

Building the Need

The **National Safety Council** says...

ACCIDENTS are the leading cause of death for all Americans

between the ages of

1 AND 44



This year there will be **19** accidental deaths and **5,390** disabling injuries every hour.

- Accidents are the **#1 cause of death for children** in the United States.
- More than **8.3 million** children and teenagers are **treated in emergency rooms** each year.
- 9 out of 10 **accidental injuries** occur off the job.
- The average **economic impact** of an accident is **\$6,700** per household.

National Safety Council. "Injury Facts" 2012.

(Name), I don't know if this comes as any surprise to you but there are over 5,000 disabling injuries every hour and 90% of those happen off the job where Workman's comp can't help so one thing people love about this is that we cover you 24/7.

(swipe to next page on iPad)



(Name), this is the most important part of what we do and when people understand this the rest just makes sense.

There are 2 types of costs that go with anything serious when it comes to your health.

The first type of costs are your direct costs. Those are things like doctor bills & medical expenses. Which we have NOTHING to do with, because that's what health insurance is for.

Do you have pretty good health insurance?

If they say yes, acknowledge and continue below.

If they say no: "I hear that from a lot of people just because of how expensive it is" and then continue.

What we help out with are the indirect costs that health insurance doesn't cover. Do you know what I mean when I say Indirect Costs? *(LISTEN)*

So, in your situation, if you were hurt or sick and couldn't work for 6 weeks, 6 months, or even longer, how would that impact you financially? *(LISTEN)*

What are some of the things you'd worry about? *(LISTEN & respond appropriately)*

That's exactly what this is for!

Indirect Costs

Lost Income & Savings

Time off work for the patient, family, and friends

Living Expenses

(continue even when you are injured)

- Housing costs
- Utilities
- Auto costs
- Food

Insurance Limitations

- Co-payments
- In-home care
- Medications
- Outpatient services
- Deductibles
- Uncovered charges

Out-of-Pocket Expenses

- Travel
- Lodging
- Food
- Child care

EXPENSES
usually go
up!

INCOME
stays the same
or goes
down.

? When do most people find out about these **indirect costs**?

? Which of these **indirect costs** would affect your family most?

(point to "Loss of Income") One of the biggest indirect costs is loss of income. When the income stops, the bills still keep coming. (point to "Living Expenses")

(point to "Insurance Limitations") And even the best insurance companies have their limitations with deductibles and copays etc.

(point to "Living Expenses") And one that really tends to sneak up on people are all the out of pocket expenses; when you're traveling to and from treatments or appointments and paying for gas, food and hotels.

So, the basic idea is when your income goes down when you're hurt or sick and not working, your expenses go up.

When do you think MOST people realize these costs? (wait for answer)

Which of these would affect you most? (wait for answer)

So as of right now, if something DID happen, what do you have as a backup plan to protect your income and protect your savings?

(LISTEN)

(Name), I hear that a lot, this will probably make a lot of sense.

There are several ways people try to meet the Indirect Costs of **Accidental Injury** and **Death**

SAVINGS

- Investments
- College funds
- Retirement funds



SELLING ASSETS

- Home and property
- Cars
- Personal items

The Best Choice is

SUPPLEMENTAL COVERAGE

Helps Protect Your...

- Assets
- Family
- Future

That's why Globe Life Family Heritage Division developed...

There are several ways people try to meet the indirect costs. People usually start with savings, investments, or retirement funds -& it takes a LONG time to build that up and does not take long to get rid of it.

If people move through their savings they sell their hard earned stuff like property, cars, personal items.

That's why the best choice is supplemental coverage. It protects those assets, your family and your future. That's why Family Heritage developed InjurCare. *(swipe to next page)*

INJURCARE

Can pay benefits
DIRECTLY TO YOU!

Health Insurance
pays doctors and
hospitals to keep them
in business.



We pay YOU...
to keep your family in
business.



- Pays in addition to **any** other insurance you own.
- Provides **coverage** for you and your entire family.

We pay benefits directly to you. Health insurance pays doctors and hospitals to keep them in business, WE pay YOU to keep you in business.

It pays in addition to any other insurance you already own & provides coverage for you OR your entire family.

10:32 PM Sat May 8 5G E 13% 

Utah - Accident Families for Protection Dillon Buck (57861) 

My Clients Only

| Name | Last | City | County | State | Employer 1 | Employer 2 | |
|-------------------|----------|-----------|---------|-------|------------|------------|---|
| James & Lynne | Allred | Midway | Wasatch | UT | | | ☆ |
| Sharleen | Williams | Midway | Wasatch | UT | | | ☆ |
| Thomas | LeDuc | Midway | Wasatch | UT | | | ☆ |
| Janet | Norton | Midway | Wasatch | UT | | | ☆ |
| Diann & Lynn | Burgener | Midway | Wasatch | UT | | | ☆ |
| Machelle & Jeff | Wood | Midway | Wasatch | UT | | | ☆ |
| Lynne & James | Allred | Midway | Wasatch | UT | | | ☆ |
| Ashlee & Cory | Maki | Midway | Wasatch | UT | | | ☆ |
| Nancy & Gary | Pinnell | Park City | Summit | UT | | | ☆ |
| Michael | Schwab | Park City | Summit | UT | | | ☆ |
| Monique | Beeley | Park City | Summit | UT | | | ☆ |
| Amanda | Davis | Park City | Summit | UT | | | ☆ |
| Nancy & Gary | Pinnell | Park City | Summit | UT | | | ☆ |
| Kenneth & Tracy | Favor | Park City | Summit | UT | | | ☆ |
| Carole | Dietch | Provo | Utah | UT | | | ☆ |
| Richard & Dana | Lee | Provo | Utah | UT | | | ☆ |
| Randall & Chelsea | Faiva | Provo | Utah | UT | | | ☆ |

Actually, you probably know a bunch of people that we already work with. *(Show area auto populated names list.)*

Who do you know the BEST?

If they say "Nobody" - acknowledge & keep scrolling.

There are many reasons
people choose Globe Life
Family Heritage Division...



Simple



Affordable



Easy Decision

The hardest part of my job is catching up with families

If you like it... let's get you enrolled. If not... just say, "No."

Let me know one way or the other...

SERVICE STRENGTH SECURITY



A+ Superior
Rating from
Better Business
Bureau
(as of 7/19)*



A+ (Superior)
Financial Strength
Rating from A.M.
Best Company
(as of 7/19)*



With roots beginning
in 1900, Globe Life
companies serve
more than 13 million
policyholders today.

*Ratings for Family Heritage Life, a Globe Life company

There are a few main reasons people choose
Family Heritage:

1) It's simple: you'll know right away if it's for you.

2) It's affordable: we have different levels of coverage
for every budget.

3) And it's an easy decision: because it's a win-win. If you
need the coverage, then it's there for you, but if you never
need it, we refund 100% of what you paid in, and I'll show
you exactly what that looks like here in just a minute.

Just a few things about our company that are good to know:
We have an A+ rating from the **Better Business Bureau**. We
also have the highest rating from **AM Best**, which is like a
credit score for insurance companies.

And **we've been around since 1900** with over 13 million
policy holders nationwide. So, we're not going anywhere.