



SUCCESS

March 2022

M O N T H L Y

The Official Production & Contest Numbers Publication for Lincoln Heritage Funeral Advantage® Agents

February Top Performers

Production

7th Month Persistency

Individual Producer	Rafael Jones \$44,299	Miguel Alvarez 100%
Agency Manager	Andrew Barragan & Associates \$1,594,642	Emeli Rojas & Associates 94%
Regional Director	Golden Memorial Ins Svcs \$4,040,745	Family Heritage Group 87%

“The only lasting success is through service.” - Tom Londen



Letter from our President

Alex Londen

I talk about production a lot in these articles. It makes sense; production is what we do. We are an agent and customer focused company whose main objective is to grow the Final Expense market through increased sales. Whoever I'm talking to, be it home office associates, agents, vendors, or partners, one of my main topics of conversation is always this month's production numbers and trends.

Something that I don't hit on as much, but has equal importance, is persistency. We can write all the new business in the world, but if it doesn't stick, we all suffer. The consumer doesn't get the protection they need, the agent gets a chargeback, and the company loses money as the cost to issue the policy is significantly more than a few months' premium.

COVID has been terrible in nearly every respect, but it led to one interesting phenomenon. Our persistency not only hit record highs, but it also blew past our previous records. In fact, there were months where 7th month persistency was more than 5% higher than company averages over the previous decade.

While the increased persistency levels are welcome, nobody expects them to remain this high in the long term. What we are now seeing is the direct result of the real and rational fear that accompanies a pandemic and a mortality event such as COVID.

As time goes on and the world moves forward, people will naturally get more comfortable with the risks COVID presents. Not to say that COVID isn't serious, because we know it is, but the fear that sent entire nations into lockdown has indeed passed. Vaccines, natural immunity, and treatments are offering huge subsets of the population protection against the worst outcomes going forward.

As we continue adapting to a new sense of understanding regarding the risks of COVID, we expect to see persistency levels come down. It is only natural, and it is nothing to fear. At the same time, I do not believe there is any reason we should take our previous averages as normal. We can do better, and we should. Higher persistency means more people protected in the market, larger paythru checks for you, and a much stronger, long-term financial outlook for everyone.

I've heard from one of our longtime business partners that he believes persistency is made or broken at the time of sale. A quick, high-pressure sale will certainly lead to a fast NTO, while a planned out and custom-tailored presentation will make someone a lifetime customer. I believe there is wisdom in that logic.

But I also think there are other factors. Our numbers show that policyholders who complete and submit the FCGS A/B forms have average persistency that is roughly 10% higher than policyholders who don't. There is no other variable that I am aware of that has such a strong impact on overall persistency, and it is a relatively easy thing to complete. This is further proof of the immense value offered by our partnership with FCGS and I encourage you to help your customers complete these forms at the time of sale.

Finally, on an unrelated note, like so many, I am stunned and saddened by the events taking place in Ukraine. As well as the immense tragedy that comes with unprovoked war, the world now must deal with a heartbreaking humanitarian crisis as the attack against Ukraine continues. I urge you all to stay up-to-date with these current events and donate even a small amount to the multiple charities and groups assisting innocent civilians with the attack on their sovereign nation.



"Higher persistency means more people are protected in the market..."

-Alex

Letter of Appreciation from Beneficiary

We often receive letters at the Home Office from beneficiaries and family members after a claim has been paid, thanking us for the services that were provided. We couldn't do what we do without your hard work and dedication in the field, so we share letters with you each month to illustrate how our partnership with you benefits the families and loved ones of our clients in their time of need.

To Everyone at Lincoln Heritage

I'd first like to say Thank You. Everyone was so kind and considerate through the numerous phone calls that I made to your company. I will be recommending your company to everyone I know. I'll also be using your company for my own life insurance. Your fast, easy, and kind Claims process was superb. Thank You Again,



Save the Date



7th Annual



Golf Registration is now open!
donate.azcancerfoundation.org/TL22

Hotel Reservations
Talking Stick Resort & Casino
866-877-9897
Ref ID#: 21987

Agent Production

FEBRUARY 2022

Rafael J.	\$44,299	Emigdio V.	\$22,725
Ericka J.	41,013	Deborah D.	22,013
Haas G.	40,832	Jennifer G.	22,012
Tez M.	40,560	German O.	21,984
Scott B.	37,553	Jeffrey S.	21,901
Mike E.	36,499	Clara C.	21,881
Dave S.	35,239	William G.	21,672
Howard G.	32,384	Kim D.	21,572
Robert W.	31,915	Lisa W.	21,562
John D.	31,904	Robert C.	21,560
Guillermo N.	31,666	Oscar P.	21,457
David W.	30,860	Stephen M.	21,341
Wrinardo M.	30,827	Aubree G.	21,332
Milton R.	30,377	Dana N.	21,268
Ed C.	30,083	Irene B.	21,117
Michael R.	29,386	Briana H.	21,093
Norberto H.	28,576	Sharon F.	20,946
Nick C.	28,032	Patricia L.	20,889
Laura V.	27,996	Brandon B.	20,830
Sharome G.	27,526	Roque M.	20,814
Alexis S.	26,912	Adam H.	20,743
Niambi M.	26,319	Shemika B.	20,493
Casey C.	25,775	Gloria B.	20,303
Mildred V.	25,603	Andrea M.	20,291
Liliana H.	25,258	Meghan M.	20,208
Krystal N.	25,150	Agenol S.	20,157
Belkis R.	25,127	Pierre D.	20,105
Richard F.	24,808	James H.	20,073
Sadrac R.	24,777	James C.	20,072
Jarrad T.	24,060	Alissa M.	20,038
Darren S.	23,800	Yarcely P.	20,012
Melissa S.	23,665	Primitivo M.	19,978
Jeremy F.	23,516	Mark M.	19,830
Shawn Y.	23,505	Bradley G.	19,641
Hannah R.	23,304	Eddie M.	19,623
Diane H.	23,302	Carmen G.	19,583
Connie M.	23,254	Freshunda L.	19,455
Daniel N.	23,217	Vanusa C.	19,417
James T.	23,001	Bianca Z.	19,396
Victoria P.	22,869	Lashawn H.	19,285

Agent Production Continued...

