

SENIOR LIFE

INSURANCE COMPANY



OPPORTUNITY BROCHURE



Dear Potential Partner,

Are you feeling ready for a career change that brings stability and financial security? Senior Life Insurance Company is here to offer you exactly that. Our mission is to empower individuals like you to create a thriving business that secures a bright future for you and your family.

While becoming an insurance agent might not have been in your original plans, this opportunity could be the exciting change you've been looking for. Picture transforming your financial situation quickly and effectively through our proven program.

Let me share my personal journey with you. I began my insurance career in 1989 at 19 and swiftly achieved remarkable success. By 24, I was earning well above \$1 million, and by 30 in 2000, I had acquired my own insurance company, now known as Senior Life. My story showcases the life-changing potential of our program.

Joining Senior Life is more than just a job—it's a partnership where both parties thrive. Our program provides a clear path to financial independence, giving you the resources to replicate my success.

Explore the endless possibilities at Senior Life. Delve into our brochure for more details and let us help you turn your dreams into achievements. Take that vital first step today and become part of the Senior Life Insurance Company family, where success is not just a goal but a reality waiting for you to embrace.

Warm Regards,

Ron Powell

C E O A N D P R E S I D E N T

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Who We Are

Senior Life Insurance Company is an agent owned and operated final expense life insurance company who understands the importance of providing families with support during the most difficult time of their lives – the passing of a loved one.

At Senior Life, our agents are our top priority. We recognize that without their hard work and dedication, our company would not be where it is today. That's why we have built our entire business model around our agents, ensuring that they have all the resources and support they need to succeed.

What sets us apart from other insurance companies is our commitment to our agents and policyholders. Our CEO and all of our company leaders are licensed agents themselves, giving them a deep understanding of the industry and the needs of our customers. This hands-on experience allows us to continuously improve and innovate, ensuring that we are always providing the best products and services to our valued clients.

At Senior Life, we are more than just an insurance company – we are a family. We are dedicated to helping families navigate the difficult process of final expenses, and we are proud to have been doing so for over 50 years.



What We Do

At Senior Life Insurance Company, we specialize in providing insurance coverage to individuals between the ages of 0 and 85, with a particular focus on those 50 years and above. Our extensive range of policies is designed to cater to the unique needs of every individual we work with. Our dedicated team of agents is equipped with a variety of plans, ensuring that we can provide coverage to individuals regardless of their health condition. From the lowest cost final expense policy all the way to a guaranteed issue plan, we strive to offer a comprehensive range of options to our clients. Our ultimate goal is to empower our agents to succeed and to become the leading provider of insurance for the senior community.



How We Do It

As you know, one of the biggest challenges in the insurance industry is finding potential clients to sell policies to. However, here at Senior Life, that is not something you need to worry about. We are proud to say that each and every day, we receive thousands of responses to our advertisements, whether it be through direct mail, social media, or our TV commercials. These individuals, known as leads, are people who are asking to buy life insurance from Senior Life and it's your job as the agent to guide them to the best plan that fits their specific needs. It's really that – Simple !

How Do I Make Money

8 Ways to Build Wealth

1. FIRST YEAR COMMISSIONS

Senior Life agents get paid daily. Their pay is a percentage of the first year's premium from each application they submit. 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 OFF OF YOUR AGENTS

