2025

SALES AGENT HANDBOOK

SENIOR LIFE OF VALDOSTA
SENIOR LIFE
INSURANCE COMPANY
THOMASVILLE, GA
SINCE 1970

Table of Contents

Welcome to Senior Life of Valdosta!

A Message from Scott Connell & Robbie Hilton

Welcome aboard! We’re thrilled to have you with us and can’t wait to see everything you accomplish. In our final expense sales family, you’ll have access to the tools, training, and support you need to succeed — no matter where you’re starting from. Whether you're brand new or ready to level up your business, you're exactly where you need to be. Stay plugged in, stay focused, and remember: you’re never alone on this journey. We’re here to help you win and do big things!

Our Mission and Vision

We're dedicated to creating a dynamic, supportive environment where agents can thrive — both professionally and financially. Our mission is to equip every team member with top-tier training, resources, and leadership so they can make a real difference in the lives of the families they serve. As we work to lead the way in final expense sales, we stay focused on helping our agents grow, succeed, and reach their full potential. Your success is our priority, and we're here to help you build a career you’re proud of.

What Sets Us Apart

Our proven success system is built to help agents reach their goals with confidence and focus. We offer exclusive lead programs that open real opportunities, backed by strong leadership and hands-on mentorship to support your growth every step of the way. With competitive compensation and meaningful incentives, your hard work doesn’t go unnoticed — it’s rewarded. All of this is rooted in a culture of accountability, excellence, and a commitment to helping you succeed at the highest level.

Getting Started

Getting off to a strong start is key to achieving long-term success. The tools and steps outlined here are designed to help you build momentum, stay focused, and fully maximize your opportunity.

---

1. Licensing and Contracting

Before you can begin selling, it's essential to obtain your insurance license and complete the contracting process with Senior Life Insurance Company. This ensures you're fully licensed and authorized to sell policies, while also unlocking access to the tools and resources that support your success. If you're reading this guide, chances are you've already completed this step and are ready to move forward in building a strong, successful business.

2. Set Up Your Business

Setting yourself up for success starts with creating a dedicated, distraction-free workspace. Although you're working independently, it's important to treat this like a professional 9-to-5 — not just another work-from-home job. A dependable phone and strong internet connection are essential for maintaining clear communication, projecting professionalism, and avoiding missed opportunities. Equally important is having a system in place to track client follow-ups. Staying organized with your appointments and outreach helps you build trust, manage relationships effectively, and create a strong foundation for long-term success.

3. Learn the System

Take time to get comfortable with the tools and systems that will support your success — including the Customer Relationship Management (CRM) system, Senior Life's proprietary software, the application process, and company procedures. The CRM is essential for organizing leads, managing client information, and staying on top of follow-ups to avoid missed opportunities. Our proprietary software makes it easy to generate accurate quotes and present policy options quickly, helping you close sales with confidence. Gaining a solid understanding of the full application process will improve your efficiency, minimize mistakes, and ensure policies are submitted correctly from the start. By mastering these systems early, you'll set a strong foundation, streamline your workflow, and position yourself for long-term success.

4. Persistency

Agents are expected to maintain strong persistency, as it's just as important as writing new business. Persistency measures how long clients keep their policies active — and it directly reflects the quality of your sales, the clarity of your communication, and the level of trust you establish. Consistent, long-term coverage not only benefits your clients but also reinforces your success and credibility as an agent.

Agents with high persistency are more likely to:

- Avoid chargebacks and commission losses
- Qualify for bonuses, promotions, and free lead programs
- Build a stable, long-term book of business
- Qualify for and increase your renewals
- Earn the trust and respect of both clients and leadership

How to Maintain Strong Persistency:

- Make sure clients fully understand their policy and the value it provides
- Set proper expectations about draft dates, coverage, and customer service
- Confirm bank information is accurate and explain the importance of consistent payments
- Stay in touch after the sale—especially in the first 30, 60, and 90 days
- Encourage clients to call you first if they ever consider canceling

Persistency is more than just keeping policies active — it's about protecting families and doing what's right for the long term. Top agents don't just know how to close a sale; they know how to build trust and retain clients. When you focus on creating lasting relationships, your business will grow stronger and more rewarding over time.

Remember: commissions can make you rich — but renewals are what build real wealth.

