



SINCE  
1970



# SENIOR LIFE INSURANCE COMPANY

*“If I can do it,  
you can too.”*



**Ron Powell**  
President & CEO

# OPPORTUNITY

Today you are reading this brochure because you want more. More opportunity, more flexibility, more fun, more support, and ultimately, more income. Regardless of what your "more" is, I can tell you with every ounce in my body that you can achieve whatever level of success you desire with Senior Life Insurance Company.

How do I know this? I know this because I am living proof of what this opportunity can do for you and your family if you are willing to do the work. In an ever-growing digital world where everyone out there has the best, the newest, or the secret to success, I would ask you to do one thing. Compare their track record with mine. Social media is great, but when it comes to making a serious decision about how you're going to provide for yourself and your family, I would base it off of the facts.

My story is simple, I grew up poor in rural South Georgia. If you saw my resume, it would consist of only a couple things: A yard boy, a college dropout, and an insurance agent. If you were to show my resume to any one person, there is not the first one that would say I'm a success. Yet here I am, 30 years into my insurance career as the President, CEO, and Owner of an Insurance Company. You see, the secret isn't your background, or your education. The secret is what's inside of your heart and how bad do you want it.

When I started my insurance career in 1989 as a college dropout, I was driving 6 hours one way just to go to work. I was staying in motels 3-4 nights a week, only to come home to my mobile home for the weekends. I started having success as an individual producer and then slowly started building a team. By 1994, I was able to change the course of my family forever and was making over \$1,000,000/year with the largest Final Expense agency in America. But myself and our team were hungry for more. We had the dream of owning our own insurance company and in 2000, that dream became a reality and there was only one name that would work for us, Senior Life Insurance Company. The secret to success is hard work. When everyone else is sleeping, we're working. When others quit, we press on. This mentality is what has helped make myself and countless others millions of dollars over our careers. This is the mentality that Senior Life still has today.

At Senior Life, we know that nothing else happens until a sale is made. And we are a company that is owned and run by agents, therefore we know what it's like to be in your shoes. Along the way, we have improved and modified our system to create what I believe is the single greatest sales platform in the Final Expense industry.

We can offer you an endless supply of leads that can be sent right to your telephone, the ability to sell over the phone or in the field, health insurance, the ability to grow a team, same-day pay, and company leaders that will support you every step of the way.

This brochure will give you the details on our system and what I believe makes us different and what sets us above everyone else. But I can summarize what we're looking for: We are looking for people that are hungry and that want to make an impact and make a difference. I can tell you that we are not perfect, but we are driven, we are focused, and we are a family. If it's in your heart to pursue this opportunity, I'd like to challenge you to dream bigger than you ever have before. I'm not interested in what your resume says or how much or little wealth or education you come from. I'm interested in what's inside your heart and the type of character you have. If those are strong and backed by a never-quit work ethic, you too can make a generational impact for your family, and I'd love for you to be a part of ours. No one can hold you back at Senior Life!

Welcome to the Family,



Ron Powell  
President & CEO of Senior Life Insurance Company

# WHO WE ARE

Senior Life Insurance Company is a Georgia domiciled life insurance company that specializes in final expense policies. We proudly operate in 40 states including the District of Columbia. Senior Life is different because we are owned and operated by actual final expense agents. Our agents are who make it happen and we treat them with the utmost respect. Agents are number **1** at Senior Life.

# WHAT WE DO

Senior Life Insurance Company provides final expense insurance policies to people between ages 0-85. These policies are designed to take care of families on the worst day of their life: The loss of a loved one. We have several types of insurance policies to best meet individuals needs and at prices that they can afford.

# HOW WE DO IT

Every day, we advertise our product all across the country. People see these advertisements and show an expressed interest in them by responding via mail, online, or phone. Our team of agents take these leads and give the consumer the information they requested over the phone or in person. A typical presentation lasts anywhere from 20 – 45 minutes. When you make the sale, you will make on average \$300 - \$700 per sale. How many families do you want to help today?

