discounted rate on hearing aids
- Final Wishes Planner allowing your client to archive their final wishes through our Legacy Assurance website

**Additionally, at the time of need, a member's family can access high quality funeral merchandise at wholesale prices, as well as funeral price negotiation through our WISH team concierge services.**





# LEGACY *Assurance*

Low prices on 18-gauge steel caskets, vaults,  
granite monuments and high quality brass  
urns are locked in for life.



Legacy has been proven to increase 13th month persistency of an agent's block of business anywhere from 7%–13%.

No sales for Legacy merchandise in Iowa, Oklahoma or Virginia.

LEGACY ASSURANCE IS NOT A PRENEED COMPANY AND YOU MUST BE A MEMBER OF LEGACY ASSURANCE TO HAVE ACCESS TO ALL THE LISTED BENEFITS. SENIOR LIFE INSURANCE COMPANY, MEMD, PEDORS, AND NATIONSHEARING ARE ALL SEPARATE COMPANIES OF LEGACY ASSURANCE AND THIS IS A PAID ADVERTISEMENT FOR LEGACY ASSURANCE.

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

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- Visit [www.seniorlifeagents.com](http://www.seniorlifeagents.com)
- Click on "Contract Now."
- Create a username and password.
- Follow the steps to complete the paperwork.
- Start writing business the same day!
- **CONTRACTING CODE: 200815**



## Contact Us Today! Charaka Cook

Partner

888.535.9909

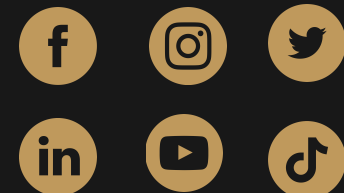
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*Follow the System. Do the Work.  
Change Your Life with Senior Life.*

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