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*Final Expense*  
**SALES**

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THE SINGLE GREATEST FINAL EXPENSE  
SALES SYSTEM IN THE USA



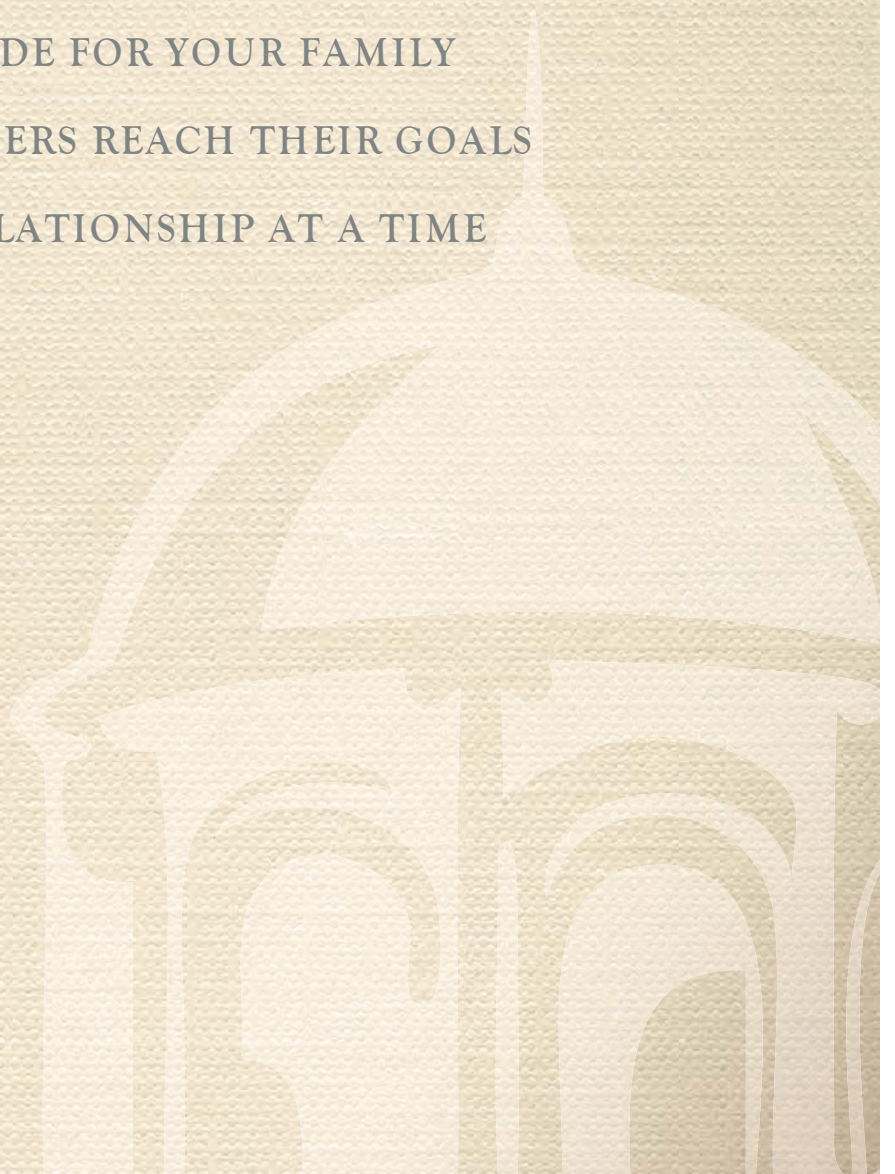
# OUR VISION

BUILD YOUR BUSINESS

PROVIDE FOR YOUR FAMILY

HELP OTHERS REACH THEIR GOALS

ONE RELATIONSHIP AT A TIME



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# *Why Choose* SENIOR LIFE?

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## **Opportunity.**

Senior Life Insurance Company is the great American success story. The history of our company is a demonstration of what you could do in the final expense business, especially considering that our CEO and our President, Dale and Ron Powell, started out much like you—working as agents for a small final expense company.

After a few years of successfully working leads on the road in several different states, Dale and Ron started their own agency and built it into one of the largest final expense marketing organizations in America. After years of helping the small final expense company for which they were working grow tremendously, Dale and Ron decided that if they were going to do the work, why not earn equity in the business they were producing? After unsuccessful attempts to negotiate with the company to be able to earn such equity, Dale and Ron decided to buy their own insurance company.

This is at the center of the Senior Life opportunity: if you are going to do the work, why not build your own family's worth instead of someone else's? That's why Senior Life was formed, and that's why we allow our top producers to buy stock in the Company—we want to reward the individuals who help us grow.

