



When considering ways to help **protect yourself, your family, and your future**, which of these concerns you most?

Cancer

which affects 1 out of every 3 men and women.¹

Heart Attack & Stroke

where every 40 seconds someone
has a heart attack.²

Accidents & Injuries

when 90% of injuries happen “off the job”
— with no Worker’s Compensation.³

ICU

¹American Cancer Society, 2019 Facts & Figures

²American Heart Association 2019 Heart & Stroke Statistical Update

³National Safety Council, Injury Facts, 2017 Edition

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.

Approximately
30 million
Americans will be
medically treated
for an accidental
injury this year.

Every **3** minutes,
an injury-related
accident or death
occurs.

Risk Factors...



WORK



HOME



SCHOOL



TRAVEL



SLIPS & FALLS



POISON



DROWNING



FIRE OR BURN



SPORTS

The good news is understanding
these risk factors can increase
your chances of avoiding injury.

However, if it happens,
the bad news is...

ACCIDENTS are expensive.

The overall yearly cost for accidents in the United States exceeds

Exceeds

\$1 trillion

DIRECT

This is what your health insurance and Medicare may cover:

- Doctor
- Hospital
- Medical Charges

\$208 billion

ACCIDENTS have **2** types of costs:

INDIRECT

This is what your health insurance **MAY NOT** cover.

\$827 billion



What examples of **indirect costs** are you aware of?

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?

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...

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.

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



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

STRENGTH



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

SECURITY



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

*Ratings for Family Heritage Life, a Globe Life company



INFORMATION RELEASE AUTHORIZATION

July 16, 2019

CHRISTINA R. LEHANE
NEW ULM, TX 78950

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$8,800.00
Agent Name: Daniel Lehane

Coverage Type: Accident
County: Austin

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature :

Date :

8/8/19

Comments : I am so grateful to Family Heritage. I fell and broke my pelvis. Although I have health insurance through Medicare and all of the Medicare supplements (A,B,D,&G), there were still so many unexpected out of pocket expenses my health insurance did not cover. For example, we had travel expenses, parking expenses, etcetera, and my daughter had to take several days off to help me. Health insurance doesn't cover my family members time off of work and I could not have done anything without their help. Health insurance doesn't cover any of my other out of pocket expenses. The money Family Heritage sent me was a Godsend and I will always be grateful to Family Heritage for being there for me financially during this very scary and insecure time. With out them I would have had to use my retirement savings to pay these expenses.
(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through July 16, 2021

