

Charaka C.
The Cook Group

raising

the bar

#### **SMALL** decisions have a **BIG IMPACT**

Every day, we make decisions. Some decisions are small and some decisions are big. In the end, I believe that the small decisions that we make add up to having a big impact on our lives. Something as simple as the decision to get up on time or a decision to not hit the snooze button (one or multiple times). A decision to eat healthy and take care of your body. Over the course of a lifetime, all of these decisions end up becoming habits, whether good or bad. And we all know that habits are hard to break. So, start by making the little decisions the right decisions, so you can create not just good habits, but great habits.

How does this apply to your business? It's simple. You have a system and a platform in place that works. So, choose to make the right decision day in and day out, and follow it. Start with the little, simple decisions such as committing to working 20 leads per week. Being at the first house Monday - Thursday at 9:00 a.m. Making a minimum of 15 presentations each week. Spend time each week recruiting and growing your business. These are simple, little decisions that you should already be making, because this is the system that can change your life.

Compare your business and your life to a boat out on the open water with no land in sight. You have to have a heading, which is the direction that you are going in to get to your destination. Now think about each decision that you make throughout the day. Every decision, whether big or small ultimately helps you get closer to your destination, or it takes you further away. Something as simple as not being at the first house Monday morning at 9:00 a.m. could be as simple as 5 degrees off from your heading. This might not seem like much, but the further your end destination is, the more it hurts you. If you're heading changes on a boat ride and you have 100 miles to go, this would put you 1.75 miles from your destination when you hit land.

The reality is that it takes discipline to stay on course every day. This is no different than the challenges that you're faced with on the ocean. You have a lot of elements (storms, wind, tides, etc.) and they all affect your direction. You have to handle these elements with confidence and with discipline because you never know what could pop up. The same holds true in your business. Things are going to happen. Things are going to pop up on you.

Stay disciplined. It's the individuals that can stay the most excited and the most disciplined that succeed.

As most of you have heard the saying before, "Winning is a habit; unfortunately, so is losing." This quote is spot on and it all starts with the decisions that we make on a daily basis. Whatever

LET'S GROW!

happened yesterday, you can't change and you can't get it back. It's over and is in the history books. What you can do is change your future by starting with strong, successful, small decisions. It's all the small decisions that will help keep you on course for success and have a big impact on your life.

Robert Shiver, Vice President





#### Charaka C.

#### The Cook Group

Serving as a true inspiration to anyone with a desire to flourish in the final expense insurance industry, Charaka C. leads a group that's producing over \$200,000 a month. Back in December 2017, she was recognized for managing a group producing half that amount. Needless to say, following the system and sticking to it has been a great experience for her.

As Charaka thrived in business, she congruently developed as a woman and entrepreneur. When asked if she could go back in time to when she first started out in the insurance business and give herself some advice, she says she'd say, "You have everything that it takes to be successful in this business; get started now! Stop procrastinating; rid yourself of the excuses!" She would tell herself to reach wider, dig deeper, act faster, get serious, and get it done. Charaka added that she would have started the building and recruiting process sooner.





### Queen of FINAL EXPENSE

Although she can't reverse time and give herself the bonus tools to skip any missteps along her journey, Charaka uses what she's learned to guide and support her group. Similar to Senior Life Insurance Company as a whole, her team has a very family-oriented culture. "We work hard and enjoy spending time with each other," she says. "When we have lunch or dinner, we truly eat 'family style.' I am committed to building relationships with everyone and it seeps throughout our group."

Saida M., Charaka C., & Jacqueline T. at the Nashville Awards

Charaka acknowledges that a part of mentorship is giving her agents the criticism that will help them grow and get to where they want to be in the final expense business. That's the approach her mentor Lewis B. took with her, and it's what she chooses to remember as she guides her own agents.

Two of the most significant guidelines she chooses to set are "no complaining" and "no excuses." Not only have they been concepts she's set in place for her agents, but she also chooses to abide by this notion as she leads by example. When an agent joins Charaka's team, they follow a proven system.





## "SENIOR LIFE HAS THE TOTAL PACKAGE"

"It is a turn-key operation where I can get a new agent started, plug them into this system-based income and as long as they are coachable, committed and follow it, their success is inevitable," she says. She encourages members of her team to reach for the stars and immediately start building an agency.



Charaka had a slow start in the insurance business, but she knew she was destined to make big strides in life. As she puts the time in and continues to develop more experience, that's exactly what she's doing. Charaka is setting the production standard for many people who are currently building their own agencies as well. Before coming to Senior Life Insurance Company, she actually worked for another company for about a year. After making the switch, she's been with Senior Life for five years.