Dale and Ron's track record is a testimony to what can be achieved in the final expense business by someone with the right attitude and work ethic, and here at Senior Life, you will have the opportunity to achieve what they have achieved.

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# A PROVEN FORMULA

Compare our final expense opportunity with any other company—you will see that no one has the total sales system and complete package that we have. Our system was created for agents who want to specialize in the final expense industry, and it was designed by agents who started selling in the field, just like you. Here are just a few reasons why we believe you should partner with us to build a successful business:

Legacy Assurance Sales System

Highest-Quality Leads in the Industry

Complete Product Portfolio

Great Compensation Package

Immediate Vesting

Field Sales or Telesales

Group Health Benefits for You and Your Family

Proven Track Record

Hands-On Training

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# LEGACY ASSURANCE

Legacy Assurance is a company that provides its members with high-quality funeral merchandise at close to half the price consumers would pay at a funeral home. Legacy has recently partnered with Senior Life to help preserve business; the results and the feedback from both consumers and agents have been tremendous.

CASKETS • URNS • MONUMENTS • VAULTS

Don't just offer insurance. Offer added value and service.



## HOW IT WORKS

When you become a Senior Life agent, you can also become a Legacy Assurance Representative and have the opportunity to enroll your policyholders as Legacy Assurance Members. **MEMBERSHIP IS 100% FREE** and allows your client to select discounted funeral items, using a portion of his or her Senior Life insurance policy to pay for this merchandise at the point of death. Not only are these items available to your clients at a fraction of the cost funeral homes generally charge, but the prices are locked-in for your client the moment he or she enrolls as a Member. Legacy Assurance also provides all Members with access to its free Family Assurance Support, which will aid in negotiating the cost of the funeral for the family.

## LEGACY REFERRALS

Members receive a discount when they refer friends and family to you, the Legacy Assurance Representative. One referral to you grants the Member a \$25 credit, and Members can refer up to four people for a total credit of up to \$100.

## OUR PRODUCTS

Members gain access to caskets, urns, vaults, and/or customizable monuments. Legacy Assurance is proud to offer only high-quality merchandise, from 18 gauge steel caskets with elegant finishes to customizable monuments designed to your client's specifications. By offering quality items at an affordable cost, Legacy Assurance can help you maximize the value of your business.

## HOW LEGACY HELPS YOU

- Close more sales
- Improve your persistency
- Get more referrals
- Added value to consumers
- Earn more renewals

## LEAVE FAMILIES

*peace of mind*

\*Legacy Assurance does not issue pre-need contracts

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*High-Quality*  
LEADS

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Leads are the backbone of any successful agent, and here at Senior Life, we take pride in having the highest-quality final expense life insurance leads in the industry.



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## DIRECT MAIL

Want to know where your leads are? On our direct mail platform, you can utilize our “Live Tracking” feature, allowing you to track your lead drop right up to the point where the leads are delivered to the consumers’ homes.

## YELLOW PAGES

Do you think you could sell someone a policy if that person had searched under the insurance section of the yellow pages and then called in requesting more information on our whole life plans? Because that is exactly what consumers do with our nationwide yellow page advertising. It is a great lead with a high closing percentage.

## TV COMMERCIAL

Our nationwide TV advertising generates thousands of leads for our sales force every month. It is an extremely high-quality lead. All you have to do is close the deal.

## LIVE TRANSFERS

Do you sell over the telephone? Want to work the hottest leads known to man? Senior Life now has live transfers! You can download our phone system to your laptop or computer, and when a consumer calls in on one of our TV commercials, they speak directly with you! Since implementing live transfers, sales are up, retention is up, and our agents are making more money.

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ALL OF OUR LEADS ARE EXCLUSIVE

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# *Complete Product* PORTFOLIO

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Want one of the lowest-cost final expense plans in America? We've got it! What about being able to insure a diabetic with immediate benefit, day-one coverage? We can do that! How about clients who are on kidney dialysis or have had a heart attack or stroke within the last two weeks? We can insure them too!

Our goal was to design enough products so when you're sitting down with a consumer, you can write them with Senior Life. We can cover individuals, ages 0-85, with face amounts from \$1,000 to \$30,000. No M.I.B.'s, prescription checks, APS, or third party underwriting. We put you in control.

When you send us business, we want to issue it and pay you asap. With our easy-to-use web application, you key in the application online yourself. When you hit submit, it is underwritten and goes straight into our system—an underwriter never touches it. The policy is issued and the agent is paid once we receive payment from the customer's bank.