Approved

BASE 1	STANDARD 2	InjurCare Plus Series 6 – Benefits	PREFERRED 4	ELITE 8
\$50	\$100	Emergency Treatment Benefit <i>(payable only 3 times per calendar year per person)</i> <ul style="list-style-type: none"> For emergency treatment within 14 days after a covered accident, charges up to Payable if treatment is received in an Emergency Room, or one of the following: <i>X-ray, digital motion x-ray, needle aspiration, laceration or puncture wound repair, administration of prescription medicine, tetanus shot, antivenom therapy, treatment for poisoning, repair of damaged tooth, removal of a foreign object from eye, casts, splints, braces, crutches or 2nd or 3rd degree burn treatment</i> 	\$200	\$400
\$50	\$100	Significant Diagnostic Scan Benefit <i>(Maximum per covered accident)</i> <ul style="list-style-type: none"> For the following, received in a doctor's office or hospital within 30 days after an accident: <i>MRI, Ultrasound, CT/CAT Scan (Computerized Tomography), EEG (Electroencephalogram)</i> 	\$200	\$400
\$100	\$200	Hospitalization Benefit <i>(Up to 180 days per covered accident)</i> <ul style="list-style-type: none"> For each day of inpatient hospitalization 	\$400	\$800
\$400	\$800	Hospitalization Plus Benefit <i>(Payable once per calendar year, per covered person, per accident)</i> <ul style="list-style-type: none"> Upon inpatient hospitalization 	\$1,600	\$3,200
\$50	\$100	Observation Room Benefit <i>(Not payable any day the Hospitalization Benefit is paid)</i> <ul style="list-style-type: none"> For each day you are charged for one or more hours in an observation room 	\$200	\$400
\$150 \$300	\$300 \$600	Ambulance Benefits <i>(For transportation to a hospital within 48 hours after a covered accident)</i> <ul style="list-style-type: none"> Ground Ambulance Air Ambulance 	\$600 \$1,200	\$1,200 \$2,400
\$1,250 \$500 \$350	\$2,500 \$1,000 \$700	Fracture Benefit <i>(Complete list of fractures and benefit amounts are shown in your certificate)</i> For fractures treated by a physician within 30 days after a covered accident <ul style="list-style-type: none"> Thigh fracture Upper Arm fracture Wrist / Ankle fracture <i>(If more than one bone is fractured, amount paid is for the fracture with the highest benefit amount. Chip fractures pay 10%. Stress fractures pay 20%.)</i>	\$5,000 \$2,000 \$1,400	\$10,000 \$4,000 \$2,800
\$800 \$320	\$1,600 \$640	Dislocation Benefit <i>(Complete list of dislocations and benefit amounts are shown in your certificate)</i> <ul style="list-style-type: none"> For diagnosis and treatment by a physician within 90 days after a covered accident Hip dislocation <i>(with anesthesia)</i> Shoulder dislocation <i>(with anesthesia)</i> <i>(Subsequent dislocations of the same joint will not be covered. If 2 or more joints are dislocated in the same accident, we will only pay for the joint involved with the highest benefit amount.)</i>	\$3,200 \$1,280	\$6,400 \$2,560
\$200	\$400	Surgery Benefit <ul style="list-style-type: none"> For surgery by a physician within one year of the covered accident <i>(Treatment must be received within 90 days of the accident and benefit is limited to the following surgeries: torn, severed, or ruptured tendons or ligaments; ruptured disc; and torn cartilage)</i> 	\$800	\$1,600
\$25	\$50	Physical Therapy Benefit <i>(Maximum 12 days per covered accident)</i> <ul style="list-style-type: none"> For each day, within 90 days after a covered accident or discharge date, whichever is later 	\$100	\$200
\$50	\$100	Concussion Benefit <i>(Not payable when the Coma Benefit is paid for the same covered accident)</i> <ul style="list-style-type: none"> For a concussion diagnosed by a physician within 7 days after a covered accident 	\$200	\$400
\$500	\$1,000	Coma Benefit <i>(Payable for loss of consciousness for 24 hours or more)</i> <ul style="list-style-type: none"> For a coma diagnosed by a physician within 7 days after a covered accident 	\$2,000	\$4,000
\$2,500 \$5,000	\$5,000 \$10,000	Dismemberment Benefit <i>(This benefit is reduced by any Fracture Benefit paid for the same accident)</i> <ul style="list-style-type: none"> Pays if an accident causes the dismemberment of a hand, foot or eye within one year Single Multiple <i>(If you later die from the same accident, Accidental Death Benefit is reduced by amount paid for this benefit)</i>	\$10,000 \$20,000	\$20,000 \$40,000
\$5,000	\$10,000	Accidental Death Benefit <ul style="list-style-type: none"> Pays if you are injured in an accident and the injury causes you to die within 90 days after the accident <i>(This benefit is reduced by any Fracture or Dismemberment benefits paid for the same accident)</i> 	\$20,000	\$40,000
\$25	\$50	Family Lodging Benefit <i>(For Single Parent, Couple and Family coverage only)</i> <ul style="list-style-type: none"> For each day, up to 60 days, while a covered person is hospitalized due to an accident, up to 	\$100	\$200
up to \$2,500	up to \$5,000	Family Education Benefit <i>(For Single Parent and Family coverage only)</i> <ul style="list-style-type: none"> Pays when the Accidental Death Benefit is paid for the certificateholder or covered spouse for surviving children's tuition at an accredited institution of post-secondary education. Not payable for any child after that child attains age 25. <i>(Up to \$4,000, \$2,000, \$1,000 or \$500 per calendar year, for up to 5 children)</i> 	up to \$10,000	up to \$20,000