"Senior Life has the total package," she says. The company provides the agent with every single tool they will need from the very start of the career and beyond. With that in mind, Charaka's continually sharing the opportunity. She says she offers it to everyone. "I don't want to leave anyone in particular out."



The recognition and admiration Charaka receives for her diligent work humbles her. "What you see today is the result of hard work, commitment, and sacrifice," she says. "I have worked hard over the years and the Charaka today is a culmination of my efforts that I have dedicated to building my business." Even with so many overwhelming achievements, Charaka knows she has more inside of her. She is always dreaming bigger, which she encourages everyone in this business to do, especially if they are working toward top performer status. It's important to develop a sense of urgency and put the work in to get it done.





Maximizing the opportunity at Senior Life allowed Charaka's agency to become one of the first within the company to produce over \$100,000 in a month. It's a badge she wears proudly. Moreover, she's determined to keep rising as she understands that there is no limit to any of the opportunities she has in this business. "I was always taught to win and put my best foot forward, so that's who I am," she says about her achievements. While Charaka is intense and competitive as a producer, she has a smoother side that is very genuine and heartwarming, which allows her to work well with others. Charaka loves people and she's passionate about encouraging and supporting them any time she gets the chance. §



#### Rising Stars



Bianca M., who is in her fifth month with Senior Life Insurance Company, continues to climb as a top

performer. Working under her manager David P., she's learned to forget about her own wants and needs in the pursuit of helping others get their wants and needs met. It's the attitude she says she wants to keep in order to build an agency of her own. "I believe if I help enough people get to where they want to be, I can be where I want to be," she says.



Jessica R. has been in the insurance business for 12 years, but she recognizes that Senior Life is a unique

opportunity. Her recent production achievements motivate her to continue to strive for her goals. "I'm not quite where I want to be," she says, but she's determined to rise to the challenge. Jessica is new and adjusting to building her own agency, but it fulfills her to be able to carry others with her as she climbs to the top.



Marcea M. has been with the company for less than four months and she's determined to keep performing

big! Marcea always wanted to work for herself, so becoming her own boss with Senior Life is a dream come true. She says, "Sharing this wonderful opportunity and getting others in a financial position to be free is the best feeling in the world!" Marcea added that her husband and three sons are her "why." "When I made this decision, they were forefront in my heart."



Elizabeth V. and her husband partnered together to build their final expense business as a team. "We do it

together so we can have more time with our kids," she says. She's thankful to have found a career she can be successful and consistent with. In order to build, Elizabeth says it's important to realize it's all about serving others. "It's not about how many people you can recruit, it's about how many people you can help." (§)



#### A Rewarding Journey

the number one top personal producers August, and she acknowledges that it's only the beginning of her success journey. How does she go up from here? By keeping a steady pace with personal production while focusing on the next step, building and recruiting. Jennifer's manager and mentor, David P. shows her the perfect example of how to do so. "I talk to David daily, and I see how much he has put into his business," she says. "If you plan to build or recruit, you better be ready to commit and become to be the greatest."

ennifer C. was recognized as Company. "Working for Senior Life has been the most rewarding and competitive company ever," she says about the culture. Working for Senior Life is the first time she's ever had health insurance and felt truly valued and important. She loves the flexibility of making her own schedule and the option to take time off without penalty. "I never want to work anywhere else; I love how simple the system is and easy to follow. We are provided the tools; all you have to do is use them." ®





#### A 'Do It First' Leader

Brenda W. believes it's important to show her mentees that she works hard to reach her production goals. "Being a top performer and building an agency is important to show I am a do it first leader," she says. She added that this proves that anyone can be successful by following her lead. In terms of her path to performing so well, it's simple. Brenda adamantly follows the system that's been put in place.

Furthermore, Brenda follows the coaching and direction of her mentors within Senior Life Insurance Company including her husband, Ron W., Senior Life President Ron Powell, and Vice President Robert Shiver. "Everyone needs to simply 'follow the system,' stay focused, and never quit!" she exclaims.