## ULTIMATE PREFERRED RATES

AGE	40	50	60	70	80
MALE <i>monthly rate</i>	N/A	\$21.80	\$34.69	\$61.72	\$115.62
FEMALE <i>monthly rate</i>	N/A	\$18.12	\$27.63	\$44.95	\$86.16

## SUPER PREFERRED RATES

AGE	40	50	60	70	80
MALE <i>monthly rate</i>	\$16.81	\$23.16	\$36.98	\$65.96	\$123.76
FEMALE <i>monthly rate</i>	\$14.54	\$19.21	\$29.41	\$48.96	\$99.96

## PREFERRED RATES

AGE	40	50	60	70	80
MALE <i>monthly rate</i>	\$27.23	\$36.55	\$53.51	\$82.34	\$182.81
FEMALE <i>monthly rate</i>	\$22.56	\$30.19	\$42.91	\$71.74	\$144.65

## STANDARD RATES

AGE	40	50	60	70	80
MALE <i>monthly rate</i>	\$31.96	\$43.01	\$65.96	\$120.36	\$233.41
FEMALE <i>monthly rate</i>	\$26.86	\$35.36	\$50.22	\$99.11	\$200.26

*These sample rates are based on a \$10,000 policy*



*Compensation Package*  
LIKE NO OTHER

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## FIRST YEAR COMMISSIONS

Our contracts are performance-based, which means you promote yourself on to higher levels of commissions.

## NO CHARGE-BACKS

Here at Senior Life, all charge-backs come out of the pay-thrus, not out of your advance check. This system enables you to know daily the exact amount of your paycheck.

## PAY-THRU

This is the amount of first year commission that is not advanced to you. It is paid to you in the 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup>, 11<sup>th</sup>, and 12<sup>th</sup> month, after any charge-backs.

## RENEWALS

While other companies talk about pay-thrus, we like to focus on renewals because they are more important than pay-thrus in terms of building your long-term wealth. Renewals are your retirement, and we believe in rewarding you for your hard work with a high lifetime renewal structure.

## OVERWRITES

Want to grow and build a team? You will be compensated based on not only your performance, but your team's performance as well, with first year and renewal overwrite commissions.

## STOCK OWNERSHIP

We want every agent who partners with Senior Life to eventually become a part-owner of the company. If you like renewals, you're going to love stock.

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*Our Agent*  
PROFILES

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THE SENIOR LIFE FAMILY

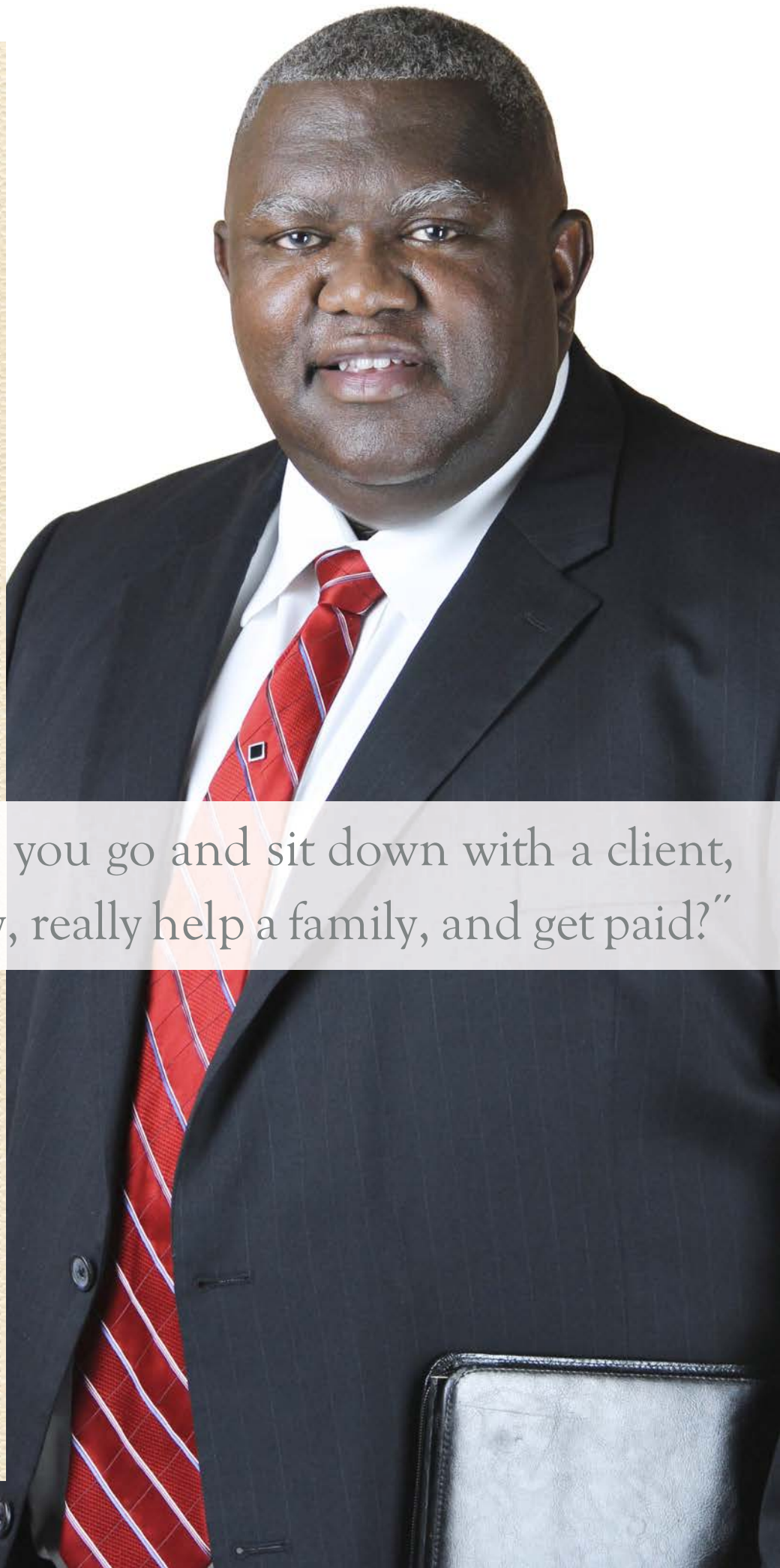
Meet just a few of our agents who are passionate about Senior Life.