FEBRUARY 2022

Will L.	\$19,252	Tecca L.	\$16,405
Skye S.	19,225	Kent S.	16,393
Aubri R.	19,192	Brandi B.	16,244
Marisa C.	18,872	James H.	16,241
Mauricio M.	18,707	Micki S.	16,240
Robert E.	18,526	Mark H.	16,219
Jeremy B.	18,511	Eduardo B.	16,204
Moenetress C.	18,478	Matthew L.	16,177
Kirby L.	18,414	David P.	16,136
Chad M.	18,129	Juan F.	16,098
Rachel E.	17,570	Jauquana W.	16,075
Ezra F.	17,566	Carlos G.	16,036
Eric H.	17,509	Lance S.	15,973
Edwin M.	17,440	Rudy G.	15,941
Gina R.	17,414	Jaquan H.	15,845
Christina H.	17,404	Martha C.	15,757
Mark C.	17,401	Arion C.	15,744
Wendy V.	17,380	Monica H.	15,702
Gregory E.	17,357	Emanuel R.	15,646
David B.	17,294	Angel P.	15,631
Octavio U.	17,286	Gabriela H.	15,531
Noah D.	17,238	Zachery B.	15,477
Scott T.	17,174	Craig W.	15,443
Robert R.	17,153	Beosha A.	15,433
Jannifer M.	17,113	Chris S.	15,401
Hamani V.	16,758	Ricardo V.	15,384
Chad D.	16,754	Phillip V.	15,359
Jesse G.	16,747	Girma T.	15,353
Bo S.	16,671	Christopher B.	15,324
Veronica S.	16,657	Diana S.	15,319
Geraldine C.	16,656	Nancy S.	15,309
Julio D.	16,580	Kenny M.	15,243
Victor G.	16,554	Danly G.	15,219
Eric E.	16,538	Cesar S.	15,189
Patricia P.	16,518	Evelyn C.	15,174
Helen R.	16,509	Gerardo R.	15,137
Eduardo V.	16,500	Teddy H.	15,113
Ralph G.	16,486	Willie M.	15,049
Claude G.	16,463	Margaret J.	15,015
Wilfredo P.	16,459	Jesus L.	14,935

Agent Production Continued...

FEBRUARY 2022

Alejandro G.	\$14,909	Manuel P.	\$13,495
Maritza R.	14,864	Brian W.	13,491
Hugh T.	14,819	Joleanys P.	13,446
Janis G.	14,810	Touzalin M.	13,440
Andrew W.	14,789	LaSunia C.	13,355
Maribel R.	14,702	George F.	13,293
Maria P.	14,620	El-Haj B.	13,260
Amy M.	14,613	Julie S.	13,257
David J.	14,538	George M.	13,226
Ricardo V.	14,479	Dstani B.	13,187
John C.	14,402	Denise V.	13,172
Andrew M.	14,397	Lisa N.	13,138
Maria H.	14,351	Maera P.	13,097
Cherie B.	14,343	Emmanuel E.	13,037
Shavonne C.	14,342	Johnny M.	12,945
Maria V.	14,305	Donald K.	12,923
Takeisha J.	14,281	Patricia G.	12,915
Edith S.	14,262	Samantha W.	12,910
Rafael R.	14,214	Michael F.	12,906
Enrique S.	14,208	Alvaro J.	12,827
Vince M.	14,187	William F.	12,807
Tara R.	14,163	Thomas M.	12,807
Isabel C.	14,128	Daniela P.	12,751
Shelton P.	14,092	Stephen S.	12,727
Alejandro G.	14,088	Annie M.	12,702
Donald M.	14,073	Blanca R.	12,682
Cody H.	14,060	Ernesto M.	12,658
Alejandra G.	14,033	Zahilly O.	12,620
Ana G.	13,978	Angela D.	12,584
Christopher R.	13,919	Richard W.	12,571
Hector L.	13,829	Vincent M.	12,571
Tommy A.	13,803	Ivan R.	12,468
LaDaris V.	13,797	Jeremiah C.	12,414
Karianne W.	13,791	Cory O.	12,413
Erika M.	13,781	Salina L.	12,390
Christian A.	13,729	Rolando P.	12,343
James D.	13,700	Stacey H.	12,339
Moises Z.	13,670	Angela R.	12,335
Richard M.	13,600	Justin R.	12,328
Chandra S.	13,588	William B.	12,325

Agent Production Continued...

FEBRUARY 2022

Mayra R.	\$12,299	Ane P.	\$11,570
Nathan T.	12,270	Lizard M.	11,567
Annie A.	12,263	Robert H.	11,561
Olga A.	12,257	Isabel G.	11,535
Darian G.	12,253	Rahim E.	11,507
Patricia R.	12,239	Lonnie M.	11,483
Micaela L.	12,229	Hector R.	11,473
Paul N.	12,226	Sandra V.	11,467
Jordan B.	12,187	Jose R.	11,434
Kristin R.	12,169	Melody C.	11,426
Jose R.	12,138	Miguel C.	11,422
Deon F.	12,135	Shavette B.	11,392
Joel M.	12,107	Robert L.	11,367
William V.	12,100	Baren R.	11,352
Javier D.	12,092	Charles H.	11,322
Steve B.	12,071	Ramon V.	11,302
Claudia E.	12,032	Leonard P.	11,302
Ana V.	12,022	James B.	11,285
Sean S.	12,009	Ashley C.	11,283
Getties J.	11,983	Myron B.	11,215
Devon F.	11,928	Matthew C.	11,215
Michael H.	11,926	Chance J.	11,213
Diana R.	11,880	Chris R.	11,203
Rachel M.	11,878	Valarie H.	11,196
Jesse E.	11,838	Sandra P.	11,188
Cara J.	11,818	Noe R.	11,185
Joel R.	11,814	Deena H.	11,184
Miranda S.	11,807	Edith R.	11,167
Tishalla M.	11,802	Felicia H.	11,132
Sonya W.	11,782	Omar H.	11,131
Ynonie M.	11,777	Audio O.	11,121
Joshua K.	11,765	Sandra W.	11,119
Albert M.	11,736	Melissa B.	11,096
Josue A.	11,707	Idolfo A.	11,077
Alejandra B.	11,672	Gustavo L.	11,030
Ana M.	11,656	Iliana S.	11,022
Keith A.	11,653	Jennifer L.	10,991
Wilfredo S.	11,606	Maria P.	10,981
Claudia R.	11,587	Rene A.	10,897
Ronald O.	11,584	Sean C.	10,859

Agent Production Continued...