The endless opportunities at Senior Life caught Brenda's eye early on and they are the gifts that keep on giving. She and her husband love the multiple streams of income including advances, pay-through, and overrides. To top it off, the medical benefits and remarkable trips they've experienced have been life changing. Brenda's passionate about one of her husband's favorite statements: "No hocus pocus! Just focus!" ®



Brenda W., Regional Director



#### Staying Connected

ourtney J. is humbled by her experience as an agent and top performer. "I don't take my position lightly; I know what I do daily helps many individuals," she says. Courtney won the championship belt for being the top agent in the Burns Group for the second quarter of 2019. She acknowledges that though she's seen great results in a short amount of time, she has not reached her peak. She credits her mentors, Lewis B. and Charaka C., for providing her with the tools to grow fast. "I have the best mentors in my corner, who I thank God for daily, because without them I would not be where I am."

In addition to phenomenal personal production, Courtney has started building her own agency, which she understands takes time. Her goal is to trust the process and work with like-minded people who are driven and determined. For anyone wanting to follow Courtney's lead, she says, "Stay plugged into the system. This will only help build you as an agent." This means attending weekly meetings and calls and staying connected to the upline. It's the first company Courtney says she's worked with that has a system put in place that allows each employee to fully succeed.

"This opportunity has allowed me to become a top producer in the business, it has helped me to generate an income I had never seen before, and it allows a work balance that works for me and my family," she says. Courtney started with Senior Life back in February, and she's excited to see where her success story goes. §

Courtney J., Regional Manager



#### Paying It Forward

ourteen months with Senior Life Insurance Company and Charnetta B. is in awe of the strides she's made as a top performer in the company. "I'm humbled," she says about the recognition she's received. "It makes me cry." In addition to feeling passionate about her triumphs, she feels like she's in a wonderful position as a wife and mother of five precious boys. "I think it drives you harder when you have five whys to wake up to," she says about her motivation to keep pushing. "When I wake up to them, I feel like those are my reasons to keep going and rising to the top." Charnetta also feels blessed to have a supportive husband who works with her and encourages her to continue to raise the bar for her agency.

Charnetta says her achievements as both an agent and leader within the final expense insurance industry make her so emotional because she knows she's breaking a generational curse when it comes to wealth, growth, and mindset. Early on, she didn't feel worthy of so much success; it didn't feel real. Nowadays, she owns her victories and works as hard as she can to pay it forward. She says, "It's great to be a superstar agent, but we hear there's no I in team." Charnetta believes you won't grow or build enough wealth if you aren't willing to build an agency. She also looks to empower women and show them the benefits of becoming their own bosses. She tells women all the time, "A woman entrepreneur is like having a sizzling platter of steaks coming toward you. It's hot right now." Charnetta immediately started building when she got started, and it's produced an abundance of blessings and success for her as a wife, mother, and businesswoman. (§)

Charnetta B., Regional Manager



#### Leading By Example

fter essentially hitting standstill her in previous career, Jacquilla H. broke into the insurance industry for a change in pace and she progressively crushes her business goals. Jacquilla tends to be a perfectionist and knowing how many eyes are on her as a top performer within the company doesn't make the effects any easier. "I am my worst critic," she says about her journey. She's always nervous about the next move, but she uses her roles as both a mentor and mentee to push through those feelings.

During a mentor session with Senior Life Insurance Company Vice President Robert Shiver, Jaquilla acknowledged that at times, her own thoughts and tendency to be so hard on herself were the obstacles holding her back. That day, she says she learned that "everything doesn't have to start out perfect, you have to work at it."

When it comes to building her own team, she leads by example. On a day of training, she's out in the field with her team. "I give them a full day of training," she says. While she's recruiting, Jacquilla is usually approached by single mothers. "Usually, they love my story," she says. "They want someone they relate to, to help them and mentor them." She allows those single mothers to get to know her and shows them step-by-step how to build wealth the same way she does. Though she's building her own team alongside her partner, Jo-Ann, she still takes advantage of her mentors and the guidance they provide. "Doug, my RVP, and Marc, our director, I try to follow their path, because the way they mentor me, they're always there as a teacher, coach, friend, and business partner." (§)





#### Consistency & Relatability

eslie S. became a manager in her office just a few weeks ago, she's officially working toward building her own agency. After consistently gaining recognition as a top producer, she knew it was time to take her business to the next level. "It's very exciting," she says about her personal production accomplishments. She's humbled by her success. Moreover, she's all about taking the process one step at a time, and her new goal is to build an agency that's overflowing in production. "I want it to be so big that I have to move into a huge office," she says. Leslie's working toward call center status.

The secret to Leslie's success is consistency and warmth. She says she treats everyone she talks to as if they're her family. She tries to sell her warm personality, which pushes her clients to trust her. "I build rapport and really try to get to know them and everything else falls into place," she says. In reference to consistency, she says it's imperative to be a hard and diligent worker. She's not always trying to be at the top; she's just trying to be consistent. In addition to buying leads and following the system that's been set in place, consistency is the key.