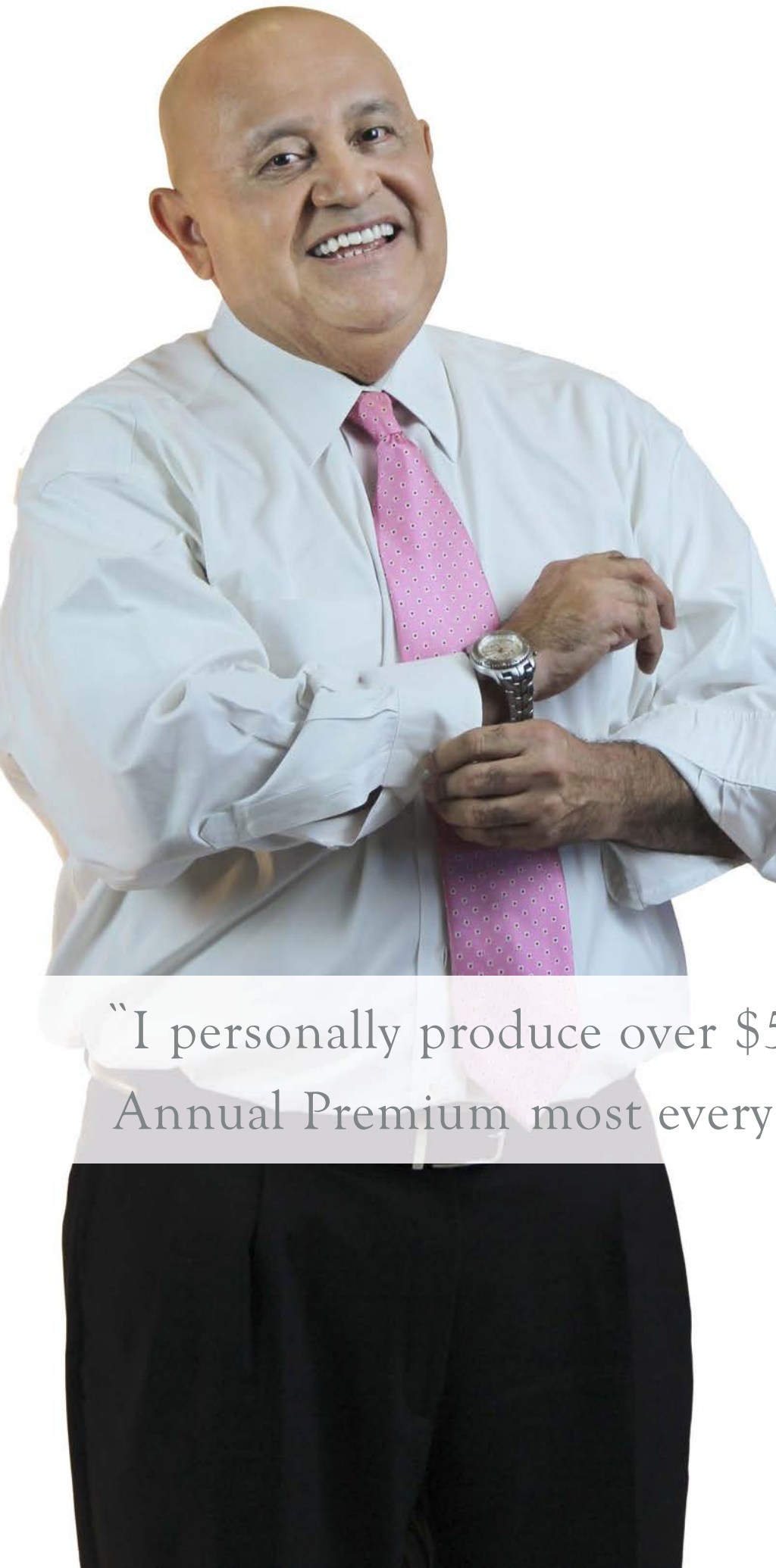
**CHARLIE**  
**Agent for 15 years**

From kindergarten through high school, we are taught to go to school, get good grades, go to college, and get a good job. Most people aren't taught that you can go to school, get good grades, and then start your own business, work for yourself, get paid what you're worth, and do something that warrants your time. Senior Life is a phenomenal opportunity for somebody who wants one, especially with the way the economy is. I recently interviewed a lady from Atlanta who wanted to come to work. She had two master's degrees, but she had never made over \$60,000 in a year. I've had *months* in which I've made that. Isn't that a blessing?

“Where can you go and sit down with a client, help a family, really help a family, and get paid?”

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, from the home office support, including a great marketing department and a great lead department, to having people to talk to and having the supporting cast to make sure that your business issues. All those things are in place, so anyone who wants to take advantage of this opportunity, give us a call and come to work. Just remember—you have to do your part too.





**JAVIER**  
**Agent for 3 years**

One of the things that caught my attention about Senior Life was that it has a family atmosphere. Family is very important to me, and Senior Life welcomed me with open arms. All of the home office employees go the extra mile to make sure that they are there for me and my clients when I need them. The leaders at Senior Life are approachable, and they listen to my ideas when I present them. It's very difficult to find a company that, even when you are new, will allow you direct access to the leaders of the company. What I like most about Senior Life is the fact that they have a great lead program. You can get TV leads, Yellow Page leads, Direct Mail leads, and even do your own mail drops. All of Senior Life's leads are exclusive, and it is up to me to make the sale. Senior Life is a company that focuses on being great at doing one thing, which is final expense insurance. I

"I personally produce over \$50,000 in Annual Premium most every month."

like the simplicity of our market, and the earning potential is excellent. Working in the field, I personally produce over \$50,000 in Annual Premium most every month. Part of that income depends on your focus, your work, and your willingness to follow the guidance and leadership of Senior Life.