# HOW DO I GET PAID

## 5 INCOME STREAMS

### 1 FIRST-YEAR COMMISSIONS

We pay the agent daily a first-year commission percentage based on the premium of each application that is submitted. The first-year commission percentage can go up based on the production that is produced.

### 2 PAY-THRU

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

### 3 RENEWALS

Renewals begin on the 13th policy month payment and every month payment thereafter as long as you meet the companies published persistency requirement in your contract.

### 4 OVERRIDES

As soon as you start recruiting and building your Agency, you start getting an override compensation every day based on your agents writing new business. Overrides are first-year compensation off the new business your agents write. This income goes up continuously as you grow your agency.

### 5 STOCK OWNERSHIP

Owning part of the company you work with is a way that you can earn more income as Senior Life grows. Stock ownership is a long term financial reward that is one more area where we are different. We want our agents who make up Senior Life to get rewarded off what the entire company results are.



**THE SINGLE MOST**  
**AGGRESSIVE**  
**COMPENSATION**  
**PLAN IN AMERICA**

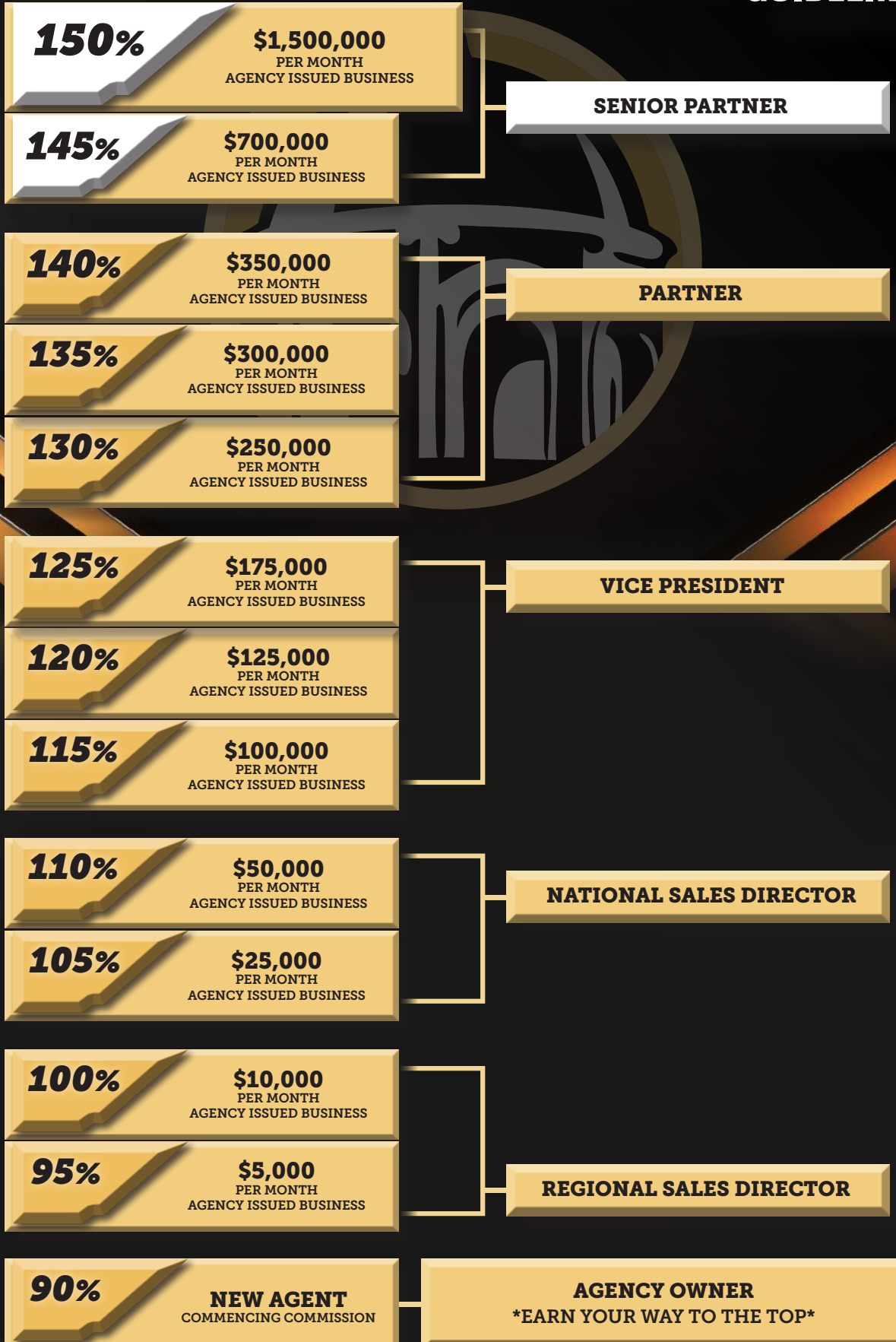
**150%**  
**COMMISSION**



**SENIOR LIFE**  
INSURANCE COMPANY

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.

# COMMISSION PROMOTIONAL GUIDELINE



# INCOME EXAMPLES

## YOUR PERSONAL PRODUCTION

$$\begin{array}{r} 5 \text{ Sales Per Week} \\ \times \\ \hline \$600 \text{ in Annual Premium (AP) Per Application} \\ \times \\ \hline \$3,000 \text{ in Total AP} \\ \text{per week} \\ \times \\ \hline 52 \text{ Weeks} \\ \hline \$156,000 \text{ in AP} \\ \text{per year} \end{array}$$