INFORMATION RELEASE AUTHORIZATION

September 18, 2019

ERIN L. DOLL

GLYNDON, MN 56347

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$18,200.00

Agent Name: Jennifer Rickford

Coverage Type: Accident

County: Clay

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: Erin Doll

Date: 10/10/19

Comments: Our son was born 16 weeks early and spent 4 months
in the NICU. Having the Family Heritage Intensive Care policy
allowed me to be off of work for his entire NICU stay. ~~also~~
We also benefitted from our Cardiac Policy, because he required
several echocardiograms during his stay. Having our policies
eased our minds tremendously! Jennifer made the process very
easy, and explained our benefits and helped submit our paperwork
We cannot thank you enough!!
(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through September 18, 2021

Approved
MD

INFORMATION RELEASE AUTHORIZATION

April 12, 2019
LAURA L. HARNE
BELGRADE, MT 59714

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$4,920.00
Agent Name: Jennifer Rickford

Coverage Type: Accident
County: Gallatin

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : Laura L Hane **Date :** 5-21-19

Comments : I never imagined I'd ever have to use my Family Heritage plan. I am so glad Jennifer got me into a plan a few years ago. I dislocated my ankle and broke my fibula at roller derby practice. After I filed my paperwork I had no idea what to expect. I got a call from Jennifer and she was excited and suprised. Then I got the money in my account and holley cow. It was over double what Aflac paid for the same injury. Thank you Jennifer and Family Heritage!

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through April 12, 2021

Approved

mk

The American Cancer Society says...

CANCER will occur in
3 OUT OF 4
families.



CANCER
plays no
favorites:

TOP 5

1 in 3 Men	1 in 3 Women	Children
<ul style="list-style-type: none">• Prostate• Lung• Colorectal• Bladder• Melanoma of the Skin	<ul style="list-style-type: none">• Breast• Lung• Colorectal• Uterine• Melanoma of the Skin	<ul style="list-style-type: none">• Leukemia• Brain Tumors• Neuroblastoma• Wilms Tumor• Lymphoma

This year, there will be over **1.7 million** new cancer cases.

Some cancers like **breast, prostate, & ovarian** can be hereditary; **however...**

NEARLY HALF
come from the environment.

AIR 

FOOD 

WATER 

WORK 

HOME 

While cancer is on the rise, **the good news is...** more than **6 out of 10** people with cancer will survive!

The **bad** news is...

CANCER is an expensive disease.

The overall yearly cost for cancer in the United States exceeds

\$226 billion

DIRECT

This is what your health insurance and Medicare may cover:

- Doctor
- Hospital
- Medical Charges

\$103 billion

\$123 billion

CANCER has **2** types of costs:

INDIRECT

This is what your health insurance **MAY NOT** cover.



What examples of **indirect costs** are you aware of?

American Cancer Society, "Cancer facts & Figures," 2019.

Indirect Costs

Lost Income & Savings

Time off work for the patient, family, and friends

Living Expenses

(continue even when you are sick)

- 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?



INFORMATION RELEASE AUTHORIZATION

March 1, 2019
RICKEY C. FOWLER
BOWIE, TX 76230

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$45,943.80
Agent Name: Colla Thomas

Coverage Type: Cancer
County:

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature :

Rickey Fowler

Date :

03/05/19

Comments :

I was very grateful to have this policy in place to help with all the extras you don't think about - hotel stay, gas back and forth, paying for an aide, deductibles, etc. Considering what it cost, it was well worth having and the bonus is that I'm still protected!

