

THE SCOOP

December 2017

**MEET
CHARAKA,
TRAILBLAZER**



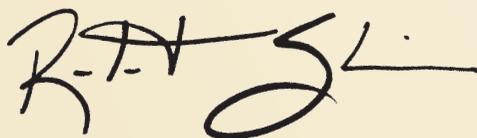
GOOD TO GREAT

I want to start by thanking everyone for a strong 2017. Everyone has worked very hard to ensure that this year has been successful. I am always extremely proud of the work done by our team and our sales force. You are the backbone of this company, and for that we thank you.

As we turn to 2018, our theme for the year is going to be "Good to Great". Jim Collins, a well-known scholar, author, and business strategist, tells us "good is the enemy of great." Think about that for a moment. What does that mean to you? Personally, I take it to mean that we should never settle, and that the difference between good and great is simply a mindset. In 2018, we are going to focus and strive for greatness more than ever.

It starts with you. You are the secret. It's the belief you have in yourself, the belief you have in your team, and the belief you have in Senior Life. We have the single greatest opportunity in America. The time to take advantage of this opportunity is now. In 2018, I need you to dig a little bit deeper, to want it a little bit more, and to stay positive and follow the system that we know works. We want you to thrive and live out your dreams through this opportunity. Whether it's making \$50,000 or \$5,000,000, we have the vehicle to get you there. At the end of the day, it boils down to how bad you want it.

Hard work, belief, and dedication beat talent every day of the week. As you look to 2018, I challenge you to set your goals higher than ever. There is so much opportunity out there for you, and it's waiting for you to take it. Believe in yourself, trust the system, and enjoy the ride. It is time to move onward and upward to bigger and better results. This opportunity can truly change your life when you have faith in yourself and bring your best energy. I can't wait to see what 2018 has in store for our sales force and for Senior Life.



Robert Shiver, Vice President
Senior Life insurance Company



SENIOR LIFE
INSURANCE COMPANY



HERE ARE THE
TOP 10 MARKETS
TO BUILD A TEAM WITH SENIOR LIFE



Are you looking to grow and build your business with Senior Life? We've done the research for you! The following markets are projected to be great places to grow a team with us. Don't let comfort keep you standing still. Break free of your comfort zone and start building today.

Call us at 866.716.9925 to schedule a call with your leader and our VP, Robert Shiver.

MEET CHARAKA, TRAILBLAZER

Charaka is the leading lady of a powerhouse group that is producing over 100k a month. Charaka works with RVP Lewis B., who she had previously worked alongside in the mortgage business before the market crashed. Lewis had already obtained his insurance license 25 years prior, and immediately switched to Final Expense sales. While Charaka supported his transition, she was unsure at first if this business would be the right fit for her. She held onto her insurance study book for 2 years before the results Lewis achieved finally convinced her to go for it.

After obtaining her license she worked with Lewis, who became her mentor. After Lewis joined Senior Life, he quickly called Charaka and told her it was the place to be. She did her research, joined the company, and hasn't looked back since. She is breaking the mold and setting the bar higher than it has ever been. Charaka describes Senior Life Insurance Company as an innovative company with a vision for the future, and credits our technological advances, daily pay, health insurance, and other benefits as crucial to her

success and commitment to the company. These are benefits you just can't find anywhere else. She utilizes both the SLICE and Leads the Way Apps which she says, "doubled my business."

Aside from her love of the company, Charaka is motivated beyond most. She works from sun up until beyond sun down, and is constantly available to her agents for support, encouragement, and feedback. She is understanding of others and never forgets what it felt like when she first began her now booming career: "Everyone is eligible for this business, therefore, I do not prejudge who I share our opportunity with. I realize it took me a while to get started, therefore, I have a lot of patience with people I am talking to about the business." This inclusivity, patience, and true compassion for her agents is part of why her team is so successful. Charaka also works hard to keep agents prepared by sharing training materials and hosting weekly training calls, and lets them know how they are doing. It can be hard to gauge how well you are doing in a

brand-new business if you are not getting feedback from those with more experience. Charaka uses her knowledge and success to mold new leaders and create new success stories. This is what makes a team work; a strong and determined leader, who is kind and dedicated to her teammates. This is Charaka.