Senior Life Insurance Company has given Leslie so much to be thankful for, and she's excited to see where life as a manager takes her. "It's the best thing God could've ever given to me," she says about life in the insurance business. ®



Leslie S., Regional Manager



#### The Big Picture

the insurance business, Noemi O. finally found Senior Life Insurance Company. She says when she learned of the opportunity, her immediate response was, "Wow, this is it." Since then, Noemi has worked exceptionally hard and she's always excited to be recognized as one of the company's top producers. "I feel great," she says. "I couldn't be at a better place."

Noemi is also laser focused on building an agency, and she encourages anyone who wants to follow suit to "focus on the big picture." It's what forces her to keep pushing. "Work on the little things as you go," she says. Noemi believes she's in the right place at the right time doing the right thing. With that in mind, she doesn't let the everyday tediousness of recruiting, producing, and mentoring agents get the best of her. She chooses to enjoy the process and lead by example.

"Show your agents that you care and you're willing to be there for them," she says. Whether it's a business or personal issue, she desires to be there for her agents. "You have to make it a family."

Noemi came to the United States as an adult and worked several different jobs while learning English. It took her six years to become qualified to take one of her major courses in marketing. Her journey as a student and previous work experiences make her even more grateful and delighted to help others while building a profitable agency. §





#### Perseverance Develops Results

o-Ann R. knows the pressure is on after persistently being recognized for her incredible performance, both in personal and group production. "It's amazing," she says. "It's a feeling like no other." She added that the recognition holds weight, merit, and responsibility, which she uses as tools to persevere.

When she first got started in the business, Jo-Ann tried to build and work on her personal production simultaneously, which she had to learn didn't quite work for her. "I was trying to teach someone else without having the sure experience," she says. After taking a step back to learn the ropes, she was able to begin giving her agents the proper time and support. For her, it was a matter of figuring out how to balance both. After proving herself to be an experienced and fruitful agent personally, the building and recruiting side of her business started to come organically. "It's to the point where people seek me out," she says.

To anyone who wants to build in this business, Jo-Ann says, "Just keep going, because I didn't start at the top. The second you stop, it takes weeks to get back where you were." (§)



Jo-Ann R., Regional Manager





egacy Assurance recently added new living benefits to its list ■of offerings and continues to make strides as a company. A part of that progression comes from the determination Legacy Assurance Director Catherine Conner and her team have to take vigilant care of its members. When Catherine started with Legacy Assurance in August 2015, she served as a relations specialist, primarily negotiating funeral product prices for families. Back then, Legacy Assurance was a team of two, Catherine and a director.

Catherine always planned to work in life insurance because of her dad. "I always wanted to help people," she says. "I used to say I wanted to sell life insurance in the first grade." As the director of Legacy Assurance, helping others is the main priority on her todo list. It's what she enjoys most about her career. "With the WISH team it gets difficult," she says about working with funeral homes to get good prices for families. However, she loves making sure her clients aren't taken advantage during their tremendous time of need. As the director of Legacy Assurance, Catherine works closely with Senior Life Insurance Company's agents. "They become your friends and family," Catherine says. Building solid relationships with the agents is her favorite part of working with them.

The current focus for Legacy Assurance is the successful implementation of the new living benefits, which adds value for customers and agents. "We're growing," Catherine says. "We're always looking for new ways to benefit the client and the agent." (§)

Catherine C., Legacy Assurance Director

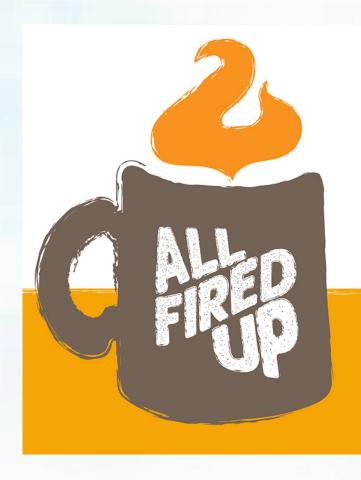
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#### THE BREAKERS

PALM BEACH

2020
INCENTIVE TRIP

WWW.THEBREAKERS.COM

#### **Qualification Period**

February 1, 2019 - Jan 31, 2020

#### **PRODUCER**

#### Monthly Contest Win Trip Production Total plus... \$4,000 \$48,000 \$6,000 \$72,000 \$8,000 \$96,000 \$500 cash \$9,000 \$108,000 \$750 cash \$10,000 \$120,000 \$1,000 cash