## BECKY

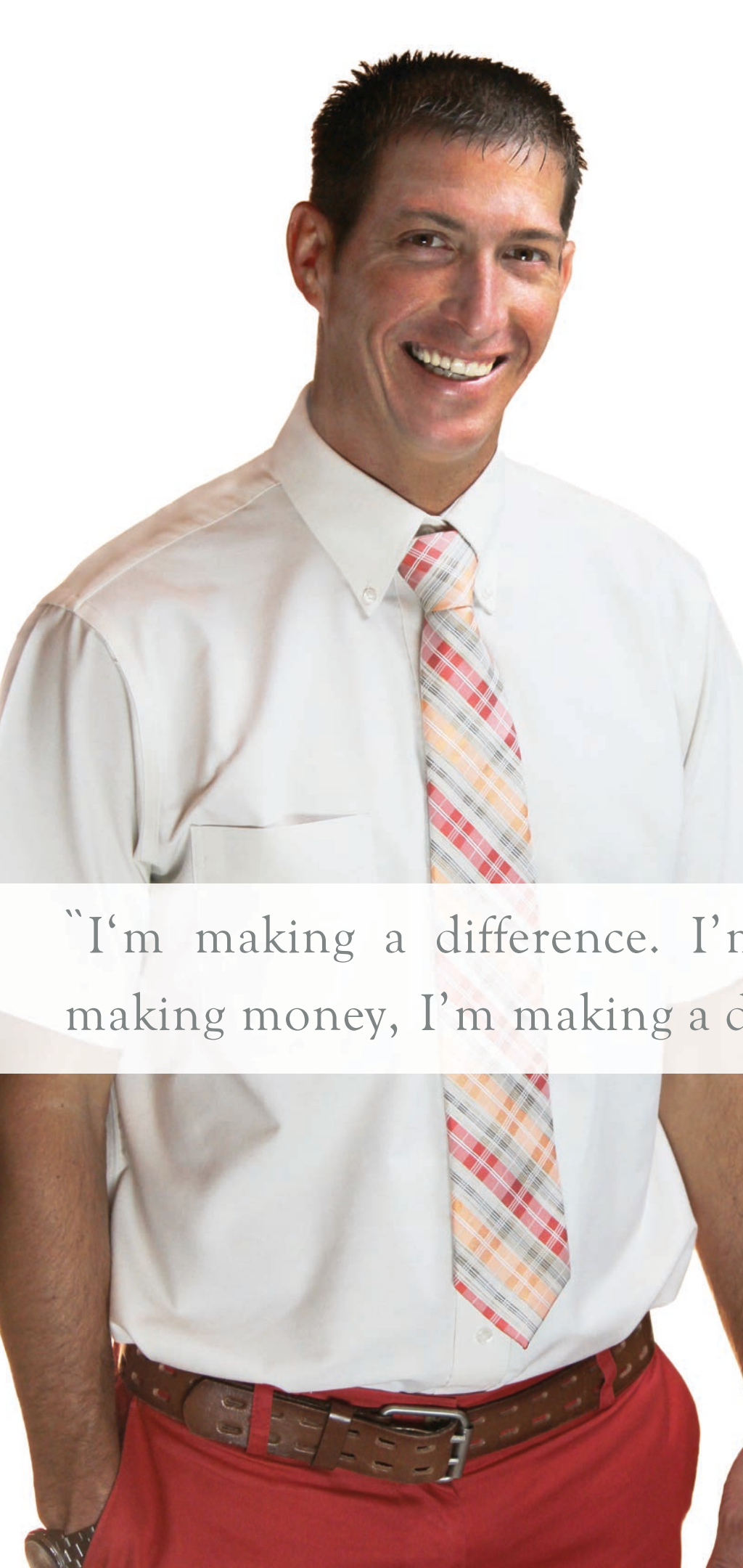
Agent for 4 years

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. I love the flexibility that I have in being able to manage my own schedule. When I'm at work, I'm a machine, and I put everything that I have into it so I'm able to reach the goals that I've set for myself. When I got my first 1099, I had to look at it twice, and I thought to myself, I've never made this much money before—all of my hard work has paid off. This is a great opportunity for women. For those of us who have children, it's important for us to be a part of their lives and to be as active in their schedule as we can possibly be. I just encourage you

“This is a great opportunity for women.”

to take advantage of this opportunity, because it can truly change your life. Come in, work hard, set your mind to it, and you can do anything that you want to do.





## GARETH

Agent for 1 year

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I was once speaking with a young woman whose kid had a mental disorder. No other company insured him, but we were able to do that. After hearing the happiness in her voice, I said to myself, I'm making a difference. I'm not just making money, I'm making a difference. Before coming here, I was a youth director at the YMCA. I took a leap of faith and haven't looked back, and I'm glad I did it. You know, it comes down to this: when you have a little boy, as I do, you want to be able to give him those things that you didn't have—the things you want him to have. Since my son has come along, all that I've thought about is what can I give him with this

“I'm making a difference. I'm not just making money, I'm making a difference.”

opportunity/career. That's what this is. It's a lifetime career with unlimited earning potential. Everybody talks about money, but it really comes down to the fact that you have to love what you do. Working with kids was always something that I enjoyed, but this is also something that is helping families. You know, the money is great—don't get me wrong—but helping families is even better.