$$\begin{array}{r} \$156,000 \text{ in Total AP} \\ \times \\ \hline 90\% \text{ Commission} \\ \times \\ \hline \$144,000 \\ \text{in commission per year} \\ \div \\ \hline 52 \text{ Weeks} \\ \hline \$2,700 \text{ (gross)} \\ \text{per week} \end{array}$$

## BUILD YOUR WAY TO 150%

## AGENCY PRODUCTION

$$\begin{array}{r} \$100,000 \text{ AP} \\ \text{month in Group Production} \\ \times \\ \hline 10\% \text{ Override} \\ \times \\ \hline \$10,000 \text{ Override} \\ \text{in commission per month} \\ \times \\ \hline 12 \text{ Months} \\ \hline \$120,000 \\ \text{in commission per year} \end{array}$$

$$\begin{array}{r} \$100,000 \text{ AP} \\ \text{month in Group Production} \\ \times \\ \hline 15\% \text{ Override} \\ \times \\ \hline \$15,000 \text{ Override} \\ \text{in commission per month} \\ \times \\ \hline 12 \text{ Months} \\ \hline \$180,000 \\ \text{in commission per year} \end{array}$$

$$\begin{array}{r} \$100,000 \text{ AP} \\ \text{month in Group Production} \\ \times \\ \hline 20\% \text{ Override} \\ \times \\ \hline \$20,000 \text{ Override} \\ \text{in commission per month} \\ \times \\ \hline 12 \text{ Months} \\ \hline \$240,000 \\ \text{in commission per year} \end{array}$$



# POWER OF AN AGENCY

One of the greatest advantages of working with Senior Life is the ability for you to build your own business to incredible heights. With the ability to grow and build all across the country, you can have a team that is unstoppable. Finding individuals that want to be a part of something bigger than themselves, where you can work together in changing people's lives is an amazing feeling.