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through March 1, 2021

Approved

(440) 922-5151

FAX: (440) 922-5152

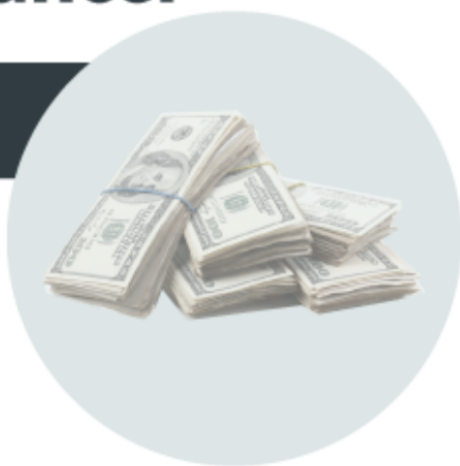
P.O. Box 470608 - Cleveland, Ohio 44147-0608

mk

There are several ways people try to meet the **Indirect Costs of Cancer**

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...

CANCERCARE

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.

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



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

STRENGTH



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

SECURITY



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

*Ratings for Family Heritage Life, a Globe Life company



INFORMATION RELEASE AUTHORIZATION

July 1, 2016
KAREN S. DEMELLO
GREELEY, CO 80634

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$62,614.42

Coverage Type: Cancer

Agent Name: Jeanne Meyer ~

County: Weld

Pebbie DiRenzo

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature :

K. Demello

Date :

8.5.16

Comments :

Purchasing this policy when I became self-employed was the single smartest financial decision I've ever made. Your coverage put my disability policy to shame - they stopped paying 2 years into what is now a 9 1/2 year fight with cancer. Family Heritage has kept me out of bankruptcy and saved me from homelessness.

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through July 1, 2018

Approved

[Signature]