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

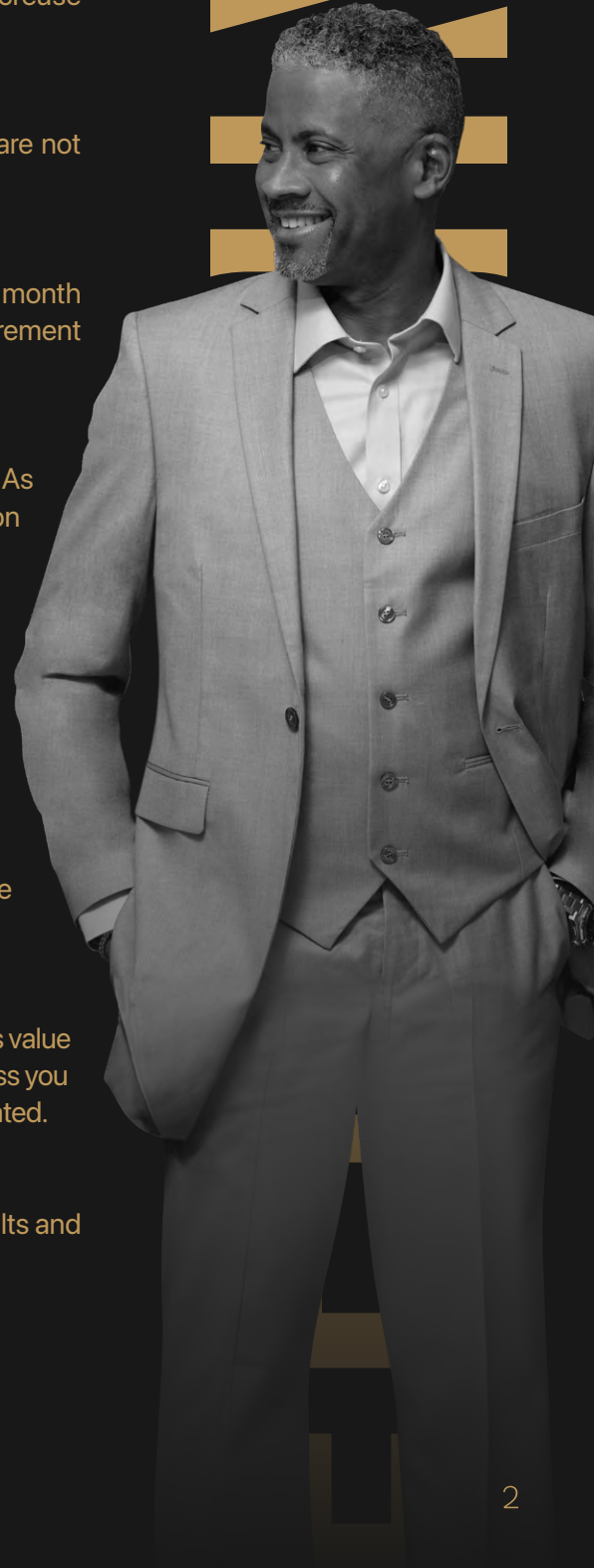
Renewal override commissions are the renewal commissions you earn off the business your team issues.

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.



Commission Promotional Guidelines

AGENT

90%

NEW AGENT
STARTING COMMISSION

95%

\$5,000
PER MONTH AGENCY ISSUED BUSINESS

AGENCY OWNER

100%

\$10,000
PER MONTH AGENCY ISSUED BUSINESS

105%

\$25,000
PER MONTH AGENCY ISSUED BUSINESS

110%

\$50,000
PER MONTH AGENCY ISSUED BUSINESS

VICE PRESIDENT

115%

\$100,000
PER MONTH AGENCY ISSUED BUSINESS

120%

\$150,000
PER MONTH AGENCY ISSUED BUSINESS

125%

\$200,000
PER MONTH AGENCY ISSUED BUSINESS

PARTNER

130%

\$250,000
PER MONTH AGENCY ISSUED BUSINESS

135%

\$400,000
PER MONTH AGENCY ISSUED BUSINESS

140%

\$500,000
PER MONTH AGENCY ISSUED BUSINESS

SENIOR PARTNER

145%

\$1,000,000
PER MONTH AGENCY ISSUED BUSINESS

150%

\$2,000,000
PER MONTH AGENCY ISSUED BUSINESS

Benefits for Agents

1. Health Insurance

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

2. Lead Financing

Unlock your potential with our flexible financing options for leads, empowering you to scale your efforts today and conveniently pay back with your production. Accelerate your growth confidently, as our tailored lead financing solutions ensure a balance between your present ambitions and future achievements.

3. Ring Club

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

4. Incentive Trips

Celebrate your exceptional achievements with our Annual Company Incentive Trip, a luxurious journey to exotic locations, designed to reward your dedication and inspire your continued excellence.

