



The Compass Chronicle



April Fools!

April Fools' is all about fun and games, but luckily, at CHC, the only surprises we like are wins! Thanks for everything you do to keep things running smoothly and keeping your people taken care of.



We LOVE getting pictures from you!

We know you are working hard to reach your goals, both professionally and personally. We want to see it! Share your favorite pics with us by emailing marketing@chcquotes.com

Compass News

Lets Connect

Announcements

Staff & Agent
Spotlights

Word Search &
Challenge

Calendar

CN COMPASS NEWS

CHC BRND KIT FOR YOU

Marketing is excited to share a new CHC brand kit with you!

COMPASS HEALTH CONSULTANTS®

DOWNLOAD LOGOS



COLOR PALETTE



#f4f6fc



#a7c8f8



#4278e7



#1e4599



#050a30

FONTS

HEADER

Aa Montserrat Bold

BODY

Aa Montserrat

TONE

- Professional
- Positive
- Clear & Simple
- Consistent

Compass Health Consultants®

When using the name Compass Health Consultants®, please include the trademark ®. To learn how to do that, please search your type of computer and key board shortcut. For example: "Windows trademark R shortcut".



What's in the kit?

- Downloadable Logo & Caleb the Compass
- CHC colors, font, and tone
- How and when to use the trademark ®
- Downloadable photos for your email signatures & social media

Where can I find the kit?

- To find the kit, please go to
 - ▶ chcagents.com
 - ▶ Resources
 - ▶ Marketing
 - ▶ CHC Brand Kit

Need help or have questions? Email marketing@chcquotes.com

Advanced Agent Training

Elev8 Summit

Friday, April 24 - Saturday, April 25

📍 St. Louis, MO

Eligibility Requirements:

- Must have been an agent with CHC 18 months or less
- Must have written/completed at least two sales applications

Request an evite invitation:

By sending your name, cell, and email address to events@chcquotes.com

****In Person Training Only**

ADVANCED AGENT TRAINING

Join Us!

ADVANCED Agent TRAINING

Join us for training at
PFEM BANQUET HALL
115 McMenamy Road
St Peters, MO 63376

APRIL 24 & 25, 2026



RSVP by
3/24/26

by invitation only
See back for details

Schedule of Events

FRIDAY, APRIL 24TH

TRAINING, 9:00 AM

DOORS OPEN AT 8:45 AM

DINNER, 6:30 PM

"CAMP COMPASS"

87 LOWER CARROLLING FIELDS DR.

ST. CHARLES, MO 63304

SATURDAY, APRIL 25TH

TRAINING, 9:00 AM

CONCLUDES AT 3:30 PM

*This training is in St. Louis and will not be offered virtually.
*ELIGIBILITY TO ATTEND: Agents who've been with CHC 18 months or less & have completed at least two applications are eligible. Training is by invitation only.
*The training room doors open at 8:45 AM.
**All hotel & travel expenses are the agent's responsibility.
**We recommend you bring a sweater or jacket to the training.

LIFEX WILD CARD BONUS

WILD CARD BONUS
03/11/2026 - 06/22/2026

All LifeX Recruiters are eligible for the Wild Card Bonus. The contest is for net increase in Research Associate participants (total RAs).
** Active policies as of 7/1

Net Policies	Bonus Payout
10	\$500
25	\$1,500
40	\$2,700
50	\$4,000
75	\$7,500
100+	\$12,500

Example of Net Increase: On 3/11/26, Bob has 26 active policies. By 4/15/26, Bob has 42 active policies; however, some cancel or are terminated. As of 7/1/26 Bob has 37 active policies. At the end of the contest, his net policies are 11, and his bonus payout is \$500.

MEGA MULTIPLIER
1 XGB GROUP WITH 10+ ENROLLED = BONUS X1.25
EXAMPLE: \$1,500 BONUS = \$1,875 WITH MEGA MULTIPLIER

2ND MEGA MULTIPLIER
3 XGB GROUPS OF 10+ ENROLLED = BONUS X1.5
EXAMPLE: \$1,500 BONUS = \$2,250 WITH 2ND MEGA MULTIPLIER

Super Jackpot Bonus
5+ XGB GROUPS WITH A TOTAL 100+ EMPLOYEES = BONUS X2
EXAMPLE: 100+ LIFEX POLICIES + 5 XGB GROUPS = \$25,000 BONUS

Certificate OF RECOGNITION
Professional Development
Anthony Carpenter 2026

Certificate OF RECOGNITION
Most Consistent Team
Ken Bardales 2026

Certificate OF RECOGNITION
P.I.T.A. Award
Robert Weinstein 2026

Certificate OF RECOGNITION
Fastest Team Growth
Tom Trifaro & Jared Debrabander 2026

Certificate OF RECOGNITION
Most Professional Overproducer
Luke Elliot 2026

Certificate OF RECOGNITION
Runner Up Rookie
George Caravousanos 2026

Certificate OF RECOGNITION
Rookie of the Year 2025
Colton Wayman 2026

Certificate OF RECOGNITION
Perseverance Award
Matthew McLain 2026

Certificate OF RECOGNITION
Above & Beyond Award
Bill Morrissey 2026

CERTIFICATE OF RECOGNITION

Congratulations!