FEBRUARY 2022

Sarah T.	\$10,854	Andre W.	\$10,149
Rhiannon S.	10,816	Jason C.	10,121
Portia T.	10,785	Frederick H.	10,117
Shannon M.	10,782	Nicholas S.	10,086
Maria B.	10,777	Ta'Reem S.	10,084
Ernesto P.	10,767	Clementine T.	10,083
Linzy C.	10,740	Lamarq C.	10,059
Eric S.	10,728	Gustavo Z.	10,057
Dave G.	10,724	Enrique I.	10,048
Tony M.	10,707	Stephanie J.	10,042
Jason F.	10,678	Saul M.	10,035
Alicia W.	10,655	Brad H.	10,021
Gustavo M.	10,647	Rachel O.	10,016
Anthony H.	10,645	Santiago F.	10,008
Emanuel F.	10,575	Brenda H.	10,002
Amanda P.	10,551	Patricia M.	9,993
Delaney L.	10,549	Larrisa P.	9,980
Tijwana A.	10,531	Roger R.	9,948
Melissa J.	10,516	Shanell B.	9,884
Latoya C.	10,484	Yahntaye M.	9,878
Chinetra J.	10,470	Candyce R.	9,866
Kenneth P.	10,458	ShaRhonda S.	9,860
Dominga C.	10,434	Donald H.	9,859
Sergio M.	10,361	Robert B.	9,847
Steven B.	10,349	Maureen B.	9,836
Jarrett B.	10,313	Marcos G.	9,805
Saeed B.	10,306	Alienah D.	9,763
Steven A.	10,299	Maria C.	9,744
Teresa M.	10,291	Joseph B.	9,742
Trudi P.	10,290	Anhwar P.	9,719
Joan W.	10,271	Anthony C.	9,693
Elizabeth R.	10,237	Harry S.	9,689
Lameka G.	10,222	Maria M.	9,645
Larrie J.	10,219	Victor R.	9,636
Demasha D.	10,206	Toikishe W.	9,582
Raymi U.	10,200	Jimmy J.	9,567
Rebecca M.	10,189	Joey M.	9,507
Sofia A.	10,166	Michael H.	9,505
Rocio Z.	10,163	Melaney B.	9,489

Agent Production Continued...

FEBRUARY 2022

Sean G.	\$9,470	Tamela L.	\$8,667
Lucia A.	9,429	Sheila M.	8,664
Eduardo C.	9,383	Gary K.	8,654
Omar M.	9,370	Robin B.	8,649
Sharon B.	9,363	Ashlynn F.	8,639
Laura G.	9,324	Willie N.	8,635
Laboris L.	9,297	Brigida F.	8,617
Hector Q.	9,281	Robert K.	8,579
Lauren R.	9,279	Carlos G.	8,543
Lumaica I.	9,219	Sammie G.	8,500
Diana A.	9,215	Floyd P.	8,500
Alina C.	9,198	Curtis F.	8,496
Veronica R.	9,195	Courtney S.	8,493
Rogelio M.	9,171	Doraly A.	8,484
Christy C.	9,050	Michael W.	8,479
Unaisi V.	9,047	Norma T.	8,464
Jennifer S.	8,998	Jacob R.	8,454
John S.	8,988	Antonio W.	8,438
Jessica P.	8,987	Lorraine C.	8,418
Charles D.	8,987	Cornell G.	8,399
Michael M.	8,974	Roy S.	8,381
Robert M.	8,951	ElJewel T.	8,374
Theresa A.	8,951	Stephanny L.	8,365
Joshua M.	8,948	DeAnn E.	8,354
Vann D.	8,924	Lee O.	8,351
Nathaniel S.	8,913	Maurena B.	8,349
Shawn C.	8,862	Erica S.	8,348
Paulette D.	8,862	Lenell B.	8,306
Steven P.	8,845	Aaron R.	8,306
Daniel P.	8,831	Monique C.	8,298
Tony H.	8,830	Cynthia M.	8,254
Chase S.	8,801	DJ B.	8,247
Jason T.	8,767	LeNolon E.	8,241
Dakota L.	8,763	Esperanza M.	8,235
Christopher P.	8,748	Todd G.	8,219
Charles D.	8,720	Oscar Q.	8,201
Amy B.	8,713	Kary W.	8,195
Yubraska D.	8,694	Mark G.	8,184
Fredricka L.	8,680	Aurora M.	8,175
Kevin T.	8,678	Cassandra L.	8,149

Agent Production Continued...

FEBRUARY 2022

Barbara D.	\$8,144	Roysibel R.	\$8,091
Matthew B.	8,131	Maria G.	8,065
Norma T.	8,130	Michelle S.	8,051
Kristy C.	8,120	Noah B.	8,045
Amber J.	8,115	Gabriel P.	8,040
Brandy M.	8,091		

