

August 5, 2010



Family Heritage
Brian Wilson
3415 S 17th Street
Lincoln, NE 68502

Dear Brian,

Thank you for working with our employees and offering them the protection and peace of mind that your products provide. Even though we do offer supplemental plans with other companies, Family Heritage has some unique features that are certainly appealing and make it worthwhile to offer to our employees in addition to what we currently have. Specifically I know many of the employees like the money back feature which separates your policies from others. In the end we want to give our employees the choice of what they feel is best for them and their situation.

As someone in HR/benefits, I appreciate how you have taken care of everything. Having you follow up with everyone and not having to do any payroll deductions makes things so much smoother for me. In addition, when anyone has ever had any sort of question, your responsiveness has been commendable. I would recommend any company to do business with Family Heritage.

Thank you for the services you and your company provide.

Sincerely,

Erin Chvatal
Benefits/Payroll Director

Because people matter... we will serve your needs by always doing what is right.



2500 Wildcat Drive
Lincoln, NE 68521
Sales: 402.458.9800
Service: 402.458.9801
Parts: 402.458.9830
Body Shop: 402.458.9807



6400 Q Street
Lincoln, NE 68505
Sales: 402.464.0661
Service: 402.465.7377
Parts: 402.465.7373
Body Shop: 402.464.0661



120 Diers Avenue
Grand Island, NE 68803
Sales: 308.384.1700
Service: 308.389.7820
Parts: 308.389.7821
Body Shop: 308.389.7822



2207 N. Belt Highway
St. Joseph, MO 64506
Sales: 816.383.8000
Service: 816.383.8000
Parts: 816.383.8054
Body Shop: 816.383.8049



AUBURN NEBRASKA



1101 "J" Street
Auburn, Nebraska 68305
(402) 274-3420

July 29, 2005

Mr. Brian Wilson
3415 S. 17th Street
Lincoln, NE 68502

Dear Brian:

Thank you for your courteous and professional presentations when explaining the benefits of Family Heritage Life Insurance to any interested City employees. They were informative and easy to understand. One feature of the plan that stood out to a few employees was the fact that if they enrolled and did not use the plan, they would get their money back.

I personally liked the idea that this benefit could be offered to our employees with no hassle or paperwork from me. I also appreciated the fact that you worked around the employees work schedules and talked with them on their breaks or made appointments with them outside of City work time.

Again, thank you for your time and patience in working with the City's employees.

Sincerely,

Denise Eggers
Deputy City Clerk



May 17, 2004

Brian Wilson
1980 Lake St
Lincoln NE 68502

Re: Insurance Services

Thank you very much for taking the time to visit with our employees about your company and the insurance products you have to offer them. Many of our employees were surprised at how much you had to offer and at how affordable the products were.

Personally, I appreciated the fact that you were here in person (several times!) to explain the products you have available. This was a big plus in offering our employees your products over another company.

Thanks again and come back any time.

Sincerely,

Kelly Roschewski
Business Office Manager

September 27, 2010

To: Justin Peppard, Sales Manager
Family Heritage

Fr: JoAnn Peterson, Human Resource Director
RE: Reference

To Whom it May Concern:

Early in September, Brian Wilson and Justin Peppard visited my office and asked to introduce Family Heritage a company offering supplemental insurance. Briar Cliff currently offers supplemental insurance through competitor companies. However, after listening to their presentation, I found value in what they could offer our employees. They offered me several different options for communicating with employees. I chose to send an email to employees. Justin gave me the option of reviewing the email before hand and edit if needed. The notice was easy to read and understand. The process was very little work for me. Once the email was sent, I just forwarded affirmative responses to Justin.

I was pleasantly surprised to see the positive response. Justin promptly answered every email and set up meetings with each employee. I am impressed with the exceptional customer service that Justin exhibited. Justin was willing to work around everyone else's schedule and make the process run smoothly for our employees.