This incredible knack for leadership and business are no



accident. Charaka comes from a family history of self-made men and women. All of her close relatives are business owners themselves. Her close relationships with her family helped foster an interest in entrepreneurship, and the great examples that surrounded her shaped her work ethic, making her the trailblazer she is today.

Charaka's passion for her work is evident in how she describes our product: "I believe in the power of final expense insurance. Every American should have a Senior Life policy with Legacy Assurance." This belief in our product is essential

to success. We sell a product that everyone should have, just like Charaka said. We help families all around the country feel safe and prepared during the most difficult times in their lives. Our product can do this for others, and our work opportunities can do this for you. Charaka describes the value of her security and flexibility with Senior Life:

"This business allowed me to spend a considerable amount of time with my father during his illness...My mother's household income had changed tremendously, and I knew that I had something that would allow

me to help her..."

By simply making the decision to go to work, just as Charaka did, you can experience the same comfort and success. We want anyone ready to take charge of their success to find a home with Senior Life Insurance Company. Our system works, and Charaka and her team are proof that with Senior Life Insurance Company, anything is possible. ☺

**“Everyone
is eligible for this business,
therefore, I do not prejudge
who I share our opportunity with.”**

– Charaka

TOP 100 PRODUCERS

1 KIMBERLY B.

2	DEVON R.	25	JAMES J.	48	CHRISTOPHER M.	71	JARNEL C.
3	KRISTEN W.	26	BERNARD B.	49	EDWARD J.	72	RODRICK M.
4	ERNEST L.	27	GEORGE D.	50	ROSALBA P.	73	LORETTA R.
5	ERIC S.	28	HOPE G.	51	INGA M.	74	EVERETT H.
6	MARLEAN D.	29	ISSAC E.	52	YOLANDA P.	75	HELEN A.
7	GREGORY W.	30	DANITRA B.	53	DAWN B.	76	WENDY N.
8	JAVIER R.	31	AVENANT M.	54	JERRY G.	77	BRENDA W.
9	MARTIN V.	32	PETER S.	55	CALVIN L.	78	FRANKLIN S.
10	NOEMI O.	33	JOSHUA H.	56	RUSTY W.	79	MATTHEW S.
11	MARC T.	34	BENJAMIN H.	57	BENJAMIN C.	80	LORNA S.
12	GARY G.	35	JAY H.	58	ALYSSA K.	81	DEBORAH B.
13	LESLIE S.	36	SA F.	59	EDWARD L.	82	JEYLIN W.
14	QUAZANDRIA W.	37	JOYCE R.	60	ROBERT S.	83	JONATHAN G.
15	JOHN C.	38	JACQUELINE T.	61	RAMON F.	84	KEVIN M.
16	BECKY D.	39	SHARON C.	62	ROBERT W.	85	BRANDON O.
17	BRET C.	40	EDWARD H.	63	MILTON W.	86	ROBERT E.
18	LEONEL A.	41	CASSANDRA E.	64	GREGORY R.	87	MARGARET M.
19	CARRIE S.	42	SONIA T.	65	ALBERT J.	88	DUNSTAN L.
20	ANGELA W.	43	MICHAEL P.	66	JEROME T.	89	DENISE W.
21	NICHOLAS H.	44	STEVEN D.	67	ANGELA L.	90	JOE B.
22	LARRY R.	45	DEBORAH R.	68	VAN W.	91	CARLOS G.
23	CHARAKA C.	46	MELISSA H.	69	DORALY A.	92	DAPILINU D.
24	DEAN B.	47	CECIL H.	70	JAMES S.	93	TERIKO H.