- Anthony Carpenter, Ken Bardales, Robert Weinstein, Tom Trifaro, Jared Debrabander, Luke Elliot, George Caravousanos, Colton Wayman, Matthew McLain, Bill Morrissey

MARKETING UPDATE

NEW: Swag Request Form

Use to request conference materials or swag related items.
*You are responsible for 50% of price (Marketing Money can not be used)
<https://forms.monday.com/forms/ddbc76d8c60cd7f7957bf7d70b5e5d72?r=use1>



NEW: Marketing Compliance Form!

Use for asking about branding, language, and compliance with marketing materials.
<https://forms.mondav.com/forms/5alc2cd9f17220068d04e40425df53ec?r=use1>



We had a BLAST! We hope you did too!
Link to photo gallery:
<https://drive.google.com/drive/folders/1yOfVp7FvGnJEWFR2PWiIsDButdqeLQQ7?usp=sharing>

PUNTA CANA PHOTOS

ANNOUNCEMENTS



1ST SALE ALERT ^{1st}


Congratulations Destiny Sims on your first sale! CHC is so proud of you and can't wait to see what you do next!!

PUNTA CANA HIGHLIGHTS

We had the BEST time on the CHC Annual Trip in Punta Cana! We loved seeing everyone who made it. If you didn't make it this year, we hope to see you next year!



LETS CONNECT

Stay in the loop! Follow us on your favorite platforms Make sure you are receiving CHC emails and texts for important updates. 



NOT RECEIVING EMAILS OR TEXTS?

Please email marketing@chcquotes.com for email assistance

To receive text updates: Text "START" to (314) 742-7842

Did you know we offer
personalized affiliate sites?

- Customizable
- Unique URL with lead form & review section
- \$15 per month - payable with Top Broker balance or credit card

Interested in an affiliate site? Email marketing@chcquotes.com



STAFF SPOTLIGHT

PEGGY DOHERTY

EXECUTIVE ASSISTANT

TELL ME ABOUT YOUR POSITION AND WHAT YOU DO DAILY.

“I landed at HST with Joe Krivelow after a very extensive pre-interview with Bill Morrissey (my nephew, btw.) Me: ‘I want X number of \$\$/hour and I want to come and go as I please.’ Bill: ‘Joe Krivelow is looking for an assistant.

Well, there you go! One month later, I started at 3 days a week, helping primarily with setting up the new recruits coming through Joe’s office. This position grew to everything possible and then some! Eleven years later, I have seen it all and done it all!”

WHAT MAKES YOU FEEL FULFILLED IN YOUR POSITION?

“This Agency has grown immensely since I started. I am very proud to have been part of it since the very beginning. The one constant has been Joe Krivelow’s generous soul and his sincere interest in everyone’s success, not just his! It has been amazing to witness!”

WHAT ARE YOU THE MOST PROUD OF?

“I feel very blessed every day. I am so incredibly grateful for a huge family that is extremely close. Including, kids and grandkids that keep the hubby and I hopping! My work family is also extraordinary. It doesn’t get any better than this!”



PERSONAL PROFILE

“After working at AT&T for 30 years, I retired. Not to stop working, but to try something different! I worked with a temporary agency, and went to Anthem Blue Cross and Blue Shield for a two-week assignment, and ended up staying 5 years! Talk about not knowing when to leave!

At Anthem, I got licensed to sell Health Insurance and a new career was born! Working for and with a Captive Agent, I learned about the industry and was happy to be able to help people find the healthcare they needed. Fast forward the Affordable Care Act! Anthem’s captive Agent program was eliminated, and we were all forced to quotes and sell every plan available on the market.”

These points all lead me to where I am now!

**TO NOMINATE SOMEONE PLEASE EMAIL:
MARKETING@CHCQUOTES.COM**

AGENT SPOTLIGHT

MICHAEL DADE

AGENT

WHAT GOT YOU INTO THE INSURANCE INDUSTRY?

“It’s a bit of a sad tale really. I have 5 deaths in my family over a two month period. I wanted to do something to make sure I could help my other family members get their affairs in order so we wouldn’t have to post GoFoundMe pages asking for help with final expenses. Once I started down the rabbit hole, I couldn’t get out of it...and I didn’t want to.”

WHY ARE YOU WITH COMPASS?

“I had been with a couple of other agencies before Compass, and it just wasn’t what I was looking for. What they presented and what was reality didn’t equate. When I sat down with Anthony and Alisha Carpenter, I was six days away from homelessness; it was supposed to be about a 30-minute interview, and it turned into about 3 hours of just real conversation. No fluff. No empty promises. I wasn’t leaving their office until I got contracted. I knew I was in the right place for me, and I had two people who were willing to pour into me. I like...scratch that...I love the ethics, transparency, and access that I have here. I am a little more “spoiled” than most, as I have access to some of the top leaders in the company daily, so I have a constant stream of knowledge that I’m always learning from.”