Thank you Justin for doing a great job and bringing Family Heritage and their products to Briar Cliff.





HEATING & AIR CONDITIONING, INC.



3040 South St. • Lincoln, NE 68502 • Tel. 483-6080 • FAX 483-0435

September 27, 2004

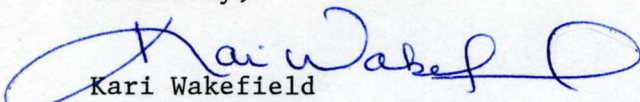
To: Brian Wilson
3415 South 17th Street
Lincoln, NE 68502

Dear Brian;

Just a note to thank-you for sharing your supplemental insurance plans with our employees. I am not surprised that many of employees, both male and female, chose to go with different plans you offer. Unfortunately, in the past, a few of our employees could have used the supplemental coverage, before they knew it was available to them.

We appreciate the time you took to explain the products you offer, as well as your flexibility in meeting our busy schedules. Your approach is not pushy, and that in itself is an attractive selling point.

Sincerely,


Kari Wakefield
Office Manager



If you are reading this letter it means you should probably be doing business with Vance Davenport and Family Heritage. Both came highly recommended to me and after my "client experience" I highly recommend that you share Vance and the Family Heritage benefits with YOUR people.

After we made the decision to offer supplemental insurance (and I'm not really sure WHY we waited as long as we did) we wanted to be sure to offer the best benefits that would give the best value to our people.

We also wanted to keep the work we had to do on the corporate level to a minimum. When it was all said and done we would have saved a lot of time and resources if we had just gone with Family Heritage in the first place.

Here's why:

- The payouts on the benefits were some of the best we could find.
- The premiums were competitive with (if not better than) the others.
- The premiums are REFUNDED back to the employee if the insurance is not used (which raised employee interest and participation).
- Family Heritage was THE ONLY COMPANY that preferred to enroll without payroll deductions (HR loved that!).

We struggled with the fact that a couple of companies we looked at had more name recognition (from commercials, etc). We found that "bigger" doesn't necessarily mean "better".

I have actually had several employees approach me out of the blue and THANK ME for offering such a great supplemental insurance package. I've never experienced that before.

Allen Boyd
Dealer
CrossRoads Ford
Cary, NC

A handwritten signature in black ink, appearing to be "AB" with a large, stylized flourish extending from the bottom right.

INCORPORATED SEPTEMBER 1, 1884

FARMERS BANK

AND TRUST COMPANY

NEBRASKA CITY, NEBRASKA

November 27, 2006

To: Brian Wilson
3415 South 17th Street
Lincoln, NE 68502

Dear Brian,

We feel fortunate at Farmers Bank and Trust Company, to have had you visit with us regarding the supplemental program through Family Heritage. When you initially spoke with me, I was immediately pleased, and signed up for the plan. I hoped our employees would feel the same, and they certainly did. I believe we had 100% participation, which is a huge indication of what an excellent job you did in explaining the plan, as well as how confident the employees felt with the plan. The fact that unused premiums are returned to the participant, was a great selling point to everyone.

We hope that in the future, nobody will need to send in a claim, as we all know our health and well being are so important. Yet, knowing that we have the supplemental insurance is peace of mind for all of us. We thank you Brian for making the plan so easy to understand, affordable in cost, and a positive investment for ourselves, our families, and our future.

Sincerely,



Janelle M. Gress, VP
Farmers Bank and Trust Co.

MAKE OUR BANK YOUR BANK

(402) 873-5573

www.farmersbanknc.com



First National Bank

8633 Andermatt Drive
Lincoln NE 68526
402.323.5800

April 8, 2009

Dear Mr. Trost,

I want to thank you for your time in regards to helping my family and my entire staff, obtain your Family Heritage products. Not only are we protected now financially, but also at ease mentally, knowing help will be there in a critical time of need.