Training Resources

Take full advantage of daily morning sales trainings, the Virtual Call Center (VCC), and company webinars to sharpen your skills and stay ahead in the game. Use these training resources along with the CRM to streamline your workflow and maximize your productivity.

Please visit our agency resource/training page: Senior Life Valdosta (Click Here).

Here you will find invaluable materials to help you hit the ground running.

Daily Zoom Links (EST):

Mon-Thurs, 8:30 AM to 9:00 AM – Daily Meeting (Zoom): Join here

Friday, 11:00 AM to 12:00 PM – Senior Life Home Office Call,Fuel for Friday (Zoom): Join here

Every Day, 9:00 AM to End of Day – Virtual Call Center (Zoom): Join here

THIS IS WHERE YOU WORK ⬏

Notable events by day:

Mon-Thurs 8:30 EST – Daily Meeting (led by a different member of the Leadership Team each day)

Wednesday - Lead Order Day (weekly communication sent to remind agents to order leads)

Thursday – Report Card Day (submission of your weekly production is due to your manager)

Friday 11:00 AM EST– Fuel for Friday (National SL call for everyone; commonly has big-name speakers)

Expectations and Standards

Achieving success in this business takes dedication, professionalism, a willingness to learn, and a strong work ethic. When you hold yourself to high standards, practice ethical sales habits, and stay consistent in your daily efforts, you create a solid foundation for lasting success.

1. Ethics

Honesty and transparency are the cornerstones of ethical conduct in life insurance. Agents have a responsibility to provide accurate information and always prioritize the client's best interests when recommending coverage. Following industry regulations and company policies is essential to maintaining trust, credibility, and compliance. By consistently acting with integrity and making ethical decisions, agents help foster a culture of professionalism, reliability, and long-term success — both for themselves and the clients they serve.

2. Accountability

Success in this business comes from consistent effort, personal accountability, and a strong commitment to meeting production goals. Agents are expected to stay active, set clear targets, and consistently meet or exceed minimum production standards. Regular follow-ups, strong client engagement, and smart time management are essential for building momentum. By taking ownership of your daily actions and staying accountable to both your personal and team goals, you set the stage for steady growth and long-term success.

3. Professionalism

Professionalism is a cornerstone of success in the life insurance industry. Agents should consistently demonstrate integrity, reliability, and respect in every client interaction. This means being punctual for appointments, responding to inquiries in a timely manner, and maintaining clear, open communication with both clients and leadership. A professional attitude builds trust, strengthens relationships, and contributes to a positive team culture. Staying engaged, seeking support when needed, and remaining open to feedback ensures you're always growing and delivering the highest level of service.

4. Carrier Exclusivity

Agents partnered with Senior Life of Valdosta are exclusively appointed with Senior Life Insurance Company as their sole final expense carrier. Maintaining this exclusivity is essential. Holding contracts with other final expense carriers is a violation of this policy and may result in removal from the lead program, immediate chargebacks, or possible termination.

Sales, Earnings, and Growth

Success in this business is built on mastering the sales process, recognizing your income potential, and developing a strong team. By continuously sharpening your skills, maximizing your commissions, and expanding your network, you lay the foundation for long-term financial success and meaningful career growth.

---

1. Sales Process and Training

Success in final expense sales begins with mastering the Senior Life presentation, which is designed to clearly explain coverage options and build trust with clients. Agents should be confident in handling common objections — such as pricing questions or hesitation — with professionalism and empathy. Strong closing skills are key to finalizing sales, while a thorough understanding of underwriting helps ensure applications are submitted correctly and clients receive the best coverage available. Being well-prepared in these areas sets the foundation for consistent, long-term success.

2. Commission Structure and Payouts

A clear understanding of how commissions work is essential for maximizing your income and achieving long-term success. Staying informed about chargebacks and focusing on policy retention helps protect your earnings and ensures steady growth. Senior Life also recognizes and rewards top performers with a variety of bonuses and incentives, providing additional opportunities for those who show consistent effort, excellence, and commitment to their craft.

	Payout Example	
Monthly Premium	$70.00	
Annual Premium	$840.00	Monthly Premium x 12
1st Year Commission %	90%	
1st Year Commission $	$756.00	Annual Premium X 90%
Advance Commission %	75%	
Net Commission $	**$567.00**	**1st Year Commission x75%**

Note: Remaining first year commission is paid out on months 9-12.