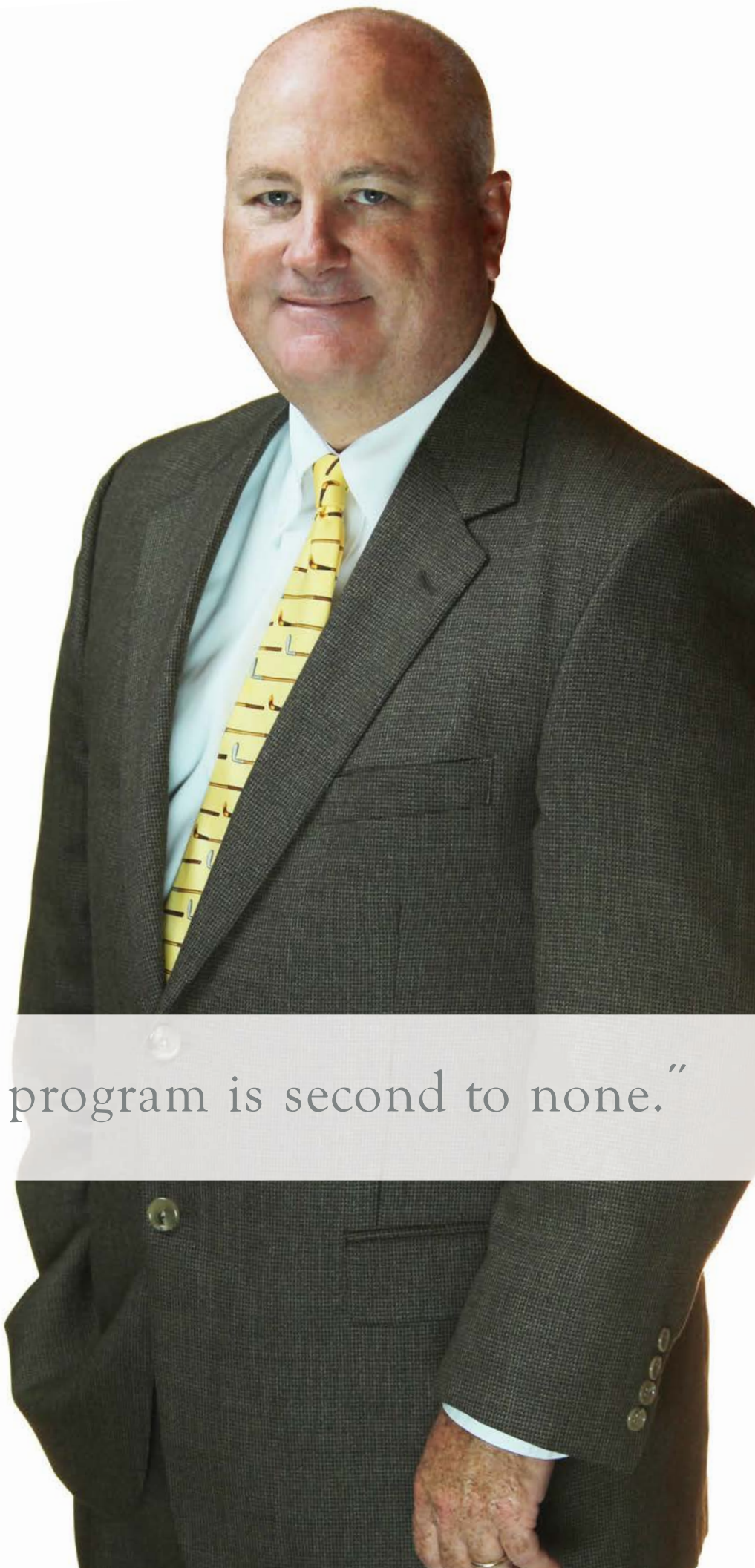
**MIKE**  
**Director of Agencies**  
**Agent for 20 years**

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The biggest difference between Senior Life and other companies is the way that we market our products. We give you (the business owner) the option of selling in the field, selling over the phone, or doing a combination of both. Our lead program is second to none. From the top to the bottom, the owners of our company all are insurance agents first. We know what it takes to succeed in this business, and we want to make sure that our salespeople, who are our partners in business, have the tools that they need to succeed. You are a business owner. You work for yourself. You're in charge of your destiny, and you're going to get paid what you're worth. You can get by with what your doing, but you might not be getting ahead. Quit letting fear

“Our lead program is second to none.”

hold you back; quit letting fear be the factor that causes you to just get by the rest of your life. If you want to get ahead, come partner with us and let us help you grow your own business, because owning your own business is how you get ahead.





**RON**  
**President**  
**Agent for 20 years**

My father worked as a debit agent for 16 years, collecting the weekly premiums from his customers every week. He worked hard, but barely made enough to get by. In 1988, he made a career change and started working for a final expense company. He began having tremendous success—so much so that I dropped out of college to join him after my first semester. When my father and I started in final expense sales, we were by no means the best salesmen in the world, but what we had going for us was the fact that we were not going to let anyone out-work us. In the 1990s, our agency was producing close to 2 million per