WHAT ARE YOUR GOALS FOR THE NEXT THREE YEARS?

“Compass has grown so much since I’ve started. My three-year goal comes in many parts so I’ll share a few: One, I want to pay for my son’s school, in whatever form that looks like for him, whether it’s college or trade school, ect. Secondly, I want to give back to Compass what Compass has given to me. I want to be in a leadership position so our current leadership can move into a different space and evolve as Compass evolves, but not lose the heartbeat of what it means to be a Broker with Compass. Third, I want to take care of my family in the manner that I sought out when I started this venture. There is no greater joy than that for me. The cars, homes, and money are lovely, but the people that matter to me the most are what drive me to be better every day.”

FAMILY & LIFE LESSONS

“There will always be a ‘job’ somewhere, but family is on borrowed time. Don’t take for granted any time you have, even for a simple hello. They’ll remember who was there, not how many hours you put in. Be present, but work hard each time you work; it will pay off.”



PERSONAL PROFILE

“I am your dedicated, one-stop resource for all of your healthcare needs. With over 20 years of client-focused customer service experience, I specialize in providing personalized healthcare solutions for individuals, families, and businesses. My mission is to simplify the healthcare process, ensuring you have the right coverage and support every step of the way.”

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Word Search

April

t t r f l g e l t c c o c d r
e k t b r s w a e c l a r m e
j r a i n s l e v m o o p p f
d o x s y j u o g b c k u u r
r c e a o l o n v l c p d d e
i a s d l t k k l o e a f f s
z r o n e d y t e o w e s i h
z m e t w l r k e m k p n d a
l p f o f o o l s d a y e o u
e o t s h o w e r s k a r t n

Rain

Taxes

Refresh

Bloom

Fools Day

Drizzle

Clouds

Joke

Showers

RAINY DAY FUN



WHAT KIND OF RAINY DAY ARE YOU?

Your perfect rainy day activity is:  When you here thunder outside you: 

- A) Watching movies
- B) Take a nap
- C) Cleaning or organizing
- D) Reading a book in a cozy cafe

- A) Turn on something louder (music, movie)
- B) Text a friend or family
- C) Use the time to do your hobby
- D) Watch the storm in or outside

Pick a rainy day outfit: 

- A) Sweatpants & cozy hoodie
- B) Never changed out of pjs
- C) Athletic wear or something practical
- D) Cute rain jacket and boots

When you see a big puddle you: 

- A) Carefully walk around it
- B) Laugh and try not to get splashed
- C) Step around it quickly & keep going
- D) Might want to jump in it



Mostly A's - Cozy Raincloud

- You love slowing down and enjoying the calm that rainy days bring. Relaxing is your vibe.



Mostly B's - Rainbow Energy

- You see the beauty in rainy days. Whether it's a nap, a walk, or simply enjoying the storm, you embrace the moment.



Mostly C's - Productive Storm

- You turn rainy days into productive ones. While others relax, you're organizing, planning, and getting things done.



Mostly D's - Social Sunshine

- Rain doesn't stop you from connecting with people. Coffee dates and conversations make any gloomy day brighter.

RAINY DAY RIDDLE

Answers are under Plant a Seed



I fall but never get hurt.
I can be light or heavy.
What am I?

I can grow without soil, shine
without fire, and appear before
your eyes. What am I?

I stay quietly after rain.
I reflect the world but
disappear with a single
step. What am I?

PLANT A SEED

One thing I want to grow this month:

UPCOMING EVENTS

APRIL

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 New Agent Training STL	2 Live Role Play Agency Updates Call	3	4
5	6 Kickstart: Attitude is Everything	7 Kickstart: Expectations & Action Plans	8 Kickstart: Show Me the Money	9 Kickstart: Creating Your Pitch Under 65 Products Training	10 Kickstart: How to Build Your Business	11
12	13	14 New Agent Training Tampa	15	16 Live Role Play Agency Updates Call	17	18 Dialing for Dollars
19	20	21	22	23 Under 65 Products Training WOMEN'S COUNCIL	24	25
26	27	28 Team Dials with Q&A New Agent Training STL	29	30 Live Role Play Agency Updates Call	*WLIT = Weekly Life Insurance Training	 <p>CHC WOMEN'S COUNCIL STRONG WOMEN. BOLD DIRECTION. CLEAR COMPASS.</p> <p>WOMEN'S COUNCIL Our next meeting is April 23rd at 9am CST</p>

ONGOING

TUESDAY

Agent Support Training - 9am CST
Foundation Mental Wellness Training
 - 12pm CST
TopBroker Training - 1pm CST
Bronze Training - 1pm CST
Team Dials with Q&A - 5pm CST

WEDNESDAY

Medicare Minute Wednesdays
 - 7:30am CST
XGB Webinar - 4pm CST
LifeX Webinar - 11am CST

FRIDAY

LifeX Webinar - 11am CST

For more information, visit: www.chcagents.com