TOP PRODUCERS

94	STACY P.	119	LUIS L.	144	NAZIR L.	169	RICHARD B.
95	JOHN C.	120	ELEKTRA E.	145	MARVIN E.	170	STEVEN B.
96	NYREE H.	121	DEMOND A.	146	DEKIA F.	171	ISAAC T.
97	KATRINA E.	122	STEVEN G.	147	DONALD K.	172	RICKY A.
98	NADINE S.	123	MATTHEW R.	148	JACQUELINE M.	173	JUAN O.
99	JODIE D.	124	JASON L.	149	SUSAN J.	174	PAMELA C.
100	ERIK B.	125	RANDALL M.	150	LORETTA W.	175	BRANTLY M.
101	MANUEL M.	126	RICHARD T.	151	JOSELUIS M.	176	RICKY B.
102	LEOLA P.	127	RONALD G.	152	ROBERT S.	177	ALICE G.
103	TIFFANY C.	128	KATHLEEN M.	153	RENTY K.	178	HARRY D.
104	GLENDA G.	129	THEODORE A.	154	DEREK H.	179	CULLEN S.
105	NEVADA H.	130	TINA S.	155	KELLY F.	180	NATHAN L.
106	TONYA J.	131	MELLISSA M.	156	ALICIA D.	181	LUIS R.
107	TANISHA M.	132	ADEBOLA A.	157	BEATRICE A.	182	PAUL P.
108	DAVID M.	133	FIAPAPALAGI L.	158	MAURICE S.	183	ALFRED W.
109	JAHMAL B.	134	COURTNEY M.	159	LYDIA Y.	184	JOE J.
110	BRYAN B.	135	ROY M.	160	CLIFFORD W.	185	KELVIN T.
111	JOEY F.	136	JUANITA B.	161	LAWRENCE P.	186	MICHAEL W.
112	CARLOS G.	137	CRAIG E.	162	LINDA F.	187	KEITH P.
113	WARREN P.	138	PEGGY B.	163	BRET H.	188	LASHAWNDA D.
114	JANET S.	139	ALPHEIUS S.	164	PEARL B.	189	FRANK H.
115	TASHA M.	140	RICKY V.	165	MATTHEW T.	190	DREW W.
116	ERIC B.	141	ALVIN L.	166	ROBERT M.	191	GREGORY H.
117	TRACY S.	142	JOSHUA F.	167	DOUGLAS H.	192	CHARNELLE A.
118	STEVEN L.	143	CHAD L.	168	RICHARD A.	193	TIMOTHY W.

