

THE COMPASS CHRONICLE



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HIGHLIGHTS

● **What an amazing year this has been...**

● **CHC has added a Medicare Division!**

● **Staff has grown from 13 to 22 wonderful members to support you!**

● **Our total payroll YTD is over \$11M - THANKS TO YOU!**

Our main office phone number is 636-561-5739
Extensions:

1. Sales
2. Group
3. Support
4. Finance
5. Contracting
6. Recruiting
7. Joe Krivelow's office
8. Project Manager - Amy Peneston
9. Office Manager - Holly Adkison

Emails:

Agent Support: agentsupport@chcquotes.com
Billing: billing@chcquotes.com
Contracting: contracting@chcquotes.com
Group: groupquotes@chcquotes.com
Life: lifequotes@chcquotes.com
Marketing: marketing@chcquotes.com
Payroll: payrollehcquotes.com
Project Manager: projectmanager@chcquotes.com
Recruiting: recruiting@chcquotes.com
Medicare: medicare@chcquotes.com



COMPASS FUN!

There's nothing we look forward to more than our post-training dinners! After a day of learning and growth, sitting down to break bread with our new agents is a truly special part of the journey. These meals aren't just about the delicious food (although, let's be honest, that's a big perk too!); they're about the laughter, the stories, and the chance to bond as a team.

It's during these moments that we discover the incredible individuals who are joining our family—what drives them, what excites them, and the unique spark they bring to the table. These connections remind us why we love what we do: Helping people succeed and building relationships that go beyond the office.



“
Success is the
result of small
efforts
repeated over
and over
consistently.

—Joe Krivelow, Founder

THE COMPASS STORY: A JOURNEY TO STABILITY AND GROWTH

At Compass, our journey began with a simple offering: short-term medical plans, indemnity products, and ACA major medical coverage. While these products provided options, they brought challenges that shaped our early days. We faced a rollercoaster of fluctuating income, with month-to-month unpredictability keeping us constantly on edge.

Lower persistency compounded the issue. Clients often left due to gaps in coverage that didn't meet their long-term needs. These "coverage gaps" meant we weren't just losing clients — we were losing trust. We knew something had to change.

We then had our breakthrough: Bundled products with comprehensive benefits were the missing piece. We envisioned a new direction where our offerings didn't just sell, but solved real problems. We focused on products with larger claim coverage, meaningful protection when someone gets sick or hurt, accessible doctor visits with lower copays, and preventative care that kept clients healthy.

As an agency, Compass aimed higher. We didn't just want to grow; We wanted to redefine the standard. That's why increasing street-level commissions for agents became a cornerstone of our mission. We know happy agents build successful agencies.

Our goals crystallized into three guiding principles:

1. Forward-thinking agency: Always innovate. Always look ahead.
2. Retention, retention, retention: Securing clients isn't enough — we strive to keep them and ensure they're satisfied.
3. Client-centric approach: We go above and beyond for every client under-65, meeting their needs with exceptional care and service.

Today, Compass is not just an agency — we are a partner, a problem-solver, and a team that prides itself on delivering stability and peace of mind for both clients and agents. Our story is one of growth, resilience, and an unwavering commitment to better benefits for all.

HALLOWEEN COSTUMES



Amy Peneston
as Wednesday Addams



Kent Stansfield & Holly Adkison
as Snow White and Prince Charming



Becky Schmersahl
as a Formal Apology



Agent Spotlight



KEITH TRAUTMAN

<https://www.keiththeinsuranceguy.com/>

WHAT GOT YOU INTO THE INSURANCE INDUSTRY?

The answer is a bit of a fluke. It wasn't a choice—he was recruited to work at Optum on their health and wellness websites because of his background in website development. After spending 10 years at United Health Group, he was recruited to Insperity, a PEO that sold UHC insurance, and became a sales rep for them. It was there he encountered what he calls a "commissionectomy," which led him to interview at competitors like TriNet.

He's been in the insurance business for 15 years and, after years of experience, decided to go back to being self-employed and take matters into his own hands. His first agency only had one carrier to sell, and it wasn't until Kenny Salter told him about CHC that he found his way to us. After attending advanced agent training and hearing Joe and Pauley's stories, he knew he was in the right place. He says, "It's been the best 17 years working with this crew," joking about his "Jesus freak" moment.

Looking ahead to 2025, he's determined to make a bigger impact—he's focused on helping small and medium-sized businesses, having lived their dreams and felt their pain. He's passionate about doing things differently, offering more than the typical brokerage-in-a-box. He didn't ask to be in insurance, but he's ecstatic about where he ended up, taking control of his future with CHC.

His wife has been by his side for 24 years through all the highs and lows of this rollercoaster life, providing incredible support. For him, the flexibility to work when and where they want is priceless. He had another job offer, but when his wife said, "Sounds really great until it's not," he knew it wasn't the right fit. Now, with CHC, he's responsible for his own success—and that's exactly how he likes it. He believes in what Joe stands for, and with Compass, there's a chance to build something real, with the tools to do it. There's plenty of opportunity here, and it's about building relationships, not just closing deals, which is why he values the integrity and partnerships he's developed.

WHY ARE YOU WITH COMPASS? WHAT DO YOU LIKE ABOUT IT?

Compass offers incredible resources and support for everyone, whether you're brand new to the industry or a seasoned veteran. For rookies, tools like TB and TBcomm are invaluable, especially when you're just starting and don't yet know what you need—or even what you don't know yet! We're here to guide you every step of the way.