#### **AGENCY**

Monthly Production	Contest Total	Win Trip plus
\$50,000	\$600,000	
\$75,000	\$900,000	
\$100,000	\$1,200,000	<b>\$500</b> cash
\$125,000	\$1,500,000	<b>\$750</b> cash
\$150,000	\$1,800,000	\$1,000 cash

We welcome your family! Bring them for a fun family experience. Senior Life Insurance Company will provide travel expenses for the winner and ONE guest. Children or additional guests are welcome at your expense. If you qualify in more than one category, you receive the highest cash bonus earned. Must be present on the trip to receive cash bonus. If you commit and don't attend, you will be responsible for all costs. Your persistency must be in good standing with Senior Life Insurance Company. You must be a 1099 licensed agent in order to qualify for this incentive. Senior Life Insurance Company reserves the right to change any terms and conditions.

For more information contact incentivetrip@srlife.net

If you work with Senior Life in 2019

## you should wear a Rolex in 2020



**Producers** 

\$150,000

Rolex for yourself

\$250,000

Rolex for you and your spouse or friend



**Qualification Period** 

February 1<sup>st</sup>, 2019 through January 31<sup>st</sup>, 2020

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.





#### TOP 500 PRODUCERS

2	JENNIFER C.	26	RUTH D.	50	TAUREAN R.	74	MICHAEL P.	98	HELEN A.
3	JAMEY B.	27	STEPHEN T.	51	MATTHEW S.	75	LISA M.	99	KRISTEN W.
4	LORENZO S.	28	HEATHER D.	52	ALEX F.	76	BARBARA J.	100	ANTHONY R.
5	BIANCA M.	29	GARY B.	53	LEONEL A.	77	RICHARD G.	101	MICHAEL B.
6	KIMBERLY T.	30	JOEY H.	54	ANGELA A.	78	KENNETH J.	102	JAY H.
7	DEAN B.	31	CHRISTOPHER M.	55	JAMES J.	79	JOSEPH D.	103	ROBERT J.
8	JO-ANN R.	32	YVONNIE W.	56	JESSICA R.	80	DORIS G.	104	OSWIN Q.
9	RODNEY W.	33	SCOTT F.	57	NAOMI P.	81	LEO H.	105	SHONICA P.
10	MARCEA M.	34	NOEMI O.	58	JOHN O.	82	JOSHUA M.	106	CHASEDON F.
11	FRANCES F.	35	JESSE A.	59	ANDREW L.	83	GEORGE L.	107	PATRICK B.
12	COURTNEY J.	36	JOSE V.	60	TRINA M.	84	BERNARD B.	108	JACQUELINE T.
13	ANDREW D.	37	SHEILA W.	61	WALACE L.	85	JEROME H.	109	JASON G.
14	AMANDA C.	38	INGA M.	62	ROSALBA P.	86	LYNNE S.	110	BRENDA S.
15	DANNY G.	39	ZENOBIA L.	63	SAIDA C.	87	CAITLIN S.	111	REINHARD H.
16	TRISHA W.	40	FRANTZ A.	64	SERGIO M.	88	GREGORY T.	112	MARC D.
17	FRANTZ J.	41	LESLIE S.	65	LUIS M.	89	FRANCO R.	113	ROSE H.
18	BRET C.	42	PENELOPE M.	66	DAVID W.	90	THURMAN M.	114	ARVIN-MICHAEL T.
19	BECKY D.	43	DEBORAH R.	67	ERIC S.	91	JARNEL C.	115	RANDY R.
20	BRENDA W.	44	QUINTON E.	68	RICKY H.	92	JONRIKA N.	116	TELESIA L.
21	LEROY B.	45	JACQUILLA H.	69	GARY L.	93	CESAR L.	117	LAKEESHA F.
22	ROBERT R.	46	ZARCALY B.	70	JON-ERIK M.	94	WENDY N.	118	JACK D.
23	JASON C.	47	CHRIS R.	71	AAZIM A.	95	FREDERICA D.	119	SHONDA A.
24	BENJAMIN H.	48	MICHAEL W.	72	STEVEN G.	96	DIANE K.	120	BRITTNEY L.
25	KEVIN H.	49	PAMELA B.	73	JOSE M.	97	HARRISON K.	121	RODNEY J.