TOP PRODUCERS

194	LATANYA J.	219	RANDOLPH F.	244	DEIRDRE A.	269	ALEXANDER S.
195	LILCHAKA M.	220	SCOTT T.	245	YVETTE B.	270	CHERYL W.
196	MARC S.	221	FLOYD S.	246	CHARLOTTE R.	271	JASON T.
197	CETTA B.	222	REBECCA M.	247	WILLIAM W.	272	SALVADOR H.
198	LORENA V.	223	WILLIAM G.	248	WALTER N.	273	JOSEPH L.
199	DEBRA J.	224	SHEILA M.	249	BRIAN N.	274	VAUGHN L.
200	JEAN J.	225	CLAY B.	250	JOHN D.	275	FRANCIS O.
201	TAMECA R.	226	HAROLD S.	251	MARK B.	276	STEPHEN W.
202	BERLAND B.	227	SHARON G.	252	MYREON M.	277	WILFRED R.
203	JULIA L.	228	MICHAEL B.	253	BRAD G.	278	LEWIS B.
204	AMANDA C.	229	EMMANUEL A.	254	SHELDON S.	279	CHARLENE M.
205	RAFAEL G.	230	DWANDA K.	255	RACHEL W.	280	MARY B.
206	GREGORY T.	231	LARRY C.	256	JEFFERY G.	281	SHIRLENE W.
207	ERNIE G.	232	ELLIOT Y.	257	JOHN C.	282	WILLIAM D.
208	CHANTELL S.	233	GERALD T.	258	STEPHEN M.	283	PAULA D.
209	TIMOTHY H.	234	WILLIAM G.	259	RAMON J.	284	MICHAEL B.
210	RENE C.	235	WARREN T.	260	DONALD P.	285	ERIC B.
211	MARVIN B.	236	JUALDENE K.	261	BRIAN M.	286	HENRY R.
212	SARAH S.	237	CHRISTOPHER P.	262	WEIWEI L.	287	JOHN A.
213	CHRYSEIS G.	238	AILEEN G.	263	CAREY B.	288	CASSANDRA M.
214	PAULA P.	239	RONALD P.	264	DAVID H.	289	MICHAEL R.
215	LYNNE S.	240	BRUCE R.	265	VELVIA B.	290	ASHLEY B.
216	BRENDA T.	241	NELSON B.	266	JULIANNA J.	291	RICHARD E.
217	JOHN V.	242	CARTER P.	267	MICHAEL L.	292	ROBERT H.
218	ALEJANDRA O.	243	EDWARD W.	268	WILLIAM B.	293	JASON L.

TOP PRODUCERS

294	NICHOLAS C.	319	ROBERT D.	344	SHELLY P.	369	RICHARD C.
295	ANTHONY B.	320	RAFAEL P.	345	MICHAEL P.	370	MICHAEL B.
296	NORBERTO C.	321	VIRSHON F.	346	JAMES F.	371	TANYA F.
297	VALERIE H.	322	KRISTEN B.	347	LUANA M.	372	NERLANDY B.
298	CALGENE H.	323	MYRA P.	348	DEBORAH J.	373	MARY I.
299	DONNA L.	324	CHRISTOPHER B.	349	JOHN W.	374	GREGORY P.
300	NADINE H.	325	NIGLE J.	350	DARREN T.	375	VERA P.
301	SAMUEL G.	326	VINCENT B.	351	DANIEL C.	376	RONNIE W.
302	DENEIA D.	327	RONALD W.	352	ROBERT Y.	377	TYRONE V.
303	ARMEN M.	328	TERESA S.	353	CHARNETTA W.	378	KRISTIE G.
304	MARA F.	329	JOHN H.	354	CHASITY W.	379	EMMETT G.
305	JAMES P.	330	BILLY M.	355	LISSETT N.	380	SCOTT J.
306	DAVID D.	331	TAMIKA B.	356	WILLIAM D.	381	DEMETRAS D.
307	DANIEL K.	332	CHRISTAN P.	357	WESSEL P.	382	MARK A.
308	KEELY D.	333	ERIC R.	358	CECIL L.	383	MICHAEL G.
309	DERRICK G.	334	DANIEL R.	359	JOHN G.	384	SHIRLEY S.
310	JOCELYNE L.	335	SALESKI D.	360	DOUG P.	385	SENDRA S.
311	KENNETH B.	336	GREGORY B.	361	MARLO M.	386	JOYCE R.
312	DONALD R.	337	GEFORY W.	362	NORBERTO C.	387	JONATHAN M.
313	LEONEL S.	338	FRANK B.	363	EBONICA P.	388	LOUIS P.
314	ALVITA F.	339	REYNA B.	364	TONYA P.	389	ENRIQUE R.
315	WILLIAM K.	340	LARRY J.	365	CARL O.	390	DAVID S.
316	SHAWN M.	341	TAKIRA J.	366	DEJA T.	391	LEON D.
317	KANWAL E.	342	FELICIA C.	367	JOE Z.	392	CHELSEA M.
318	REGEANA H.	343	QUANTESA D.	368	LATRICE J.	393	WILLIE C.