What's more, the ongoing training opportunities are phenomenal. It's amazing how many sessions are offered, and even if you miss one, the recordings and materials ensure you're never left behind. At Compass, there's a clear path to success for everyone, from the greenest beginner to the most experienced pro.

WHAT ARE YOUR GOALS IN THE NEXT THREE YEARS?

His three-year goals are ambitious and inspiring: reaching 150 clients on EHP by adding 50 new clients each year. Small to medium-sized businesses that can't afford traditional benefits are absolutely enamored with EHP, and he takes pride in helping them find affordable, high-quality solutions. With a goal of earning over \$70K a month, his focus is clear and determined. With EHP available in every state and as the most fully compliant option on the market, the opportunities for growth are limitless!

Family and Life Lessons

Happily married for 24 years, with two kids in college (ages 20 and 23), he brings a wealth of experience from owning businesses, managing real estate, and working for major conglomerates. Through the trials of life, one lesson stands out: you have to take care of YOU.

Each morning, he starts the day by feeding his mind something positive, then aligns his body with his mindset through workouts six days a week. This routine keeps him feeling strong—mentally and physically. By prioritizing his well-being, he ensures he can show up fully for his wife, family, and customers. Taking care of your mind and body isn't just important—it's essential.

Final Thoughts

To succeed, you must take control of your schedule and intentionally carve out time to focus on growing your business. Make it a priority to block time each day for essential tasks like making dials and developing new opportunities. For example, one agent dedicates two hours, five times a week, to "Dial and Smile" time, ensuring consistent effort toward building his business. Designing your future starts with how you plan your present. Equally important is tracking your results—because what gets measured gets done. Whether you're measuring granular details or broader goals, keeping tabs on your progress ensures accountability and drives success!



COMPASS HEALTH CONSULTANTS
www.chcquotes.com

636-561-5739
1985 Bluestone Dr, St. Charles, MO
63303

WHAT'S COMING UP?

DECEMBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3 Weekly TopBroker Training 1pm CST Team Dials with Q&A 5pm CST	4 Open Enrollment Check-in with Joe 8:30am CST	5 JK Agency Updates Call 1pm CST	6	7
8	9	10 Weekly TopBroker Training 1pm CST Team Dials with Q&A 5pm CST	11	12	13	14
15	16	17 Weekly TopBroker Training 1pm CST Team Dials with Q&A 5pm CST New Agent Training STL	18 Open Enrollment Check-in with Joe 8:30am CST	19 Kickstart: Foundations 8:30am CST JK Agency Updates Call 1pm CST	20	21
22	23	24 Weekly TopBroker Training 1pm CST	25	26	27	28
29	30	31 Weekly TopBroker Training 1pm CST				

*DUE TO OPEN ENROLLMENT, THE SCHEDULE IS ALTERED

For more information, visit: www.chcagents.com/calendar

A YEAR IN REVIEW

AND WHAT AN AMAZING YEAR IT'S BEEN!



GROWING!

Compass 1099 Agent Payroll

2022 \$1.99 Million

2023 \$3.92 Million

2024 \$11.7 Million (YTD)

Compass paid over 800 agents in November

Membership is GROWING!

Allstate Members: 22,000+

AC Members: 11,000+

Golden Rule Members: 5,000+

Enroll Prime Members: 500+

MORE TRAININGS

We're thrilled with the addition of a new agent training in Texas, with Massachusetts joining the lineup next year! Plus, our advanced agent trainings are continuing as we keep growing and invest in our incredible team.



NEW OFFICES

New HOME office in St. Charles:

1985 Bluestone Dr

St. Charles, MO 63303

New Massachusetts office:

769 Plain St. Suite D

Marshfield, MA 02050

Coming Up: New FLORIDA office!

CHC'S NEW YEAR GOALS

2025:

- \$3 Million commission payout
- Agency growth

What are yours?



WHAT DO YOU WANT TO SEE IN THE NEW YEAR?

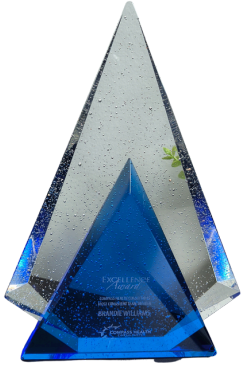
Fill out the survey below, let us know your thoughts and what you want to see next year! Here's to another amazing year!

<https://www.surveymonkey.com/r/J8HZWN5>

Thank you! We can't wait for 2025

Thank you for being a part of the CHC family, we can't wait to see what 2025 brings!

HONORABLE MENTIONS



A huge shoutout to our amazing team for your hard work and dedication! You all are truly the heart of everything we do, and we couldn't be more grateful for the energy and passion you bring. Special thanks to everyone who made the Mexico trip unforgettable—your teamwork and spirit were incredible! Let's keep up the great work and continue to build something amazing together!

Certificate OF APPRECIATION

Most well-rounded Business
Anthony Carpenter



2024

Certificate OF APPRECIATION

Americas Choice team Sales Growth
Brian & Yvonne Drennon
(400+ active policies)



2024

Certificate OF APPRECIATION

Most improved Personal Business
Lairah Vancil



2024

Certificate OF APPRECIATION

Most Consistent Team Members
Jan Ash
&
Brandie Williams



2024

Certificate OF APPRECIATION

Team MVP
Amy Peneston



2024

Certificate OF APPRECIATION

Most Improved Team Business
Brooke Smith



2024

Thank you for being a part of the CHC family, we can't wait to see what 2025 brings!