Agency Production

FEBRUARY 2022

Andrew Barragan & Associates	\$1,594,642	Tanya Miles Group	\$186,686
Adam Hale & Associates	1,203,674	Francisco Espinoza & Associates	179,561
Diamond Memorial	896,263	Mario Barrera Group	177,654
A M Barragan & Associates	858,539	Yoel Rodriguez Group	171,740
Family Protect Insurance	824,947	Modesto Int'l Group	163,214
Hawkins Investment Group	770,376	The Mars Group	160,914
UBI Marketing Firm United	634,494	Modern Legacy Group	157,862
Ricardo Cazares & Associates	514,932	Paul Chambers Group	157,007
S & A Group	440,418	John Burke & Associates	156,530
GEMMS Financial Resources	439,919	Kary Wilkins Group	155,398
Spartan Insurance Group	413,719	Dio Group	149,904
Leaders Financial Group	369,330	AWG Financial	148,725
UBI Southeast	369,062	Johann Arias & Associates	147,395
Donaldo Harris Group	360,277	Memorial Gardens Ins Services	144,371
Nathan Barragan & Associates	359,750	The Bradshaw Group	140,815
Dari Spurgeon & Associates	330,831	Ariel Rodas & Associates	138,183
The Paul Group	327,565	Eddie Martir Group	133,944
Daniela Etchegoyen & Associates	321,124	Terrence Richard & Associates	133,941
Elite Insurance Team	313,913	Opportunity Marketing Group	133,125
Fernando Lassiter Group	311,619	The Phoenixx Insurance Group	129,176
Michael Morgan Group	297,872	Steinhaus Insurance	129,055
Ronald Jariz Group	279,603	Freedom Final Expense Group	125,118
Dana Nesen & Associates	278,896	Luis Garzon & Associates	124,959
Oscar Salinas & Associates	269,075	Edith Salinas & Associates	123,672
MJS Advantage	267,814	Pinnacle Financial Group	123,093
Ben Liebermann Group	263,467	United Senior Care	121,753
The Jacobs Group	248,573	Ashley Simmons Group	121,578
Vision To Legacy Group	242,289	Anthony Havard Group	114,043
The Diggs Group	233,352	Vann Durham Group	112,208
TD Life Services	221,731	Yanta Services	110,484
United Leaders & Associates	221,123	Brad Gibson Associates	109,636
Ignacio Solorio & Associates	220,117	Sandra Peck Group	108,228
Brian Obey Group	218,238	Nick Cardwell Group	104,811
Jessica Parker Group	211,682	Roosevelt Hooker Jr Group	104,622
Financial Freedom Team	204,538	Cherie Buckman Group	104,167
Eduardo Calderon & Associates	197,352	Take Charge Financial Group	102,274
Lucas Financial Services	197,080	Alejandra Pereira B & Associates	98,521
Martin Eichhorn & Associates	194,056	Kingdom Legacy Group	96,056
Mike Stambaugh & Associates	193,089	Andrew Wood & Associates	94,296
Shenna Adams Group	189,605	Hadley Insurance Group	93,921

Agency Production Continued...

FEBRUARY 2022

Larry Moore Group	\$93,543	Johnny Mendez & Associates	\$61,656
Eric Enriquez & Associates	92,392	Steven Russell & Associates	61,572
Miguel Witrago & Associates	88,409	Mark Coleman Group	60,950
Yarcely Rodriguez Prato & Assoc	87,819	Sharon Favors Group	60,756
The Boddie Group	87,764	Ismael Vargas & Associates	59,877
Arturo SanchezDiaz & Associates	87,758	Tara Ray Group	59,742
Chad Donahue Group	87,294	National Elite Ins & Assoc	59,739
Kingdom Financial	86,340	Howard Gire & Associates	58,920
Emeli Rojas & Associates	86,235	Rogelio Martinez & Associates	58,895
Amete Darvish & Associates	85,078	Maria De Pool Group	58,569
Victor Berocay & Associates	84,708	Hibbert Financial Group	58,156
Jorge Martinez & Associates	82,526	Jesse Escobar & Associates	58,101
Ane Pasina & Associates	81,506	Inspire Legacy Group	57,775
The Empowerment Group	80,855	The Guardians Insurance Group	56,763
RVF Insurance	80,616	Hall Gp	56,423
Kentrell Williams & Associates	80,549	Melaney Brundidge Group	56,415
Erika Mitchell-Rhodes Group	79,200	Patricia Lynch Group	56,325
Mike Davis Group	79,022	Sharome Gentry Group	55,807
Marcelo Vaca & Associates	77,954	Veronica Gentry Group	55,807
Nash Group Ins Services	77,009	Christian Alvarado Group	55,304
Ron Mann Group	75,833	Dave Scott Group	54,270
Kevin Tyler Group	73,843	Brad Harper Group	53,868
Dominga Tapia & Associates	73,306	Laboris Louden Group	52,973
Eduardo Varas Group	73,036	Maria Glaesemann & Associates	52,776
Jarrad Tracy Group	72,467	The MJ Team	52,442
Senior Assurance Group	72,236	Nayda Viva Group	52,092
Alpha Financial Leaders	71,884	Claude Gibbs Group	51,947
Callison Group	70,939	Bill Wormley Group	50,834
Coakley Financial Group	69,987	David Wright Group	50,295
Squire's Enterprises	69,166	Mike Ellerbee Group	50,210
Rob Williams Group	68,406	Maria Perez & Associates	50,199
FGD Group	68,399	Michael Koetting Group	49,319
Viva Consulting Group	67,229	Laura Valadez & Associates	47,921
Yubraska Diaz & Assoc	65,697	The Vision Group	46,897
Ed Long Group	64,869	Teddy Hurtares Group	46,833
Jordan Mikes Group	64,529	Robert Enriquez & Associates	45,710
Corey Hawkins Group	63,205	Victoria Parada & Associates	45,431
Jeremiah Merritt Group	62,475	Lee Foreman Group	45,279
Lenny Riggs Group	62,357	Jason Forte Group	45,161

Agency Production Continued...

FEBRUARY 2022

The Harben Group	\$45,019	David Benowitz & Associates	\$42,856
The Higgins Group	45,002	Geraldine Caldwell Group	42,386
Phillip Vaught & Associates	44,935	Agenol Soto Group	42,067
Deon Freeman Group	44,841	Christopher Franklin Group	41,806
The Gabe Penn Group	44,606	Ta'Reem Smith Group	41,698
William Fisher Group	44,452	Ericka Jackson Group	41,333
Wrinardo McKennedy Group	44,316	JC Financial Group of Florida	41,328
Marina Barragan & Associates	43,644	Scott Smith & Associates	41,320
Haas Graham Group	43,480	Del Hawkins Group	41,104
Maera Pimentel & Associates	43,220	William Valiente & Associates	40,220
Briana Hart Group	42,874		

Regional Director Production

FEBRUARY 2022

Golden Memorial Ins Svcs	\$4,040,745	The Howard Group	\$ 767,110
Universal Benefits	2,690,933	Life Time Marketing	546,863
The Miles Group	1,467,710	Family Heritage Group	227,003
Agent Success Management	1,016,557	Integrity Ins Group of Kentucky	112,140
Rosson Phillips Group	865,804		