Unfortunately, the chances are likely that my family or staff will need this service in the next 20 years. But, if we are fortunate not to, the idea of getting the premiums returned is an absolute blessing as well.

You have great knowledge and passion for this product, so I thank you for sharing and allowing us to participate.

Sincerely,



Nick Sassaman

MANAGER / BANK OFFICER
FIRST NATIONAL BANK OF OMAHA
8633 ANDERMATT DR
LINCOLN, NE 68526



S.A. Foster Lumber Company

4220 South 33rd St. ■ P.O. Box 6609 ■ Lincoln, NE 68506
Phone - 402-483-4131

September 23, 2002

To Whom It May Concern:

This past year I had the pleasure of meeting Curtis Rogers of Family Heritage Life Insurance Company. Our Company already had supplemental insurance with another company and had been with them over 25 years. At first I didn't see much hope that Curtis would be able to get our employees to make a change.

Our lumber yards are spread out over 350 miles across Nebraska. Curtis went to all our locations and met with all our employees. He not only signed up our employees that had the other company's insurance but also added several others.

Just recently Curtis made a second trip to our yards to visit with our employees under the plan and signed up some new employees.

Curtis has gone out of his way to service our locations and our employees have commented how they enjoy the personal touch and time Curtis has given them. I look forward to a long term relationship with Curtis and Family Heritage Life Insurance Company. Feel free to call me if there are any questions.

Sincerely,

S.A. FOSTER LUMBER COMPANY

Dan Illian



Osceola
Good Samaritan
Center

In Christ's Love, Everyone Is Someone

600 Center Drive
RR 2 Box 1
Osceola, NE 68651-9601

402-747-2691 phone
402-747-3685 fax

July 7, 2003

Curtis Rogers
Southwestern Legacy/Family Heritage
Regional Manager

Dear Curtis:

I haven't stopped hearing about what a great opportunity the Family Heritage Supplement Insurance is for our employees. I am so glad I took the time to listen and understand the benefits, so that I might share it with others who might benefit from it. Although, our company does have a nice health insurance package, there are always expenses that tend to fall through the cracks. Especially, when major accidents or illnesses are concerned.

Thank you for your professionalism and the time you spent at our facility. Those employees that were interested in the plan certainly loved the idea and appreciated your gentle handling of what could have been a difficult discussion. I enjoyed working with you and look forward to introducing you to our new employees.

Thanks again.

Sincerely,

Sheri Stenka
Administrator



August 19, 2009

Family Heritage
Brian Wilson
3415 S. 17th Street
Lincoln, NE 68502

Dear Brian,

Thank you for working with our employees and providing a new insurance opportunity for them. Initially, I was uncertain what level of interest there would be, yet after hearing how affordable the coverage is many staff participated. It seems that most people have some level of concern about protecting themselves and their families against the financial challenges of serious illnesses and injuries. Add in the return of premium and it really makes sense. The plans you offer cater to the needs of our employees, from full-time management to part-time staff. Everyone can benefit!

Personally, I picked up the CancerCare Plus plan to protect me and my family because you never know what can happen. The policy covers cancer (which is a concern for everyone regardless of family history) plus a whole lot more. The "return of premium" feature certainly makes the plan very appealing knowing that any money I put into it will be refunded to me if I am fortunate enough to remain healthy.

Lastly, I must mention how great it is to have worked with you and your company. You have been very flexible with our busy schedules and it is so nice to have such a wonderful coverage to offer employees with no extra hassle or paperwork for me! This makes my life a LOT simpler. I would recommend any company to do business with you and Family Heritage.

Sincerely,

A handwritten signature in blue ink that reads "Angela L. Finch".