## TIPS ON BUILDING:



**Agents must work 20 leads per week in order to be successful.**



**Do not start recruiting until you have mastered the art of selling final expense policies. No one will follow you if you can't master selling.**



**Focus on the only things you can control: Production & Recruiting**



**Recruit 10 new agents per month to build an organization issuing over \$100,000 per month**



**Be willing to work with your lowest agents on Saturday, Monday, Tuesday & Wednesday**



**Stay focused on the process day in and day out.**

# THE SINGLE GREATEST MOST SIMPLISTIC FINAL EXPENSE PLATFORM IN AMERICA

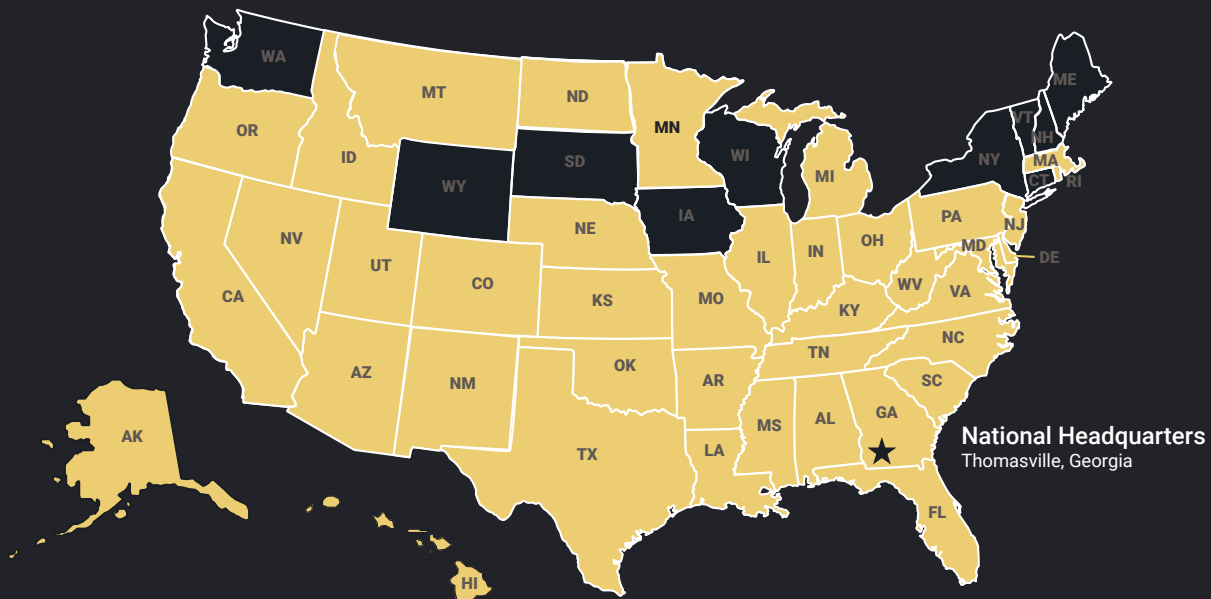


# WE OFFER

- Super High Commissions up to 150%
- Vested Day One
- 5 Income Streams
- Power of an Agency
- The Most Simplistic Platform
- Leads that Call You
- Comprehensive Product Portfolio
- Game-changing Technology
- Personal & Override Business Paid Daily