TOP PRODUCERS

394	DONALD M.	419	CENITHIA T.	444	CHARICE H.	469	ARMSTEAD G.
395	DANIEL M.	420	JAMES H.	445	KIMBERLY H.	470	ANITRA M.
396	JESSICA P.	421	JOSHUA R.	446	JAMES P.	471	MANUEL C.
397	VERONICA J.	422	WENDY C.	447	LOU W.	472	CLARENCE L.
398	MICHELLE G.	423	JULIA F.	448	DIANE K.	473	DANIEL W.
399	IYONNA M.	424	MIRIAM H.	449	ROBERT M.	474	AARON K.
400	TOYLITA H.	425	LESLIE M.	450	JOEL W.	475	SHAWNDA M.
401	BANEL B.	426	KIPP J.	451	BURNETT M.	476	VIRGINIA F.
402	ANDREW T.	427	MONICA G.	452	SHEILA F.		
403	NORMA R.	428	SILVIA D.	453	GEORGE M.		
404	DOUGLAS W.	429	DANIEL H.	454	JOHN S.		
405	BRIAN K.	430	JOSE A.	455	TASHA O.		
406	PATRICIA A.	431	JUDITH A.	456	TYERRA D.		
407	MADIA B.	432	WILLIAM P.	457	APOLLONIABLISS B.		
408	CHANNING G.	433	JOHN K.	458	JANINE W.		
409	LARRY M.	434	ANTHONY D.	459	MYRON H.		
410	DONNA L.	435	DONNA S.	460	JERRY S.		
411	ROBERT W.	436	JAMES W.	461	SHIRLEY D.		
412	WAYNE K.	437	CLYDE D.	462	WILLIE A.		
413	CHRISTOPHER G.	438	PAULINE R.	463	GERTHA H.		
414	SHEILA W.	439	SUE K.	464	VIRGIL W.		
415	BERVEYN W.	440	TANYA B.	465	JERRY J.		
416	TALATHA Z.	441	JACLYN R.	466	LINDSAY N.		
417	LARRY K.	442	JEVON S.	467	CINDY H.		
418	THERESA B.	443	DERYCK R.	468	ROBERT J.		

TOP AGENCIES

1	COOK GROUP	11	RIDDICK GROUP	21	HERRING GROUP
2	TIROLIA GROUP	12	BROWN GROUP	22	JOHNSON GROUP
3	POZO GROUP	13	DOZIER-SMITH GROUP	23	WARREN GROUP
4	ANDERSON GROUP	14	JOHNSON GROUP	24	LOWE GROUP
5	DUNBAR GROUP	15	SCHURR GROUP	25	BLACKMON GROUP
6	MANSWELL-SPELLER GROUP	16	WELLS GROUP	26	FRIAS GROUP
7	OWENS INSURANCE AGENCY	17	MUHAMMAD GROUP	27	WILCOX GROUP
8	C. ELSBERRY GROUP	18	BROMBLEY GROUP	28	BURNS GROUP
9	PRESTON GROUP	19	BARNWELL GROUP	29	HARPER GROUP
10	REEVES GROUP	20	GROSS GROUP	30	VASQUEZ GROUP

TOP RVPs

1	FINANCIAL LEGACY GROUP	11	JACKSON GROUP
2	BURNS GROUP	12	BOGAERT INSURANCE GROUP
3	THE BLAKE GROUP	13	HINTON GROUP
4	DAVIS MARKETING AGENCY	14	RUIZ GROUP
5	PILCHER INSURANCE GROUP	15	HARPER MARKETING GROUP
6	EVANS GROUP	16	FINAL WISHES ADVISORS
7	FAIRCLOTH GROUP	17	HARRIS GROUP
8	SPELLER GROUP	18	WOOLBRIGHT GROUP
9	WHITE GROUP	19	ROBERTS GROUP
10	EASTERN FINANCIALS	20	WASHINGTON GROUP



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