month in new annual premium. We are proof that, in this industry, your character and determination are far more important than your background. We then decided to pursue our dream of owning our own insurance company, and in 2000, that dream became a reality. Senior Life has grown from operating in 6 states in 2000 to operating in over 40 today. Final expense is a simple, rewarding business, and our track record

“Your character and determination are far more important than your background.”

demonstrates that if you set your mind toward success and are willing to work for it, you can reach any goals you may have.

DALE  
CEO  
Agent for 40 years

Attitude. In this business, your attitude is everything. Looking back on the days when I was a debit agent, I did not always have a great attitude — I was negative and had an excuse for everything that happened. When I made the career switch to final expense sales, I changed my attitude and my thought process, and that is what made the biggest difference in our success. So many people today want to tell you why you can't do something as opposed to why you can. I challenge each of you reading this to dream bigger, work harder, do things the right way, and don't let anything get in the way of your success. Don't buy into the naysayers of the world. We have a tremendous opportunity here at Senior Life, and our track record is proof of what this industry can do for your career and your family. Today, everyone has different levels of success. Our goal is to lead and guide you to earning whatever income you choose. We will challenge you, motivate you, and give you all the tools you will need to be successful, but you have to have the right attitude and be willing to put in the work and pay the price for financial freedom and success. I look forward to partnering and working with you soon.