Agent Persistency Power

FEBRUARY 2022

	<u>7TH</u>	<u>NTQ</u>		<u>7TH</u>	<u>NTQ</u>
Miguel A.	100	3	Erika M.	91	5
Liliana H.	98	1	Clara C.	91	8
Jose R.	97	3	Carlos P.	91	9
Donald M.	97	4	Marisa C.	91	9
Roberto R.	97	4	Connie M.	90	1
Daniel P.	96	2	Jeremy B.	90	2
Oscar Q.	96	2	Michael H.	90	2
Joleanys P.	96	3	Mayra R.	90	2
Javier D.	96	5	Oscar P.	90	4
Ana G.	96	6	Nancy S.	90	4
Dominga C.	95	4	Latanya B.	90	4
Danly G.	95	4	Teddy H.	90	5
Anhuan P.	95	8	Amy M.	90	5
Christy C.	95	10	Patricia P.	90	6
Ana M.	94	1	Alvaro J.	90	6
Matthew L.	94	3	Kent S.	90	7
Cody H.	94	5	Jacob R.	90	11
Victoria P.	94	5	Carmen G.	89	0
James T.	94	13	Cesar S.	89	0
Kenny M.	93	1	Saeed B.	89	1
Enrique S.	93	3	Jorge M.	89	2
Zahilly O.	93	3	Miranda S.	89	2
Michael K.	93	4	Victor G.	89	3
Elizabeth V.	93	5	Claudia R.	89	3
David P.	93	5	Eric E.	89	5
Michael H.	93	5	Thomas M.	89	5
Diana A.	93	6	Bradley G.	89	5
Joan W.	93	8	Norberto H.	89	5
Howard G.	93	9	Maera P.	89	6
Alicia W.	92	0	Patricia G.	89	6
Olga A.	92	1	Raul A.	89	7
Bianca Z.	92	2	Dakota L.	89	7
George F.	92	2	Margaret J.	89	7
Pierre D.	92	2	William P.	89	9
Eduardo V.	92	7	Guillermo N.	89	11
Skyler W.	92	8	Hugh T.	88	1
Gerardo R.	91	1	Jimmy J.	88	2
Karianne W.	91	2	Tijwana A.	88	2
Juan F.	91	3	Geraldine C.	88	2
Irene B.	91	5	Audio O.	88	2

Agent Persistency Power Continued...

FEBRUARY 2022

	<u>7TH</u>	<u>NTO</u>		<u>7TH</u>	<u>NTO</u>
Cara J.	88	2	Joshua K.	86	12
Sadrac R.	88	4	Rafael R.	85	0
Chad M.	88	4	Andrea M.	85	2
Janis G.	88	4	Myron B.	85	2
Jeremiah C.	88	5	Linzy C.	85	4
Ernesto P.	88	5	Jeffrey S.	85	4
Omar H.	88	5	David J.	85	6
Phillip V.	88	6	Hector R.	85	6
Aubree G.	88	9	Eddie M.	85	7
Robert E.	88	10	Jordan M.	85	7
Dave G.	87	1	Ralph G.	85	7
Deborah D.	87	2	Maribel R.	85	9
Cherie B.	87	4	Lamarq C.	85	9
Unaisi V.	87	4	Emmanuel E.	85	10
Shavonne C.	87	4	German O.	85	10
Christina H.	87	5	Jeremy F.	85	15
Donald K.	87	5	Casey C.	84	2
Rene A.	87	5	LaSunia C.	84	2
Robert C.	87	6	Willie M.	84	3
Lizard M.	87	6	Ane P.	84	4
Vanusa C.	87	7	Mark C.	84	4
Maria P.	87	8	Ezequiel G.	84	4
Alissa M.	87	8	Claudia E.	84	4
Girma T.	87	9	Daniel N.	84	5
Diane H.	87	13	Jose R.	84	5
Chandra S.	86	2	Niambi M.	84	5
Jennifer L.	86	3	Shawn Y.	84	5
Richard F.	86	4	Wrinardo M.	84	5
Sheila M.	86	4	Rachel M.	84	5
William V.	86	4	Steve B.	84	6
Sean G.	86	4	Jesse E.	84	6
Ernesto M.	86	5	Joel M.	84	6
Jennifer G.	86	6	Ricardo V.	84	6
Stephen M.	86	7	Michelle S.	84	6
Octavio U.	86	7	Adam H.	84	8
Miguel C.	86	7	Sergio M.	84	8
Mark G.	86	7	Diana R.	84	8
Alejandra B.	86	8	Andrew W.	84	9
Rafael J.	86	9	Julie S.	84	10
Jarrad T.	86	11	Maritza R.	84	11

Agent Persistency Power Continued...

FEBRUARY 2022

	<u>7TH</u>	<u>NTO</u>		<u>7TH</u>	<u>NTO</u>
Christopher B.	84	12	James C.	81	8
Dardi J.	83	2	Daniela P.	81	9
Harry S.	83	3	Rahim E.	81	10
Brent H.	83	3	Johnny M.	81	11
Bo S.	83	4	Pamela E.	80	0
David J.	83	4	Gustavo Z.	80	4
Sandra W.	83	4	Dave S.	80	6
Victor R.	83	4	James C.	80	7
Ana V.	83	5	Emanuel F.	80	7
Maria P.	83	5	Chad D.	80	7
Micki S.	83	6	Landon S.	80	7
Michael R.	83	7	David B.	80	8
Mark M.	83	8	Roque M.	80	8
Ed C.	83	9	Travis S.	80	9
Keith A.	83	9	Cynthia M.	79	1
Richard M.	82	0	Antwon G.	79	1
Melissa B.	82	2	Glenn A.	79	2
Lorraine C.	82	2	Mildred V.	79	3
Ricardo V.	82	3	Nathan T.	79	4
Touzalin M.	82	4	Andrew M.	79	5
Dana N.	82	5	Olivia N.	79	6
Barbara D.	82	7	John D.	79	6
Christian A.	82	7	Ericka J.	79	9
Craig W.	82	10	Gregory E.	78	3
Patricia L.	81	2	Sonya W.	78	5
Takisha J.	81	3	Kirby L.	78	5
Briana H.	81	3	Aubri R.	78	7
Kary W.	81	4	Rogelio S.	78	8
LaDaris V.	81	4	Claude G.	78	8
Mike E.	81	4	Idolfo A.	78	8
Will L.	81	5	Melissa J.	77	2
Paul N.	81	5	Eric H.	77	4
Darren S.	81	5	Zach P.	77	5
Wilfredo P.	81	6	Noah D.	77	7
Gabriel P.	81	6	Clementine T.	76	4
Carol H.	81	7	Deon F.	76	5
Rolando P.	81	7	Mark H.	76	6
Alejandro G.	81	7	Veronica R.	75	5