5. Rolex/Breitling

Join the ranks of elite performers as a member of the esteemed Rolex/Breitling Club, where top producers are rewarded with the ultimate accolade—a luxurious Rolex/

Breitling timepiece, symbolizing your unparalleled success and commitment. Watch brands will be subject to availability.

6. Cash Bonuses

Earn substantial cash bonuses tied to your production, offering a rewarding way to benefit from your hard work and success.

7. Daily and Weekly Calls

Senior Life leaders provide daily and weekly conference calls to help agent achieve what ever level of success they choose.

8. Stock Offering

Senior Life Agents can participate in stock ownership to help achieve another level of financial success for their self and family.

9. Millionaire's Club

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

10. Annual Kick Off

Embark on a year of success with our Annual Kickoff Meeting, a dynamic event where world-class speakers and impactful insights pave the way for a year of growth and achievement.



Six Figure Earning Potential for Agents

\$100,000 + is not that hard to earn if you choose to become an agent with Senior Life Insurance Company.

Following our proven system is the key to success in achieving your sales goals. It may seem daunting at first, but trust us, it is very simple if you follow the steps. The first step is to take a minimum of 20 new leads every week. This will ensure a steady stream of potential clients to work with.

Next, we recommend working diligently from Monday to Thursday, giving yourself a well-deserved break on Fridays. And finally, dedicating your work hours from 9 am till dark 30 will allow you to maximize your productivity. Remember to repeat these steps every week and watch your sales soar. Trust the system and see the results for yourself.

SALES = COMMISSIONS

20 leads = 5 sales

5 x \$840 = \$4,200

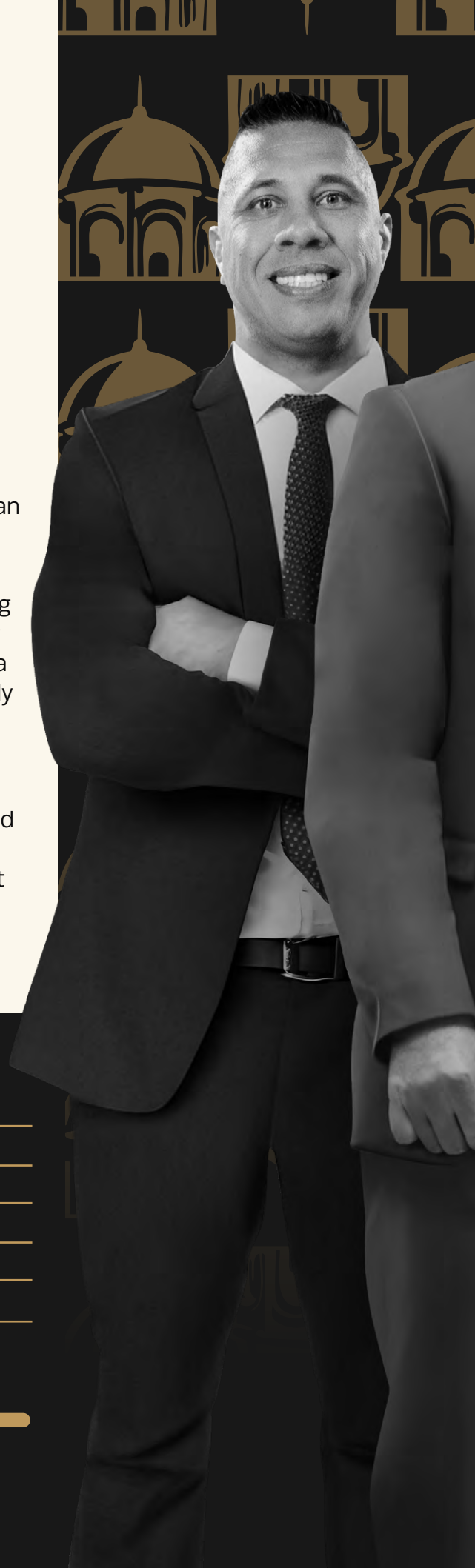
\$4,200 x 100% = \$4,200 net

\$4,200 x 75% = \$3,150 net

\$3,150 - \$550 lead cost = \$2,600

\$2,600 net weekly x 52 = \$135,200

This is for example purposes. Individual results may vary. This does not include monthly pay-thru or monthly renewals.