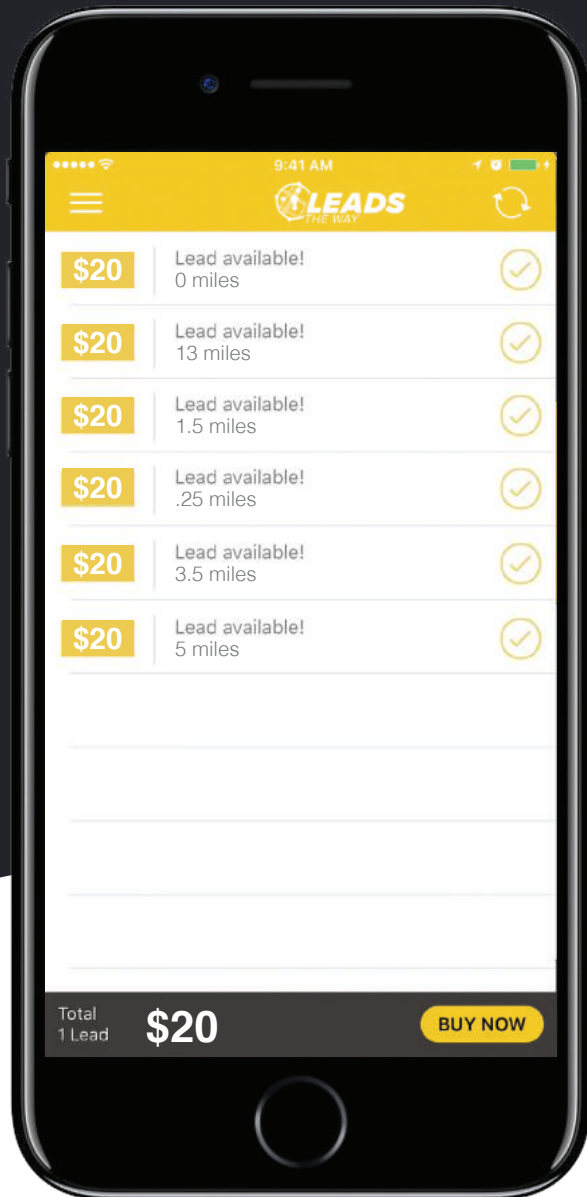
- Stock Ownership
- 100% Health Benefit Plan
- Legacy Assurance
- Access to our Leadership Team
- Annual Incentive Trips
- Millionaires Club
- Rolux Club
- Ring Club
- Plus many more!

# STATES



Senior Life Insurance Company operates in 40 states throughout the United States plus the District of Colombia.

# LEADS THE WAY



Easy as  
1...2...3



*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 made simple, Life made simple

*Leads that call your cell, office, or home phone instantly*

*"The App is phenomenal. Leads are available in all locations. It's a game-changer!"*

*-CHARAKA C., AGENT MANAGER*



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

# LEADS: THE LIFE BLOOD

## LEADS DRIVE PRODUCTION

*You must take leads to be successful*

### PERSONAL LEADS WORKED

	Leads Taken per year	Issued AP per year	
Agent 1	<b>2,080 Leads</b>	<b>\$208,000</b>	
Agent 2	<b>1,300 Leads</b>	<b>\$130,000</b>	
Agent 3	<b>1,040 Leads</b>	<b>\$104,000</b>	
Agent 4	<b>520 Leads</b>	<b>\$52,000</b>	

### AGENCY LEADS WORKED

Group 1	<b>57,096 Leads</b>	<b>\$5,709,600</b>	
Group 2	<b>32,580 Leads</b>	<b>\$3,258,000</b>	
Group 3	<b>15,405 Leads</b>	<b>\$1,540,500</b>	
Group 4	<b>6,546 Leads</b>	<b>\$654,600</b>	

### 4 LEAD TYPE EXAMPLES



**DIGITAL**



**DIRECT MAIL**



**TV**



**SPANISH**

# PRODUCT PORTFOLIO

It's our goal here at Senior Life Insurance Company to provide you, the agent, with all the products you'll ever need for today's seniors, with no matter the health conditions.

## PRODUCT FEATURES

- Plans available for ages from 0-85.
- Whole life insurance \$1,000 - \$30,000
- Term Life insurance \$10,000 - \$50,000
- A simple 1 Page Application
- No APS's, No MIB's, No Medical Exams
- Just Simple Yes/No Health Questions and Rx check
- Available Accidental Death Benefit Rider, Child Rider & Charitable Gift Rider