3. Building a Team

Building and leading a strong team is key to long-term success in this business. By identifying high-potential individuals and guiding them through the proven system, you can create a thriving network of agents. With the mentorship and support of Senior Life of Valdosta, you'll have the tools to develop your leadership skills, build a solid team foundation, and drive steady growth. Learning how to scale your efforts effectively is the path to creating a sustainable, profitable business that continues to grow over time.

Lead Program Guidelines

Consistent lead follow-up is crucial for success in this business. Agents should apply proven strategies, stay proactive in their outreach, and maintain regular activity to maximize opportunities and drive sustained growth.

---

1. Understanding Our Lead System

Our agency delivers high-quality, exclusive leads designed to give our agents the greatest chance for success. These leads are generated specifically for our team, ensuring you connect with motivated prospects. To maximize your results, it's important to act quickly, maintain professionalism, and stay consistent. Effective lead management and timely follow-up are key to keeping a strong pipeline and turning leads into issued policies.

2. Free and Earned Lead Programs

Agents may qualify for free or earned leads based on their production and overall performance. These programs reward consistent effort and success in converting leads into sales. Qualified agents receive leads at no cost, helping them grow their business while minimizing expenses. However, maintaining eligibility requires ongoing high performance and adherence to lead-handling protocols. For more details, please reach out to your direct manager.

3. Lead Inventory Expectations

Agents receiving leads from Leads the Way (LTW) are required to take a minimum of ten leads per week from the inventory. Maintaining regular lead activity is essential for building a steady pipeline, meeting sales goals, and achieving long-term success.

4. Handling and Working Leads Effectively

Success in sales hinges on how effectively agents manage and follow up with leads. Promptly contacting new leads, maintaining regular follow-ups, and utilizing proven scripts significantly boost the chances of closing sales. A well-organized, structured approach to lead management keeps agents professional, focused, and productive.

Frequently Asked Questions (FAQ)

What apps should I have when I start?
Be sure to download SLICE, Leads The Way, and Discord, as well as any other apps your manager recommends, to ensure seamless communication and smooth daily operations.

When can I get started?
Your start date will be determined by your training progress and coordination with your manager. While training usually takes 1-2 days to complete, your manager will provide a more precise timeline based on your individual pace.

What should I do first?
Your top priority should be training. Visit the Training Resources page regularly to watch webinars and explore the Resources Site, so you become familiar with where to find the tools and information you'll need moving forward.

How long is the training?
Training length varies based on the team or group you join. Please check with your manager for details about your specific training schedule.

How do I order leads?
Email connell.insgrp@gmail.com or robbiehilton2004@gmail.com

Why am I not receiving live transfers?
Live transfers are highly sought after and very competitive. If you tried to claim one but didn't receive it, it means another agent was quicker in securing it.

How do I add more licensed states?
To apply for additional state licenses, visit NIPR and purchase the license you need. NIPR will automatically notify Senior Life Insurance Company of your updated licensing, which typically takes 24-48 hours to process. (Send an email to licensing@srlife.net and your manager to be appointed in states)

When can I finance leads?
Lead financing availability is determined by your manager. Certain teams may have specific criteria that must be met before lead financing is approved.

Where do I find my account balance?
To check your balance, navigate to Agent Balances—not Lead Summary.

Contact Information

Senior Life of Valdosta
3338 Country Club Dr.
Ste. C1
Valdosta, GA 31605

Senior Life Insurance Company
1 Senior Life Lane
Thomasville, GA 31792
https://www.seniorlifeinsurancecompany.com

	Office Contacts		
Name	Phone	Email	Organization
Scott Connell (RVP)	(229) 563-3714	connell.insgrp@gmail.com	Connell
Melissa Connell	(229) 546-7488	connell.insgrp@gmail.com	Connell
Robbie Hilton (RVP)	(912) 614-3679	robbiehilton2004@gmail.com	Hilton
Leanna Hilton	(229) 873-2326	leanna_camille@yahoo.com	Hilton
Senior Life Home Office	1 (877) 777-8808	info@srlife.net	Senior Life Insurance Co.

*** Please contact your hiring manager/upline BEFORE reaching out to any of the above. ***

Hiring Manager’s Info

Name: ________________________________

Email: ________________________________

Phone: ________________________________