#### **TOP PRODUCERS**

#### **CONGRATULATIONS TO THE TOP 500 AGENTS!**

122	ALICIA M.	147	GLORIA L.	172	LARRY M.	197	EUGENIA C.	222	MARTIN V.
123	TODD M.	148	JACOB H.	173	JESUS C.	198	JULIAN G.	223	RODERICK B.
124	JOSHUA H.	149	RODNEY K.	174	DANIELLE C.	199	RICHARD A.	224	YVETTE D.
125	BEBE B.	150	CARL I.	175	LATIA S.	200	ELIZABETH V.	225	KEVIN B.
126	AMANDA N.	151	EDWARD L.	176	TOSHA J.	201	JORDAN M.	226	QUENETTE D.
127	RONALD C.	152	DANA B.	177	ENRIQUE C.	202	GERALDINE D.	227	ALBA W.
128	SEAN M.	153	RICHARD N.	178	MARZIE M.	203	GARY N.	228	BOBBY L.
129	ERIC A.	154	WOODROW L.	179	JEREMY B.	204	TONY R.	229	ALVARO C.
130	KATHLEEN M.	155	SHAMALA P.	180	TIFFANY H.	205	CICERO M.	230	BILAL J.
131	ANTHONY B.	156	ADI P.	181	TONYA T.	206	JORGE C.	231	KIMBERLY F.
132	TARA S.	157	VELVET B.	182	HERBERT S.	207	EVERETT H.	232	SA F.
133	GREGORY R.	158	KRISTI W.	183	VICTOR N.	208	CARLENE W.	233	ISAAC M.
134	LASHA G.	159	GILBERTO A.	184	AIMEE P.	209	JAMES J.	234	JASON T.
135	MARCO S.	160	REBECCA H.	185	LETITIA T.	210	JANNIE G.	235	TYRONE P.
136	GARY W.	161	JESSICA N.	186	KIMMILY M.	211	DARREN W.	236	SANDRA M.
137	YOSKUA M.	162	DIANA N.	187	VONDA W.	212	GREGORY H.	237	DAVID M.
138	TASHA O.	163	BRENDA T.	188	LYDIA Y.	213	ALEXIS C.	238	YOLANDA S.
139	CHARLES C.	164	MARVIN E.	189	MARLO M.	214	KEITH C.	239	CLAUDENE N.
140	BENNIE R.	165	ТАММАМ Т.	190	GEORGE D.	215	SHAWN K.	240	TARVIS W.
141	NESTOR P.	166	MONICA S.	191	SONIA T.	216	GILBERT D.	241	ELIZABETH E.
142	DAISY R.	167	SHAWNTRICE W.	192	DEBRA R.	217	DARLENE K.	242	STEPHEN P.
143	PETER S.	168	VALERIE M.	193	WILLIAM T.	218	ALBERT P.	243	ANNIE L.
144	BRANDON O.	169	BRANDY M.	194	ANDREW O.	219	CHARNETTA B.	244	DEVAN M.
145	SHARON C.	170	LEWIS B.	195	JASON B.	220	REMIEL L.	245	JACQUE W.
146	GARY G.	171	GUADALUPE A.	196	WAYNE K.	221	MARC S.	246	MICHAEL O.