Seven Figure Earning Potential for Agencies

\$1,000,000 + is not that hard to earn if you choose to build an agency. Let's break it down to a daily goal.

You can earn over \$1,000,000 per year. \$4,000 plus per day in income is what you need to earn. How you do this is from personal production and override production.

Your agency income is determined by how much new business your agency produces each month (AP). The following are examples of how much you could earn.

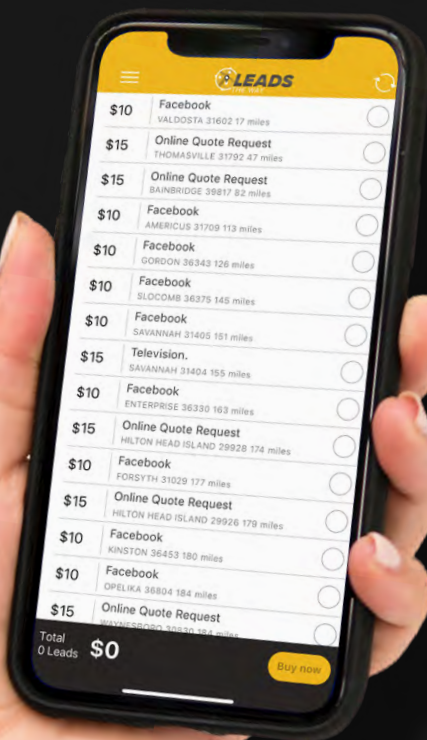
\$100,000 AP per month x 30% Override	\$250,000 AP per month x 30% Override	\$500,000 AP per month x 30% Override
\$30,000 per month	\$75,000 per month	\$150,000 per month
\$360,000 per year	\$900,000 per year	\$1,800,000 per year

This is for example purposes. Individual results may vary. This does not include monthly pay-thru or monthly renewals.

Leads The Way App

Leads made simple. Life made simple.

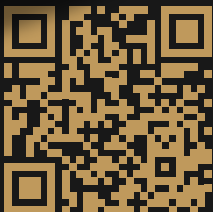
Our groundbreaking *Leads the Way* app makes getting and communicating with leads simple.



No other insurance company has an app like ours, where all you have to do is answer the phone or visit the potential customer in person. Our leads are the secret to our agents' success and with our cutting-edge technology, you'll have them at your fingertips.

We use a variety of effective advertising methods such as direct mail, social media, television, radio, and telemarketing to reach potential customers. This means you'll have a steady stream of interested buyers to connect with.

Say goodbye to cold calling and hello to warm leads with our Leads the Way App. Don't miss out on this game-changing opportunity to boost your sales and grow your business. Join the ranks of our successful agents and let our leads pave the way to your success. Contact us today to learn more. The following are examples of how much you could earn for building an Agency. These numbers do not include my personal production income numbers.



SCAN THE QR TO
DOWNLOAD THE APP



Customers respond
to our nationwide
advertisements.