Agency Persistency Power

FEBRUARY 2022

	<u>7TH</u>	<u>NTO</u>		<u>7TH</u>	<u>NTO</u>
Emeli Rojas & Associates	94	3	Nathan Barragan & Associates	87	8
Javier Ortega Group	91	2	Edith Salinas & Associates	87	9
Viva Consulting Group	91	3	Lenny Riggs Group	86	2
Arturo SanchezDiaz & Associates	91	5	Steven Russell & Associates	86	4
Marcelo Vaca & Associates	90	4	Jessica Parker Group	86	4
Martin Eichhorn & Associates	90	5	Maria De Pool Group	86	5
TD Life Services	90	5	Eddie Martir Group	86	5
Teddy Hurtares Group	90	6	Andrew Barragan & Associates	86	5
Ariel Rodas & Associates	90	6	Francisco Espinoza & Associates	86	5
Steinhaus Insurance	89	3	Diamond Memorial	86	6
JC Financial Group of Florida	89	4	Family Protect Insurance	86	6
Oscar Salinas & Associates	89	4	Adam Hale & Associates	86	7
Ismael Vargas & Associates	89	4	Ronald Jariz Group	86	7
Dio Group	89	5	Michael Morgan Group	86	7
Yubrasca Diaz & Assoc	89	5	Tanya Miles Group	86	7
Eduardo Varas Group	89	5	Mario Barrera Group	86	8
A M Barragan & Associates	89	5	Luis Garzon & Associates	86	9
Ricardo Cazares & Associates	89	5	Lee Foreman Group	85	3
Mike Stambaugh & Associates	89	5	Julian Barrera Group	85	4
Jorge Martinez & Associates	89	6	Miguel Witrago & Associates	85	4
Inspire Legacy Group	89	6	Vann Durham Group	85	4
Ignacio Solorio & Associates	89	6	Hadley Insurance Group	85	5
Modesto Int'l Group	89	6	Alejandra Pereira B & Associates	85	5
Alpha Financial Leaders	88	2	Claude Gibbs Group	85	5
Johnny Mendez & Associates	88	5	William Valiente & Associates	85	6
Eduardo Calderon & Associates	88	5	Laboris Louden Group	85	7
Yoel Rodriguez Group	88	5	Paul Chambers Group	85	7
Norberto Hernandez Group	88	5	Kentrell Williams & Associates	85	8
Eric Enriquez & Associates	88	6	Andrew Wood & Associates	85	11
Jesse Escobar & Associates	88	6	Bill Wormley Group	84	2
Amete Darvish & Associates	88	6	Nash Group Ins Services	84	4
John Burke & Associates	88	7	Take Charge Financial Group	84	4
Howard Gire & Associates	88	9	Financial Freedom Team	84	5
Robert Enriquez & Associates	88	9	United Senior Care	84	5
Hibbert Financial Group	87	3	The Paul Group	84	5
Mark Coleman Group	87	4	AWG Financial	84	5
Dominga Tapia & Associates	87	4	Senior Assurance Group	84	5
Victor Berocay & Associates	87	4	Larry Moore Group	84	6
Brian Obey Group	87	4	MJS Advantage	84	6
Maria Glaesemann & Associates	87	5	Opportunity Marketing Group	84	7

Agency Persistency Power Continued...

FEBRUARY 2022

	<u>7TH</u>	<u>NTO</u>		<u>7TH</u>	<u>NTO</u>
Johann Arias & Associates	84	8	The Vision Group	81	8
UBI Southeast	83	4	Kingdom Legacy Group	81	8
UBI Marketing Firm United	83	5	Callison Group	81	9
Sandra Peck Group	83	5	The Foundation Team	80	3
Dave Scott Group	83	6	The Higgins Group	80	4
Daniela Etchegoyen & Associates	83	6	Ane Pasina & Associates	80	4
The Phoenixx Insurance Group	83	7	Kary Wilkins Group	80	4
Terrence Richard & Associates	83	8	The MJ Team	80	5
Brad Gibson Associates	83	8	Nick Cardwell Group	80	5
Jarrad Tracy Group	83	9	Spartan Insurance Group	80	5
Hall Gp	83	10	Hawkins Investment Group	80	6
Cherie Buckman Group	82	3	Ed Long Group	80	6
Corey Hawkins Group	82	3	The Empowerment Group	80	6
The Boddie Group	82	4	Coakley Financial Group	80	7
FGD Group	82	4	Rob Williams Group	80	8
Dari Spurgeon & Associates	82	6	Ben Liebermann Group	80	8
Roosevelt Hooker Jr Group	82	7	United Leaders & Associates	80	8
Elite Insurance Team	82	8	S & A Group	80	8
Modern Legacy Group	82	8	The Bradshaw Group	79	4
The Gabe Penn Group	82	9	Negeb & Associates	79	5
Yarcely Rodriguez Prato & Assoc	82	10	Shenna Adams Group	79	6
Ron Mann Group	81	4	Tara Ray Group	79	7
Erika Mitchell-Rhodes Group	81	5	GEMMS Financial Resources	79	7
Lucas Financial Services	81	5	Yanta Services	79	8
Rader & Co.	81	5	Vision To Legacy Group	79	8
Kevin Tyler Group	81	5	Chad Donahue Group	79	9
Dana Nesen & Associates	81	5	Ericka Jackson Group	79	9
Anthony Havard Group	81	6	Mike Ellerbee Group	78	5
Mike Davis Group	81	6	The Jacobs Group	78	5
RVF Insurance	81	6	Fernando Lassiter Group	78	6
Jordan Mikes Group	81	7	Donaldo Harris Group	78	6
Leaders Financial Group	81	7	Melaney Brundidge Group	78	8
Pinnacle Financial Group	81	7	The Mars Group	78	8
The Diggs Group	81	7	Memorial Gardens Ins Services	76	5

Regional Director Persistency Power

FEBRUARY 2022

	<u>7TH</u>	<u>NTO</u>		<u>7TH</u>	<u>NTO</u>
Family Heritage Group	87	4	Universal Benefits	82	5
Golden Memorial Ins Svcs	87	6	The Howard Group	81	7
Life Time Marketing	85	6	Rosson Phillips Group	79	7
The Miles Group	84	6	Agent Success Management	79	7
Integrity Ins Group of Kentucky	83	7			