“Our goal is to lead and guide you to earning whatever income you choose.”





*Real*  
SUPPORT

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# *Everything You Need to Succeed*

When you join us at Senior Life, we go to work in the trenches with you until you feel confident in what you are doing each and every day. This is our definition of support.

One of the things that puts us a cut above other companies is that our CEO, our President, and most of our Department Heads were final expense agents at one time, so we know firsthand what it takes to excel in this industry. We want you to succeed where we have succeeded, and we are fully prepared to show you how to do it.

You will have the opportunity to participate in our Mentorship Program and work with one of our leaders to learn our process of success. For field sales, this means first accompanying a “mentor” into the field to observe as he or she makes presentations/sales, followed by a role-reversal where you make the sales, as your mentor observes you and offers guidance and advice on how to maximize your presentation. The Mentorship Program for telesales is similar, but the process is conducted from a call-center so you can learn our telesales system.

Our support system does not stop there. We offer a Monthly Training Class at our Home Office that you are always welcome to join, and we host weekly conference calls and webinars to make sure that you have the know-how to be as successful as you choose to be.

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# CONTRACTING

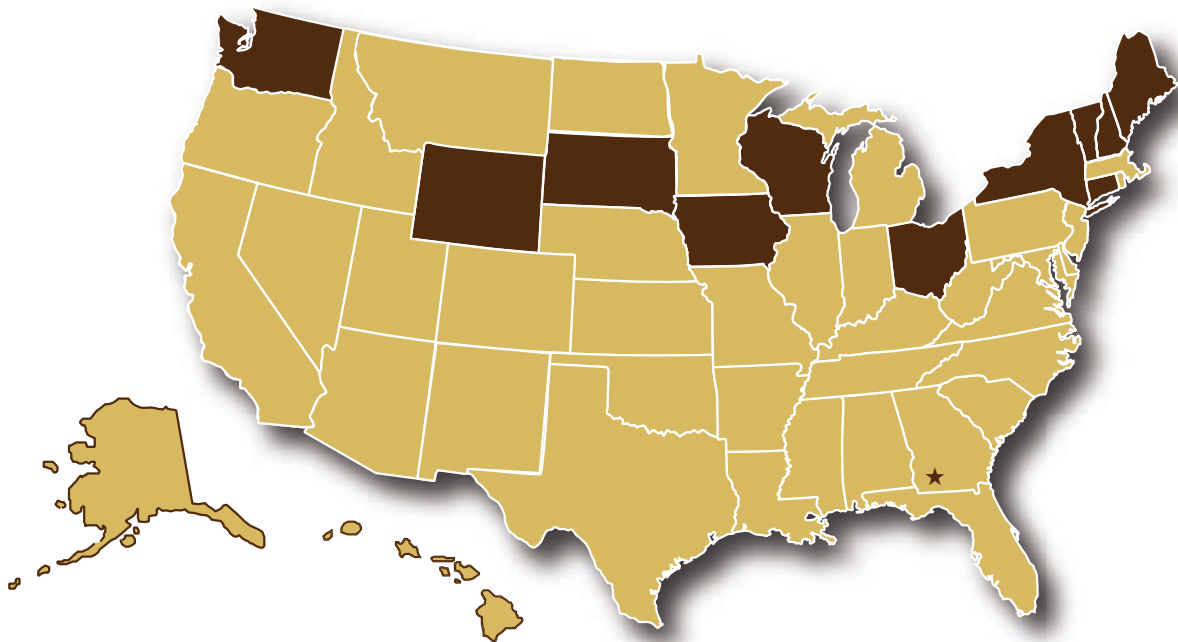


# CONTRACTING

Getting contracted with Senior Life and getting a writing number issued is very easy. You can use our online paperless submission by following these easy steps:

1. Go to [www.seniorlifeinsurancecompany.com](http://www.seniorlifeinsurancecompany.com)
2. Put your mouse over the “Become an Agent” tab
3. Select “Contracting and Licensing”

Follow the steps on this page, and you will receive a writing number in 24 hours or less.



■ Licensed and Approved States

★ Senior Life Home Office

DON'T BE HELD BACK ANYMORE.  
EARN WHAT YOU DESERVE.

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CALL ABOUT THIS OPPORTUNITY TODAY

877.777.8808

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229.228.6936 • 877.777.8808 Toll Free • [www.SeniorLifeInsuranceCompany.com](http://www.SeniorLifeInsuranceCompany.com)