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



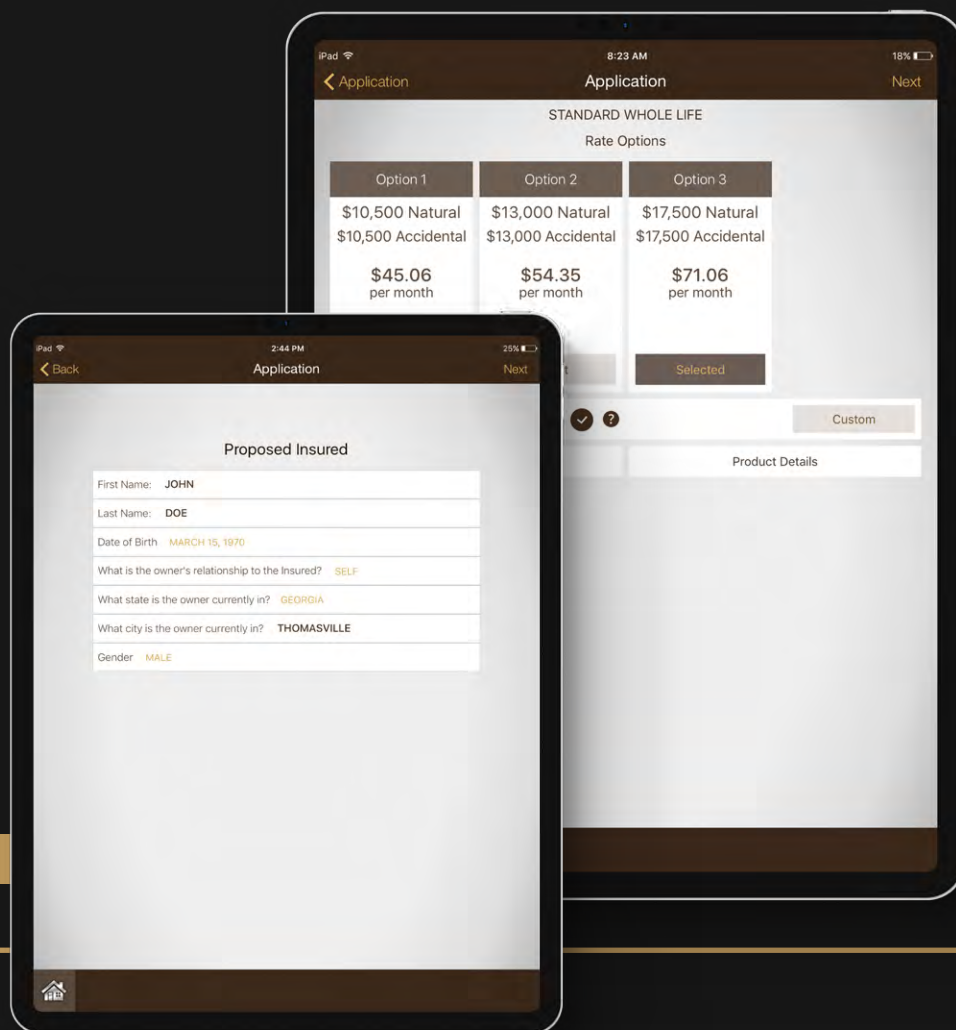
You choose to sell the
customer over the phone
or receive directions to
their house.

The Slice App

Underwriting made totally digital.



SCAN THE QR CODE
TO DOWNLOAD THE APP



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:

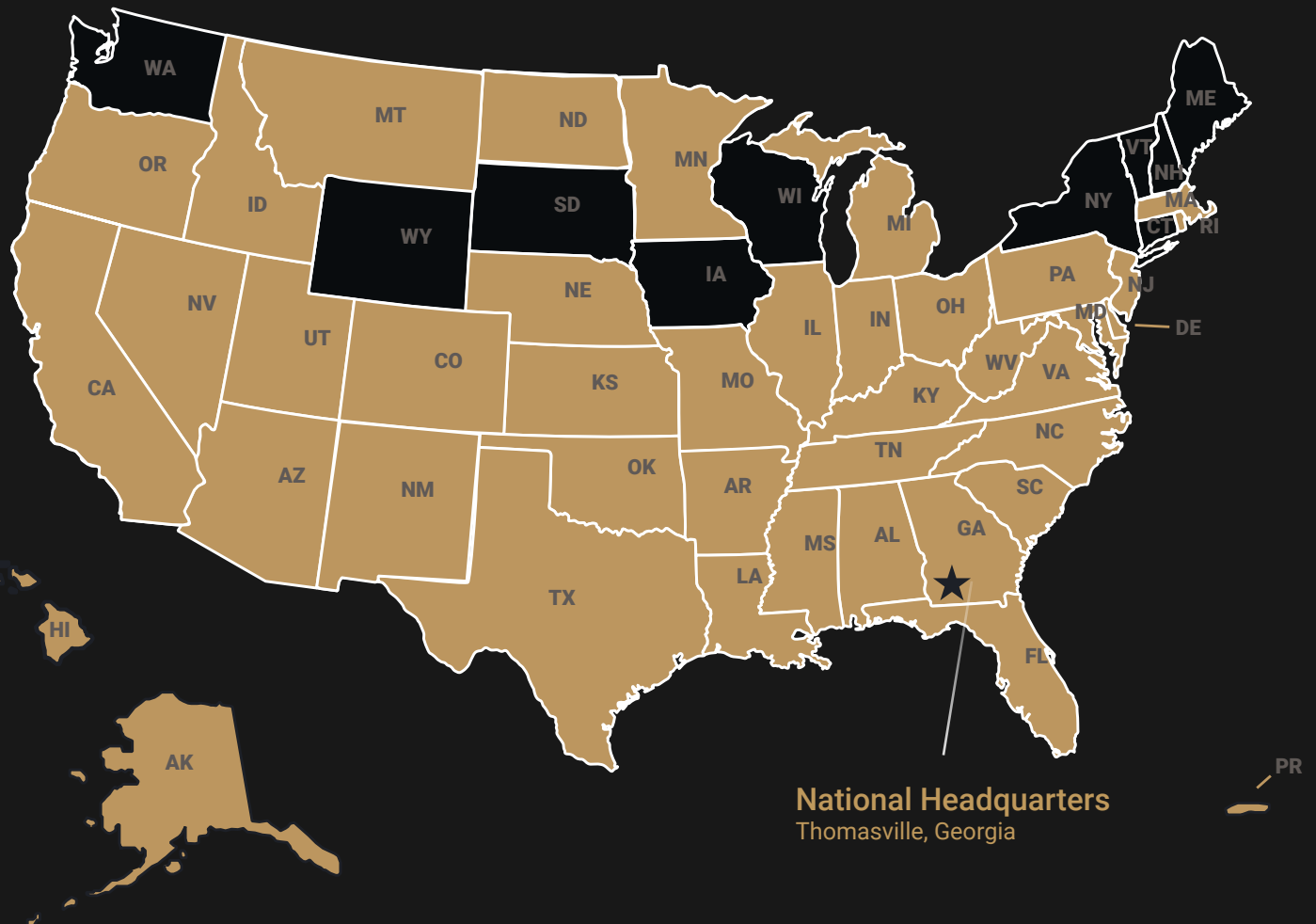
Customer signs instantly in the home or through a voice signature over the phone.

5

Submit. Approved. Paid.

The sale is complete.

License Map of Senior Life



Senior Life Insurance Company operates in 40 states throughout the United States plus Puerto Rico and the District of Columbia.

Product Portfolio

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

20 Pay Whole Life

AGE: 0 – 60

COVERAGE:

\$1,000 – \$20,000

Preferred Whole Life

AGE: 0 – 85

COVERAGE:

\$1,000 – \$20,000

Platinum Whole Life Plan*

AGE 55-85

COVERAGE:

\$5,000 – \$30,000

Standard Whole Life

AGE: 0 – 85

COVERAGE:

\$1,000 – \$20,000

Whole Life to Age 121

AGE: 18 – 85

COVERAGE:

\$1,000 – \$20,000

Whole Life Plans Limited Benefit

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

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

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*

Accidental Death and Dismemberment

- Face Amount: \$1,000 to \$30,000
- Age: 0 – 85

Riders:

- Accidental Death Benefit Rider
- Charitable Contribution Rider
- Child Rider
- Lump Sum First Diagnosis Cancer Rider
- Accidental Death and Dismemberment Rider

A black and white photograph of a woman with short, light-colored hair, wearing a black lace dress. She is looking down at a dark, polished casket. Her hand is resting on the top of the casket. The background is blurred, suggesting an outdoor setting.

