

SEPTEMBER 2 , 2025

THE COMPASS CHRONICLE

NEWSLETTER VOL 11



HAPPY SEPTEMBER!

WE **LOVE** GETTING PICTURES OF OUR AGENTS HARD AT WORK!

CN COMPASS NEWS

Compass News

Announcements

Staff & Agent
Spotlights

Word Search

Calendar



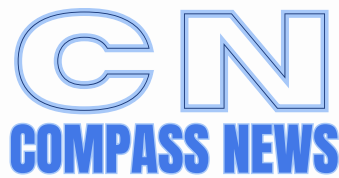
THE BIRTHDAY BOY!

Happy birthday to our founder, Joe Krivelow. Thank you for everything you do for, not only the agency, but for each and every one of us! Celebrating you is easy!



REMINDER!

If you're not receiving CHC emails, please **email** marketing@chcquotes.com. To receive text updates:
Text "START" to (314) 742-7842.



CALEB IN THE WILD

A huge thank you to all our wonderful agents at the Cottleville, MO office for playing along with Caleb last week. We love making fun content with you all!



REMINDER!

Send us pictures and videos of you all! We love to see what our agents are up to.



AWARD TRIP

► Rules

- Each application submitted and paid June 1 - Dec 22 2025 you'll get the amount listed below of Travel Tokens towards cost of the trip
- All policies written from Jan 1 - May 31 2025 (Previously written) will be given 50% credit
- Top 15 agents and top 3 leaders (by Compass Cash points) will attend the trip for free** (Free hotel accommodation + \$750 towards flights per couple**)
- Leaders credit is 1/3 of their agents credit
- FOR THOSE THAT ARE NEW AGENTS WHO'VE SUBMITTED THEIR FIRST APP AFTER JUNE 1 2025, ALL POINTS ARE DOUBLED!

**Based on ACTUAL BUSINESS, not TopBroker sales

Carrier	Compass Cash Per Policy Sold
LifeX	\$15
Enroll Prime Iron Health OneShare	\$10
AmeriBenefit Flex Benefits MedMutual NCD	\$5
Group Health Policies	\$5 per employee

Where: Breathless Resort, Punta Cana

When: March 19-22, 2026

Contest Dates: 1/1/25 - 12/22/25

To find all award trip forms, information, and an evolving agent sales report, go to
www.chcagents.com/tripupdates

COMING SOON!

Keep your eyes peeled for NEW LifeX Products!





STAFF SPOTLIGHT

Michelle Woodcock

Contracting Manager



“I am a mother of three wonderful children. I hold dual master's degrees in Health and Business. The majority of my time is dedicated to my family. My interests include drawing, enjoying my vinyl collection, reading, and playing golf.”

After working at CHC for a while, what surprised you the most?

The dedication and kindness demonstrated daily by the staff in this office.

Tell me about your position and what you do daily.

I serve as the Contracting Manager for CHC, assisting agents in establishing contracts with various carriers.

What makes you feel fulfilled in your position?

Contributing to a larger purpose by supporting the development of agents, ensuring the company's efficient operation, and creating innovative strategies to strengthen and define the foundation of both the contracting department and the organization overall.

What are you most proud of?

I continually strive to improve myself compared to who I was the day before. While being a role model for my children as they navigate their own journeys in a world that can often be critical and unforgiving. By demonstrating resilience and perseverance in the face of obstacles and setbacks, they can achieve their dreams.

TO NONIMATE SOMEONE PLEASE EMAIL: MARKETING@CHCQUOTES.COM



AGENT SPOTLIGHT

Bonnie Lucas



What got you into the insurance industry?

After years in sales, banking, lending mortgage, I needed a change. Having a son, I loved the idea of working from home and making my own schedule to be able to spend more time with him.

Why are you with Compass? What do you like about it?

I've worked with Joe and Brooke for many years and I'm with Compass because it's a family... like the way it used to be. Respect for agents/brokers and fair compensation. That's what I like!

What are your goals in the next three years?

Well, to be financially independent. As someone close to retirement age, this is something I can continue to do and make a great living doing it.

Family & Life Lessons

Family first always! I've found that clients can become close friends and to treat them, like I would want someone to treat my family members. Go that extra mile.

Finals Thoughts

Well, to be financially independent. As someone close to retirement age, this is something I can continue to do and make a great living doing it.

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Word Search

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

Broker: Professionals that sell insurance and represent the insured

Network: The group of healthcare providers and facilities that have contracted with the insurance company to provide health care services

HSA: stands for Health Savings Account. An HSA is a tax-advantaged savings account designed for individuals covered under a high-deductible health plan (HDHP)

Policy Owner: The individual or entity that holds in the insurance policy and is responsible for paying the premiums

Claim: A formal request made by a policyholder to an insurance company for compensation or coverage of a loss or damage that is covered under the terms of the insurance policy

Deductible: The amount the policy owner owes before the policy pays

UPCOMING EVENTS

SEPTEMBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 LABOR DAY	2 Kickstart: Expectations & Action Plans Agent Support Training Weekly TopBroker Training Team Dials with Q&A	3 Medicare Minute Wed Kickstart: Show Me the Money LifeX Webinar MedMutual Training BHPI Webinar	4 Kickstart: Handling Objections CHC Training: Life Insurance	5 Kickstart: How to Build Your Business LifeX Webinar	6
7	8 Monday Madness: Building Referral Networks	9 Agent Support Training Weekly TB Training Team Dials with Q&A New Agent Training Tampa	10 Medicare Minute Wed LifeX Webinar MedMutual Training BHPI Webinar	11 Kickstart: Attitude is Everything + Roleplay JK Agency Updates Call	12 Kickstart: Foundations LifeX Webinar	13 Dialing for Dollars
14	15 Kickstart: Elevator Speech & First 5 Seconds Monday Madness: Approaching Small Businesses	16 Kickstart: Expectations & Action Plans Agent Support Training Weekly TopBroker Training Team Dials with Q&A New Agent Training STL	17 Medicare Minute Wed Kickstart: Show Me the Money LifeX Webinar MedMutual Training BHPI Webinar	18 Kickstart: Handling Objections+ Roleplay Advanced Agent Training	19 Kickstart: How to Build Your Business LifeX Webinar	20
21	22 Monday Madness: Medicare	23 Agent Support Training Weekly TopBroker Training Team Dials with Q&A	24 Medicare Minute Wednesday LifeX Webinar MedMutual Training BHPI Webinar	25	26 LifeX Webinar	27
28	29	30 Agent Support Training Weekly TopBroker Training Team Dials with Q&A				

For more information, visit: www.chcagents.com