### WHOLE LIFE PLANS IMMEDIATE BENEFIT

*Ultimate Preferred Whole Life*  
Age 0-85  
Coverage: \$10,000 - \$30,000

*Super Preferred Whole Life*  
Age 0-85  
Coverage: \$5,000 - \$30,000

*Preferred Whole Life*  
Age 0-85  
Coverage: \$1,000 - \$20,000

*Standard Whole Life*  
Age 0-85  
Coverage: \$1,000 - \$20,000

### WHOLE LIFE PLANS LIMITED BENEFIT

*Modified Whole Life*  
Age 0-85  
Coverage: \$1,000 - \$15,000

*Guaranteed issue Whole Life*  
Age 0-85  
Coverage: \$1,000 - \$10,000

### TERM PLANS IMMEDIATE BENEFIT

*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

## SAMPLE RATES

A \$10,000 policy could enjoy incredibly low rates for each of our following plans:

Ultimate Preferred = **\$41.19** per month

Super Preferred = **\$45.84** per month

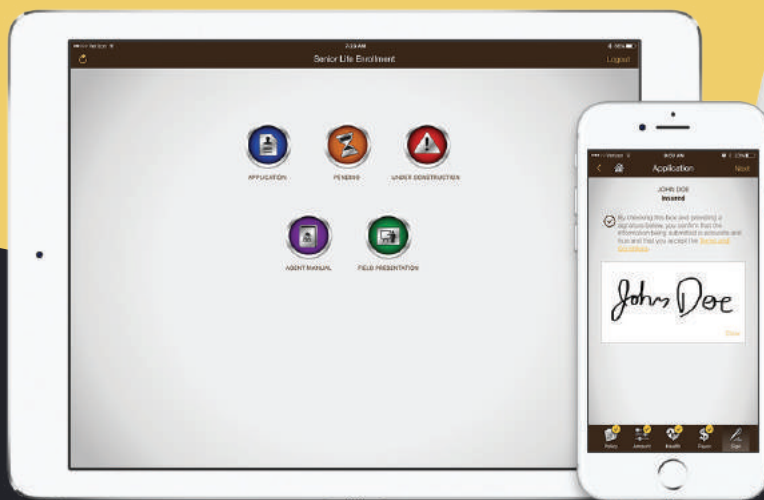
Preferred = **\$66.16** per month

Rates above are based on a 65-year-old female on a \$10,000 policy, and these rates do not include ADB.

# SLICE APP

## Underwriting Made Easy

With SLICE, all applications  
are mistake proof



### PRESENT AND QUALIFY

Qualify the client by gathering their personal information, medical history, prescriptions, and tobacco or nicotine usage history. This is all gathered by following the app's built-in presentation.

### PICK A PRODUCT

Once the client's information is collected, eligible products will be displayed in the app. Pick and present the best plan for your customer.

### VERIFY ACCURACY

A simple, error-free process anyone can complete. Our app crosses the t's and the dots the i's of any application you submit.

### SIGN OR RECORD

The customer can sign instantly in the home or through a voice signature over the phone. Our SLICE App does it all.

### SUBMIT. APPROVED. PAID.

All in the same day.

You Are In Control  
**Of Your Business**

# LEGACY ASSURANCE

Legacy Assurance is a membership company that provides a variety of living benefits to support health and wellness as well as discounts on funeral merchandise with locked in pricing and funeral price negotiation services.\* Legacy Assurance was created to roll back the costs of funeral products to our members, and offer them wholesale pricing.

We give members access to living benefits which include discounts on diabetic supplies, and a discount card for prescription drugs. 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 has been proven to increase the 13th month persistency of an agents block of business anywhere from 7% - 13%.

Legacy is truly a game changer for all agents working with Senior Life.

**LOW PRICES** LOCKED IN FOR LIFE

**18-GAUGE STEEL CASKETS**



**GRANITE MONUMENTS & HIGH-QUALITY BRASS URNS**



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.