Agent Contest Qualifiers

AS OF FEBRUARY 28, 2022

Norberto H.	\$498,955	Javier D.	\$209,263
Pierre D.	404,338	Maria P.	208,434
Howard G.	383,423	Jeremy F.	205,976
Ericka J.	333,433	Amy M.	205,516
Robert W.	333,356	Gloria B.	204,240
Rafael J.	331,045	Christopher B.	204,121
Dave S.	317,539	Ralph G.	203,469
Richard F.	299,550	Krystal N.	203,246
Niambi M.	296,441	Dustin H.	203,081
William G.	296,191	Connie M.	202,549
Mike E.	291,181	Shawn Y.	200,758
Victoria P.	286,602	Janis G.	200,422
Jarrad T.	269,532	Miguel C.	200,277
Wrinardo M.	268,299	Liliana H.	200,067
Casey C.	259,454	Alejandro G.	199,176
Briana H.	257,766	Jose R.	198,734
Sharon F.	255,021	Eduardo V.	198,363
Eric E.	248,738	Andrea M.	197,259
Sadrac R.	245,479	Maritza R.	196,356
John D.	243,252	Carl M.	195,653
Tez M.	240,010	Guillermo N.	194,418
Dana N.	237,687	Robert C.	193,939
Adam H.	236,621	Chad D.	193,479
Robert E.	233,156	Rahim E.	191,230
Diane H.	229,182	Vicente C.	189,160
Victor R.	228,144	Rachel M.	188,584
Clara C.	224,674	Stephen M.	187,622
Patricia L.	224,673	Irene B.	184,000
Emigdio V.	223,864	Craig W.	182,619
Patricia G.	223,783	Lamarq C.	182,498
Wilfredo P.	223,353	Bradley G.	181,913
Mark M.	220,440	Darren S.	181,680
Gerardo R.	220,417	David B.	181,676
Daniel N.	217,581	Enrique S.	181,532
John C.	217,511	David P.	181,512
Olga A.	217,114	Vanusa C.	180,903
German O.	215,774	Milton R.	180,502
Unaisi V.	211,934	Kenny M.	179,157
Primitivo M.	211,017	Saeed B.	178,998
Victor G.	209,936	Octavio U.	177,709

Agent Contest Qualifiers

AS OF FEBRUARY 28, 2022

Lisa W.	\$177,103	Oscar Q.	\$156,144
Maribel R.	175,670	Aubree G.	155,828
Wendy V.	175,191	Jesse G.	154,277
Deborah D.	172,601	Christian A.	153,095
George F.	170,702	Eric H.	153,046
Bianca Z.	170,558	Aubri R.	152,527
Kent S.	170,036	Danly G.	152,524
Javier O.	168,411	Charles H.	152,466
Ana G.	168,383	Claude G.	152,304
Edwin M.	168,253	Ana V.	152,021
Suzanne A.	167,800	Jennifer L.	151,667
Eddie M.	165,838	Bo S.	149,282
Cherie B.	165,346	Myron B.	148,672
Rene A.	165,232	Lizard M.	147,685
Phillip V.	165,045	Gustavo Z.	147,193
Marisa C.	164,814	Ed C.	147,030
LaSunia C.	164,685	Jeremiah C.	146,101
Agenol S.	164,029	Carmen G.	145,936
Kirby L.	163,744	Jordan M.	145,653
Sandra P.	163,319	Gregory E.	145,510
Jeffrey S.	162,934	Andrew M.	144,912
Michael R.	162,842	Shavonne C.	144,835
Sandra V.	162,834	Sandra W.	144,661
Lashawn H.	162,826	Ronald O.	144,521
Blanca R.	162,415	Juan F.	144,442
Alicia W.	162,103	Mark H.	144,378
Tara R.	161,560	Karianne W.	144,085
Donald K.	161,211	Mildred V.	144,017
Jorge M.	161,102	Sergio M.	143,955
Andrew W.	160,505	Timothy W.	143,102
Daniela P.	160,453	Maera P.	143,089
Richard H.	160,386	George M.	142,968
Jennifer G.	159,977	Dakota L.	141,683
William V.	159,314	Jannifer M.	141,633
Shelton P.	158,403	Joan W.	141,214
Audio O.	158,359	Micki S.	140,806
Takeisha J.	158,180	James T.	139,691
David J.	158,137	Miranda S.	139,659
Roque M.	158,010	Johnny M.	139,405
Margaret J.	157,519	Ernesto M.	139,352

Agent Contest Qualifiers

AS OF FEBRUARY 28, 2022

Alejandra B.	\$138,842	Joel M.	\$132,399
Paola V.	138,767	Alissa M.	132,273
Felicia H.	138,682	Micaela L.	132,018
Noah D.	138,508	Ramon V.	131,499
Deena H.	138,505	Jason F.	131,407
Thomas M.	138,503	Elizabeth R.	131,371
Deon F.	138,402	Antonio W.	131,096
Mayra R.	138,347	Brandy M.	131,020
Glenn A.	138,320	Sarah T.	130,787
Manuel P.	137,872	Hugh T.	129,797
Johnny M.	136,479	Chad M.	129,743
Emanuel F.	136,310	William P.	129,326
Brian W.	136,231	Moises Z.	128,943
Larrisa P.	136,095	Roberto R.	128,901
Alvaro J.	135,976	Patricia P.	128,432
Christy C.	135,744	William F.	127,597
Christopher R.	135,629	Stacey H.	127,587
Yarcely P.	135,426	Erika M.	127,487
Julie S.	134,603	Geraldine C.	127,169
Delmelodia T.	134,405	Emmanuel E.	126,978
Nancy S.	133,711	Edith S.	126,787
Richard M.	133,444	Robert K.	126,405
Gabriel P.	133,239	Matthew L.	126,125
Marshall F.	133,189	Monica H.	125,760
Oscar P.	132,532	Tecca L.	125,747
Annie M.	132,471	Sean G.	125,340

Pro Rata Agent Contest Qualifiers

AS OF FEBRUARY 28, 2022

	Average		Average
Melissa S.	\$20,673	Chris S.	\$14,778
Getties J.	15,958	Raheem G.	14,160
Angela R.	14,950	Larrie J.	12,698
Hannah R.	14,870		