Angela L. Finch
Human Resources Manager

LINCOLN – DOWNTOWN

141 North 9th Street • Lincoln, Nebraska 68508-1311 • 402/475-4011 • Fax 402/475-4366



Pioneer Greens Office
4501 South 86th Street
Lincoln, Nebraska 68526-9227
402-436-4663
402-436-3199 fax
www.homerealestate.com

June 12, 2006

Brian Wilson
3415 South 17th Street
Lincoln, Nebraska 68502

Dear Brian:

Thanks for attending our team meeting to discuss your supplemental insurance plans

I have heard wonderful things from the agents at Pioneer Greens on the services you provide and also how you present your product. As you know, Real Estate agents hold very strange and hectic hours and you have been more than accommodating to their schedules, which helps them out tremendously.

I wish you great success with your supplemental insurance plans and look forward to hearing more from the agents who visit with you.

Sincerely,

A handwritten signature in blue ink that reads "Jane R. Bartunek".

Jane R. Bartunek
Office Supervisor/REALTOR
HOME Real Estate, Pioneer Greens office

HOME Real Estate's Mission

To provide each individual outstanding service and exceptional opportunities in real estate through our commitment to professional and ethical performance by our entire organization.



Relax. You're at Home.

Pine Lake Office

7211 S. 27th St.

Lincoln, NE 68512

402.436.3232 - Main Line

402.436.3299 - Fax Line

www.pinelake.homerealestate.com

Brian Wilson
3415 South 17th St.
Lincoln, NE 68502

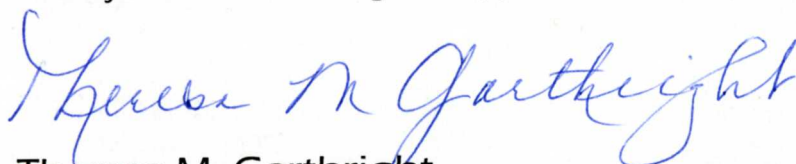
February 27, 2009

Dear Brian:

Thank you for attending my sales meeting and sharing with us your services and product that your company Family Heritage can provide. I know that it is a good reminder for my REALTORS®.

I also appreciate the time you took for the appointment that my husband & I had with you shortly after that. You presented your product very professionally and made it easy to understand. I feel very comfortable - and there is a certain peace of mind that I have - knowing we have this supplemental insurance should something ever happen to my husband or I.

I wish you success and, again, I appreciate the time you spent with us.



Theresa M. Garthright
Managing Broker
HOME Pine Lake
7211 S. 27th
Lincoln, NE 68512
(402) 436-3204

HOME Real Estate's Mission

To provide each individual outstanding service and exceptional opportunities in real estate through our commitment to professional and ethical performance by our entire organization.





Warren Memorial Hospital/LTC

TO: Curtis Rogers

FROM: Amy Fish
CEO

DATE: October 2, 2002

RE: WMH Family Heritage Employee Plan

Just a quick note to tell you how much our facility appreciated working with you over the past month as we enrolled a number of our staff in your insurance plan options. I had many positive comments about how comfortable you made the staff feel, and they are grateful for the opportunity to take advantage of your program.

I equally appreciate the ease of enrollment and payroll deduction process. It's always nice when someone says that they'll handle everything, and then really do it. Thanks for affording our employee's a great plan, with a variety of options, and making it so easy to administer. Your professionalism and courtesy were outstanding!





HOUSING AUTHORITY OF THE CITY OF LEXINGTON

609 East 3rd Street
Lexington, NE 68850

(308) 324-4633
(308) 324-4360 FAX

October 15, 2010

To: Curtis Rogers

**From: Diane K. Adams
Executive Director**

RE: Family Heritage Employee Plan

I want to take a moment to let you know the peace of mind you and your company have brought to myself and my employees that participate in you Family Heritage Employee Plan. Everyone appreciates the time you take to give us all your personal attention so we know exactly what we would receive should we need to make a claim.

Your product is a good one that can provide great benefits to my employees. You and your company are easy to work with and we know you are just a phone call away should we need something.

Thank you,

**Diane K. Adams
Executive Director
Lexington Housing Authority**