# LEGACY BENEFITS

## LIVING BENEFITS

Legacy Members also gain access to several living benefits such as:

### TELEHEALTH


- 24/7 exams online, by app, or by phone
- No waiting at an ER or expensive visits
- Prescriptions when medically necessary
- ALL done over the phone, by app, or online

### FINAL WISHES PLANNER

- Allows your client to archive their final wishes through our website: [www.legacy-assurance.com](http://www.legacy-assurance.com)

### SAVINGS

- Discounts of 15% off all products through Pedors
- Annual hearing exams available at no cost
- Discounted rate on hearing aids



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# ANNUAL INCENTIVE TRIPS



**WORLD CLASS DESTINATIONS  
FOR YOU AND THE WHOLE FAMILY**

# CLUBS & BENEFITS



**100% HEALTH  
BENEFITS**



**ROLEX CLUB**



**RING CLUB**



**MILLIONAIRES  
CLUB**

# 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 Manager Monthly Premiums	
	<i>Individual</i>	<i>Family</i>
\$150,000	\$450	\$755
\$200,000	\$350	\$640
\$250,000	\$300	\$575
\$300,000	\$200	\$450

Meeting minimum production requirements and enrolling:

» Production will be reviewed every three (3) months/quarterly to determine continued eligibility and level of premium. Senior Life Insurance Company will continue to cover a portion of the premium cost. The IRS requires you be provided with a 1099 for any premium payments made on your behalf.

Not meeting production requirements:

If you do not qualify during a given quarter, you will have three (3) months to re-qualify during which time you will be required to pay in advance, by credit card, the full non-subsidized cost of \$1,907.07/month in order for your coverage to continue. If you do not meet the minimum production level by the end of the allotted three (3) months, your coverage will be terminated on the first of the month once production has been verified. You will not be eligible to enroll again until March 1 of the following year and production requirements are met.

\*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.

# ROLEX CLUB

If you work with  
Senior Life in  
2021  
you should  
wear a Rolex  
in 2022



## Annualized Premium Producers

**\$150,000**

Rolex for yourself

**\$250,000**

Rolex for you and  
your spouse or friend

**\$1.8 Million**

Issued Group Production



## Qualification Period

January 1<sup>st</sup>, 2021

through

January 31<sup>st</sup>, 2022

Senior Life Insurance Company 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. 4th 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).

For 1099 Licensed Agents only. Styles pictured are for promotional purposes only.

# RING CLUB

## SENIOR LIFE ANNIVERSARY RING

### **QUALIFICATIONS FOR SENIOR LIFE ANNIVERSARY RINGS ARE BASED ON THE FOLLOWING CRITERIA:**

- Agent must have 3 consecutive years of service with Senior Life Insurance Company when production and persistency requirements are met.
- \$150K Personal Production – Agents must issue \$50K/Year for three years and three years of consecutive service.
- \$1.2M Group Production – Groups must issue \$400K/Year for three years and three years of consecutive service.

Senior Life Insurance Company reserves the right to change qualification requirements without notice at any time.

# MILLIONAIRES CLUB

**BECOME PART OF THE  
MILLIONAIRES CLUB  
BY EARNING  
OVER \$1,000,000 DOLLARS  
WITH SENIOR LIFE!**

# CONTRACTING

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

- 1** Visit [www.srlifelicensing.com](http://www.srlifelicensing.com) to register using your 6-digit contracting code that you must get from your recruiter.
- 2** Follow the steps to complete all paperwork and processing. Within 15 minutes of completion of the contracting process you will receive your new agent number from [licensing@srlife.net](mailto:licensing@srlife.net).
- 3** Over the next 24 hours, you will receive emails with various instructions on how to get started as well as an email confirming your appointment acceptance.

**Contact Us Today!**



**Ron Powell**

866.716.9925  
[rpowell@srlife.net](mailto:rpowell@srlife.net)

*I look forward to  
hearing from you!*



# SENIOR LIFE

INSURANCE COMPANY

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866.716.9925 | [www.SeniorLifeInsuranceCompany.com](http://www.SeniorLifeInsuranceCompany.com)

Created: 01/01/21

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