#### TOP PRODUCERS

247	MYRIAM C.	273	ARTHUR S.	299	VIRGINIA M.	325	JOSEPH A.	351	BERLAND B.
248	RUSS F.	274	DAVID D.	300	LISA C.	326	MICHON C.	352	MARDEIO C.
249	LAKITA B.	275	JAI C.	301	BRADLEY C.	327	CARLOS A.	353	THOMAS G.
250	ROY M.	276	MARINA A.	302	RICKY B.	328	ALEXIS P.	354	JOSEPH E.
251	BRENDA O.	277	TAMECA R.	303	JEFFREY S.	329	SHAREN B.	355	MAXO T.
252	JOHN H.	278	KRISTINIA S.	304	GEORGE D.	330	SHIRLEY B.	356	VINCENT G.
253	BEVERLY P.	279	DEBBIE G.	305	JEFFREY M.	331	DEVIE S.	357	RICHARD M.
254	KEVIN R.	280	SHARON B.	306	JUAN B.	332	JOSHUA H.	358	CHARNETTA W.
255	HAROLD S.	281	JESUS F.	307	ANGEL G.	333	DELBERT W.	359	GLORIA C.
256	SARAH B.	282	KEITH E.	308	LISA K.	334	CHRISTOPHER H.	360	JANICE W.
257	FAITH B.	283	SETAITA T.	309	CALVIN M.	335	CATHY ANN M.	361	WARREN T.
258	DEBORAH S.	284	MATTHEW D.	310	MARK F.	336	JIMMY C.	362	MARTEL J.
259	EVAN W.	285	DOMINIQUE J.	311	VERONICA A.	337	JULIO R.	363	AMY H.
260	ZUHEILY G.	286	KORI O.	312	DORALY A.	338	ANDREA M.	364	ELOUISE P.
261	ROBERT H.	287	LYTONI B.	313	JUAN M.	339	AVENANT M.	365	DAVID E.
262	JOEL D.	288	RONALD L.	314	WILLIAM R.	340	CHARLES S.	366	LANDON J.
263	YVETTE B.	289	WILNES C.	315	MARGARET M.	341	NAAMA W.	367	HONORIO G.
264	IFE N.	290	VICKIE J.	316	ELIECER M.	342	EDWIN T.	368	VIRGIL W.
265	BENJAMIN C.	291	DONALD W.	317	PEARL B.	343	GRANT D.	369	MARVIN A.
266	STEVEN L.	292	DION C.	318	TERIKO H.	344	SALLY G.	370	DALE E.
267	JAMES J.	293	PAUL S.	319	STEPHANIE W.	345	SANDRA D.	371	BILLIE S.
268	ANA V.	294	JOHN C.	320	PANTHNA F.	346	WILLIAM P.	372	SUSAN J.
269	SHERRI M.	295	BRIAN S.	321	HESHAM S.	347	RICHARD D.	373	NOA H.
270	JULIAN R.	296	TRACY B.	322	LORNA S.	348	TAMMELAR S.	374	KIA W.
271	STEVEN D.	297	LEROY H.	323	KENNETH M.	349	CAMERON D.	375	SUSAN T.
272	JAMES S.	298	TILMAN M.	324	JOSEPH B.	350	ROSE B.	376	TERRY T.



#### **TOP PRODUCERS**

377	SCOTT K.	403	MELISSA D.	429	SUSAN B.	455	TERRANCE W.	481	ERIC B.
378	FARAH H.	404	JOHN C.	430	LINDA H.	456	ROBERT L.	482	ARACELY P.
379	CAMIE W.	405	OSCAR W.	431	JOSEPH P.	457	KRISHINDRA J.	483	EUGENE H.
380	ANNIESSA A.	406	MARGARET L.	432	JUANITA M.	458	KATHLEEN G.	484	RAFAEL G.
381	THOMAS W.	407	KAMAREE H.	433	INDEIA L.	459	CARRIE S.	485	CHIA C.
382	GRANT G.	408	JENNIFER V.	434	AHMED A.	460	HERBERT W.	486	SHANNA P.
383	KRISTEN W.	409	ALEJANDRA C.	435	ERICA H.	461	NIGLE J.	487	JORGE M.
384	JEFFREY B.	410	RODIN J.	436	GEORGE F.	462	MARCIE J.	488	WILLIAM W.
385	LISA G.	411	CAROLA M.	437	CHIRANDA H.	463	BLAKE T.	489	JOSEPH F.
386	RAY M.	412	DIONE P.	438	RAMON F.	464	SONIA C.	490	BENJAMIN M.
387	LINDA C.	413	FERNANDO D.	439	MARVIN B.	465	ROBERT E.	491	SHANE V.
388	SONG C.	414	ALISA B.	440	ELTON W.	466	CLIFFORD C.	492	BERNITA W.
389	BONY C.	415	ANGELITA C.	441	MONYE C.	467	MACKENZIE F.	493	ALEJANDRA S.
390	CHAUNTAY H.	416	PAUL L.	442	XAVIER S.	468	WAYNE H.	494	CARMEN B.
391	MARK W.	417	MYREON M.	443	HENRY T.	469	DAVIDSON A.	495	JAMES H.
392	ROSE L.	418	PEARLENE C.	444	SERGIO S.	470	CHARAKA C.	496	CHRISTOPHER P.
393	FEDERICO D.	419	MONICA T.	445	CHRIS M.	471	LESLIE R.	497	THERESA D.
394	LARRY S.	420	MONIQUE B.	446	JAY D.	472	CARLOS G.	498	MITCHELL J.
395	JERRY M.	421	JARVIS W.	447	ROYAL D.	473	YVONNE M.	499	JULIET P.
396	MICHAEL B.	422	LAWRENCE P.	448	GLENDA J.	474	EDWARD B.	500	LUIS Z.
397	MONICA E.	423	WILLIAM M.	449	TIMOTHY H.	475	JOANN S.		
398	GERALD N.	424	TWANA W.	450	NOLIE J.	476	DIANA V.		
399	JERMAINE J.	425	ALEXIS G.	451	ROGER L.	477	RICKY A.		
400	LUIS R.	426	OLIVIA S.	452	ROBERT H.	478	SHAWNE H.		
401	AUSTIN N.	427	MICHAEL N.	453	VICTORIA H.	479	SUZAN C.		
402	SIDNEY H.	428	ECHEVARRIA W.	454	VALERIE M.	480	STEPHANIE P.		