Agency Contest Qualifiers

AS OF FEBRUARY 28, 2022

Andrew Barragan & Associates	\$19,079,021	TD Life Services	\$2,303,277
Adam Hale & Associates	11,955,424	Jessica Parker Group	2,241,790
Diamond Memorial	10,350,447	Martin Eichhorn & Associates	2,204,708
A M Barragan & Associates	9,691,381	Shenna Adams Group	2,201,679
Family Protect Insurance	9,382,292	Brian Obey Group	2,132,569
Hawkins Investment Group	7,792,591	Financial Freedom Team	2,019,010
UBI Marketing Firm United	6,365,453	Lucas Financial Services	1,993,171
Ricardo Cazares & Associates	5,529,067	Tanya Miles Group	1,987,525
Spartan Insurance Group	5,191,161	AWG Financial	1,898,980
GEMMS Financial Resources	4,594,494	Memorial Gardens Ins Services	1,860,527
Leaders Financial Group	4,507,799	John Burke & Associates	1,835,960
The Paul Group	4,163,774	Mike Stambaugh & Associates	1,796,214
Donaldo Harris Group	4,030,631	Dana Nesen & Associates	1,761,035
S & A Group	3,977,150	Modern Legacy Group	1,746,562
Nathan Barragan & Associates	3,909,516	Yoel Rodriguez Group	1,725,449
Daniela Etchegoyen & Associates	3,815,228	Ariel Rodas & Associates	1,712,940
MJS Advantage	3,501,265	Opportunity Marketing Group	1,658,810
Michael Morgan Group	3,477,323	Modesto Int'l Group	1,627,576
The Jacobs Group	3,402,443	Kary Wilkins Group	1,583,149
Dari Spurgeon & Associates	3,349,876	Paul Chambers Group	1,560,807
Fernando Lassiter Group	3,348,808	Johann Arias & Associates	1,542,941
Ronald Jariz Group	3,232,220	The Bradshaw Group	1,538,013
UBI Southeast	2,971,336	Pinnacle Financial Group	1,458,017
Ignacio Solorio & Associates	2,934,846	Terrence Richard & Associates	1,436,603
Ben Liebermann Group	2,899,876	Dio Group	1,411,880
Vision To Legacy Group	2,865,376	Steinhaus Insurance	1,380,212
Oscar Salinas & Associates	2,847,610	Julian Barrera Group	1,355,947
Elite Insurance Team	2,707,047	The Mars Group	1,309,022
Mario Barrera Group	2,581,669	United Senior Care	1,301,975
United Leaders & Associates	2,547,818	Eddie Martir Group	1,295,205
The Diggs Group	2,498,932	Hadley Insurance Group	1,294,642
Eduardo Calderon & Associates	2,403,747	Alejandra Pereira B & Associates	1,281,432
Francisco Espinoza & Associates	2,315,306	Freedom Final Expense Group	1,261,926

Regional Director Contest Qualifiers

AS OF FEBRUARY 28, 2022

Golden Memorial Ins Svcs
Universal Benefits Inc
The Miles Group
Rosson Phillips Group
Agent Success Management

The Howard Group
Life Time Marketing
Family Heritage Group
Integrity Ins Group of Kentucky



Qualification Period

May 1, 2021 - July 31, 2022

This is a luxurious beach-side getaway for all qualifiers and their guests. The trip is scheduled from November 7-11, 2022 to Eau Palm Beach Resort and Spa.

Qualification Requirements

AGENT LEVEL			MANAGER LEVEL		
Monthly Production	Contest Total	Bonus	Monthly Production	Contest Total	
\$12,500	\$187,500	\$ 250	\$125,000	\$1,875,000	
15,000	225,000	500	175,000	2,625,000	
17,500	262,500	1,000	225,000	3,375,000	
20,000	300,000	1,500	275,000	4,125,000	
22,500	337,500	2,000	325,000	4,875,000	
25,000	375,000	2,500	375,000	5,625,000	
27,500+	412,500+	3,000	425,000+	6,375,000+	

The Top 5 Agents, Top 5 Managers, and Top 5 Regional Directors will receive Business Class flights and limousine service to/from the airport in your arrival and departure cities (based upon availability).



GENERAL PROVISIONS

1. All Qualifiers must be active and in good standing as of the time of the trip in order to qualify and attend.
2. Cash bonuses (or equivalent) will be paid on the trip.
3. There will be a 10% production bonus on all applications that include a completed FCGS membership form.
4. All reservations will be non-cancellable, if you commit to the trip and do not attend, you will be charged for any nonrefundable portion of the cost.
5. Proper travel documentation is required.
6. Apart from cash bonuses, the trip has no cash value. If you qualify and do not attend, then there is no payment due to you other than cash bonuses earned as described herein.
7. This trip is for adults only. It is okay to bring a minor as your guest if they are your child and at least 16. If you are bringing additional children or guests, please make your own arrangements for them (including transfers to and from the airport). All company functions, including receptions, meetings and meals, are for you and your guest. Unfortunately, additional guests are unable to attend any company function.
8. The company may use an alternative airport, flight, or airline other than your preference. Any additional costs from any variation from such will be at your own expense.
9. Please contact the airline directly if you are using airline miles to upgrade or to add a guest.
10. If you are extending your trip beyond the company convention, please make your own hotel and travel arrangements for that part of your trip.
11. The company reserves the right to change any of the terms and conditions of these contest rules, and company records will be used to determine qualifiers.

PRO RATA QUALIFICATION

Any new agent or agency (not previously with the company) that becomes active during the contest period and who writes the equivalent required production on a prorated basis will qualify for the trip (no bonus), provided the agent is currently active and has been in production with the company since October 2021, at least ten consecutive months prior to the end of the contest period.

PERSISTENCY ADJUSTMENT

Company standards are 80% valid* 7th month persistency and 10% NTO rate on checking account business (Savings and debit/credit card production and persistency will be calculated into your contest total, if persistency on each of these is at least 70%). If first year persistency is lower than 7th month, then it will be used. For each percentage point that your persistency and NTO rate is higher or lower than the company standards, your production will be adjusted up or down by a like amount. For example, if your persistency is 2% better than company standards, then your production will be increased by 2%.

Direct bill business does not count toward contest totals.

If the persistency and NTO adjustment results in downward adjustment of greater than 15%, then you will not be eligible for the trip or other incentives. For managers, the adjustment will be based on total agency persistency and NTO results.

*Total 7th month measured is at least 20% of total first year persistency. If not valid, first year less 5% will be used and no positive adjustments will be made.