Everlasting LEGACY

Everlasting Legacy – the membership company that steps in after the death of a loved one and help families save thousands of dollars on their loved ones’ funeral costs. At Everlasting Legacy, we understand that planning a funeral can be a stressful and expensive experience, especially during a time of grief. That’s why we have created a unique membership program that offers peace of mind and financial relief for families during their time of need.

With Everlasting Legacy, you will have access to our WISH team – a group of experts who will negotiate all costs of the funeral on your behalf. Our team will work tirelessly to ensure that you receive the best prices for all funeral services and merchandise, including a casket, urn, vault and monument. We understand that every family has different needs and budgets, which is why our WISH team works so hard to help the family at the most difficult time, the loss of a loved one.

One of the most significant benefits of being a Everlasting Legacy member is that we lock in the price of an 18-gauge casket for the entire duration of your membership. This means that you will never have to worry about rising casket prices, giving you peace of mind and financial stability.

Everlasting Legacy also offers many other living benefits such as discounted diabetic apparel, discounted hearing aids and many more. Everlasting Legacy is all about helping and we will continue to bring more new features every year to help our members.

Everlasting Legacy is just another huge benefit that we have that helps us with our Owning the Home march.

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



Everlasting Legacy is not a preneed company and you must be a member of Everlasting Legacy to have access to all the listed benefits. Senior Life Insurance Company, Pedors, and NationsHearing are all separate companies from Everlasting Legacy and this is a paid advertisement for Everlasting Legacy.

Contact us! (855) 548-2721

Senior Life Agency

We are thrilled to announce the continued growth of the Senior Life Agency Health Division. Dedicated to fulfilling our mission of owning the home of every senior citizen we insure.

At Senior Life Agency, we understand the importance of providing seniors with comprehensive solutions for their health care, wealth management, and end-of-life planning needs. That's why we have secured direct contracts with some of the health care industry's top carriers.

Our ultimate goal is to develop and provide every insurance product a senior may ever need. Whether it be a Medicare supplement, or our Medicare Advantage plans. We believe having a health care option is extremely beneficial for our final expense customers, as many of our health plans offer zero premium and even cash rewards on credit cards.

We are currently seeking partners to join our team and help bring these valuable products to seniors in need. Our health division has also secured some of the leading software in the health care industry. We offer top contracts and weekly pay. We pay full street level commissions on issue. If you are interested in selling our products and becoming contracted with us, please don't hesitate to reach out to our dedicated leaders.



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Director of Medicare Operations
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Thank you for being a part of our Senior Life family. We are excited about this new venture and look forward to working with you to serve our senior communities.

Senior Life Pharmacy



Senior Life is thrilled to announce the launch of our latest service offering, Senior Life Pharmacy. This new addition to our range of services is part of our Owning The Home initiative and is dedicated to supporting our valued policyholders. We understand the challenges of managing medication, which is why we have introduced Senior Life Pharmacy - a nationwide mail order pharmacy.

Whether you are a current policyholder or someone searching for a reliable and convenient pharmacy service, Senior Life Pharmacy is here to simplify your life. With our exceptional medication management system, speedy delivery, and exceptional customer service, our clients can trust us to take care of their medication needs.

At Senior Life, our commitment to providing the best care for our clients is unwavering. Senior Life Pharmacy is just one more way we fulfill this promise. We strongly believe that when a client has a policy with Senior Life and also uses Senior Life Pharmacy for their medication, our agents will see an increase in persistency - a win-win situation for all. Experience the convenience and peace of mind that comes with Senior Life Pharmacy - your trusted pharmacy partner.



Dr. Allen Lee
Partner



William Lee
Director of Operations



Kasey Knight
Head Pharmacist

FOLLOW THESE STEPS TO BECOME

AN INDEPENDENT

AGENT WITH US!



Visit www.seniorlifeagents.com



Click on "Contract Now."



Create a username and password.



Follow the steps to complete the paperwork.



Download the SLICE App.



Download the Leads the Way app.



Start writing business the same day!

This brochure is not intended for the general public. It is used to introduce the Senior Life Opportunity to new prospective agents.



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



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@SeniorLifeInsuranceCompany

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