#### **TOP AGENCIES**



#### THE DREAM TEAM

2	THE COOK GROUP	27	BURNS GROUP	52	GONZALEZ GROUP	77	NIBBS GROUP
3	HOYNG GROUP	28	BRUMFIELD GROUP	53	R. BARNES GROUP	78	ROUSE GROUP
4	THE PRICE GROUP	29	STORER GROUP	54	TRIPLETT GROUP	79	MENDOZA GROUP
5	FIRST PRESTIGE INSURANCE GROUP	30	BENENHALEY GROUP	55	R. JOHNSON GROUP	80	RAMIREZ GROUP
6	SPELLER GROUP	31	SIMKINS GROUP	56	COBB GROUP	81	DUNHAM GROUP
7	T. WHITE GROUP	32	C. ELSBERRY GROUP	57	HENDERSON GROUP	82	JOACHIM GROUP
8	G. HINTON GROUP	33	CROCKETT GROUP	58	BLACKMON GROUP	83	WARREN GROUP
9	OWENS INSURANCE AGENCY	34	LALANDE-WASHINGTON GROUP	59	BLAKNEY GROUP	84	VARGAS GROUP
10	WILDER GROUP	35	R. JOHNSON GROUP	60	T. ROBINSON GROUP	85	PACE GROUP
11	ADAMS GROUP	36	FLEMING GROUP	61	MCKENNA GROUP	86	JONES GROUP
12	POZO GROUP	37	D. HINTON GROUP	62	LEWIS GROUP	87	I. MUHAMMAD GROUP
13	ANDERSON GROUP	38	SMITH GROUP	63	FELIX GROUP	88	SCHURR GROUP
14	WARD GROUP	39	MILLER GROUP	64	WOODS GROUP	89	CURRY GROUP
15	HORVAT GROUP	40	TAYLOR GROUP	65	GOMEZ GROUP	90	HAMBRICK GROUP
16	POPE GROUP	41	ARISTILDE GROUP	66	JACKSON GROUP	91	GARNER GROUP
17	J. JOHNSON GROUP	42	VASQUEZ GROUP	67	RIVERA GROUP	92	HIDALGO GROUP
18	R. MUHAMMAD GROUP	43	NEEDEMAN GROUP	68	ANDRE GROUP	93	ALSINA GROUP
19	WELLS GROUP	44	MENARD GROUP	69	WADSWORTH GROUP	94	MASON GROUP
20	MITCHELL GROUP	45	MICKENS GROUP	70	BOGAERT GROUP	95	BAUCOM GROUP
21	GEORGE GROUP	46	JAMES GROUP	71	DAVIS GROUP	96	SANTOS REYES GROUP
22	D. WILLIAMS GROUP	47	BLAKE GROUP	72	ALLEN GROUP	97	FALEONO GROUP
23	RUIZ GROUP	48	TINKER GROUP	73	CHATTIC GROUP	98	DEWINDT GROUP
24	CORMIER GROUP	49	POWE GROUP	74	COHEN GROUP	99	LANGAME GROUP
25	BARNES GROUP	50	BAKER GROUP	75	EDWARDS GROUP	100	TURNER GROUP
26	FRIAS INSURANCE GROUP	51	WALKER GROUP	76	MURPHY GROUP		



#### **TOP RVPs**



## congratulations! #1 FINANCIAL LEGACY GROUP

#2



BURNS GROUP

#3



THE BLAKE GROUP

#4



EASTERN FINANCIALS

#5



DAVIS MARKETING AGENCY

#6



PILCHER INSURANCE AGENCY

#7



FAIRCLOTH MARKETING GROUP

#8



EVANS GROUP #9



SPELLER GROUP

#10



RUIZ GROUP

**#11** 



SAFEKEEPING MEMORIAL SOLUTIONS

#12



FINAL WISHES ADVISORS

#13



ACTION TEAM

#14



JACKSON GROUP

#15



HARRIS GROUP



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