BASE 1	STANDARD 2	CancerCare Plus Series 6 – Benefits	PREFERRED 4	ELITE 8
\$750 \$150	\$1,500 \$300	Initial Occurrence <i>(Paid once per insured). Paid upon confirmed diagnosis of:</i> <ul style="list-style-type: none"> Internal Cancer Skin Cancer 	\$3,000 \$600	\$6,000 \$1,200
\$100	\$200	Hospitalization <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> For each day for covered cancer treatments, includes U.S. government hospitals 	\$400	\$800
\$150	\$300	Ambulance <i>(No Lifetime Limits) (Includes air ambulance)</i> <ul style="list-style-type: none"> Each trip <i>(two one-way trips per hospitalization)</i> 	\$600	\$1,200
\$25	\$50	Hospice Service <ul style="list-style-type: none"> For each day of Hospice Service up to 180 days 	\$100	\$200
\$60– \$3,000	\$120– \$6,000	Surgery & Anesthesia <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> For each surgery based on the schedule in your certificate, from 	\$240– \$12,000	\$480– \$24,000
\$250	\$500	Second Surgical Opinion <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> For a second opinion concerning cancer surgery 	\$1,000	\$2,000
\$150	\$300	Reconstructive Breast Surgery <i>(Lifetime Maximum of 2 surgeries per Insured)</i> <ul style="list-style-type: none"> Following a mastectomy 	\$600	\$1,200
\$3,750	\$7,500	Leukemia Bone Marrow Transplant <i>(Lifetime Maximum per Insured)</i> <ul style="list-style-type: none"> For a Bone Marrow Transplant from one person to another for the treatment of leukemia <i>(Not paid for autologous bone marrow transplants for the implantation of artificial or synthetic bone marrow or for stem cell transplants)</i> 	\$15,000	\$30,000
\$750	\$1,500	Donor Benefit <i>(Lifetime Maximum per Insured)</i> <ul style="list-style-type: none"> For insured who donates stem cells to a person receiving a transplant for cancer treatment 	\$3,000	\$6,000
\$60	\$120	Radiation & Chemotherapy <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> For the delivery of radiation or chemotherapy treatment, each day 	\$240	\$480
\$60	\$120	Radiation Planning <i>(Lifetime Maximum of up to 5 sessions per Insured)</i> <ul style="list-style-type: none"> For radiation planning, each day 	\$240	\$480
\$50	\$100	Self-Administered Chemotherapy <i>(Lifetime Maximum of 120 months per Insured)</i> <ul style="list-style-type: none"> For your prescriptions filled for self-administered chemotherapy, each month <i>(Not paid in any month that Radiation & Chemotherapy Benefit is paid)</i> 	\$200	\$400
\$500	\$1,000	Special Treatment <i>(Lifetime Maximum per Insured)</i> <ul style="list-style-type: none"> Charges for any of the following FDA approved treatments up to <i>(Immunotherapy, Stem Cell Transplant, Hormone Therapy, Autologous Bone Marrow Transplant, Radioimmunotherapy and Photodynamic Therapy)</i> 	\$2,000	\$4,000
\$30	\$60	Wellness Benefit <i>(No Lifetime Limits, except HPV)</i> <ul style="list-style-type: none"> For the following tests per calendar year, based on schedule in your certificate, up to a max of <i>(Mammography, Breast Ultrasound, Colonoscopy, Flexible Sigmoidoscopy, Barium Enema, HPV, Pap Smear, Sputum Cytology, Urine Cytology, Transvaginal Ultrasound, Fecal Occult Stool Specimen, CEA, CA 125 or PSA)</i> 	\$120	\$240
\$2,500 \$.20	\$2,500 \$.20	Patient Transportation <i>(No Lifetime Limits)</i> <ul style="list-style-type: none"> When you travel over 80 miles from home for covered services or up to 3 consultations prior to treatment, Round trip charges for your plane, train, or bus up to For each mile by personal auto 	\$2,500 \$.40	\$2,500 \$.60
\$2,500 \$.20	\$2,500 \$.20	Family Member Transportation <i>(If a child is hospitalized, we will pay this benefit for both parents)</i> <ul style="list-style-type: none"> For one member of your immediate family also traveling more than 80 miles from home to be with you when you are hospitalized, round trip charges for plane, train, or bus up to For each mile by personal auto 	\$2,500 \$.40	\$2,500 \$.60
\$25	\$50	Family Member Lodging <ul style="list-style-type: none"> For each day, up to 60 days, for a member of your immediate family who also travels more than 80 miles from home and requires lodging while you are hospitalized, we will pay charges up to 	\$100	\$200



INFORMATION RELEASE AUTHORIZATION

November 5, 2019
SARAH M. RAY
BURNET, TX 78611

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$42,768.00
Agent Name: Chiyong Cho

Coverage Type: Cancer
County: Burnet

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: 

Date: 11-11-19

Comments:

We are thankful for this policy. We would have been sunk without it. @ was in the hospital more than I was out of it. With 3 kids + normal monthly bills, this plan saved us from losing everything. I would recommend this protection to everybody.

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through November 5, 2021

Approved



(440) 923-5151

FAX: (440) 923-5152

P.O. Box 478686 • Cleveland, Ohio 44147-8686

INFORMATION RELEASE AUTHORIZATION

March 1, 2019
JOHN W. CLARKE
WICHITA, KS 67226

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Total Paid: \$48,799.20
Agent Name: Tara Clarke

Coverage Type: Cancer
County: Sedgwick

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : John W. Clarke **Date :** 3-09-19

Comments : To get the cancer policy through Family Heritage was one of the best decisions I've ever made. The fact is, it appears that most people will come down with some form of cancer these days. And when that day became reality for me, Family Heritage was there, to help in defraying the cost of diagnosis and travel; not to mention helping toward my monthly treatment costs. It's been over 5 years now and they've never missed a monthly payment. I can't thank them enough!
(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through March 1, 2021

Approved

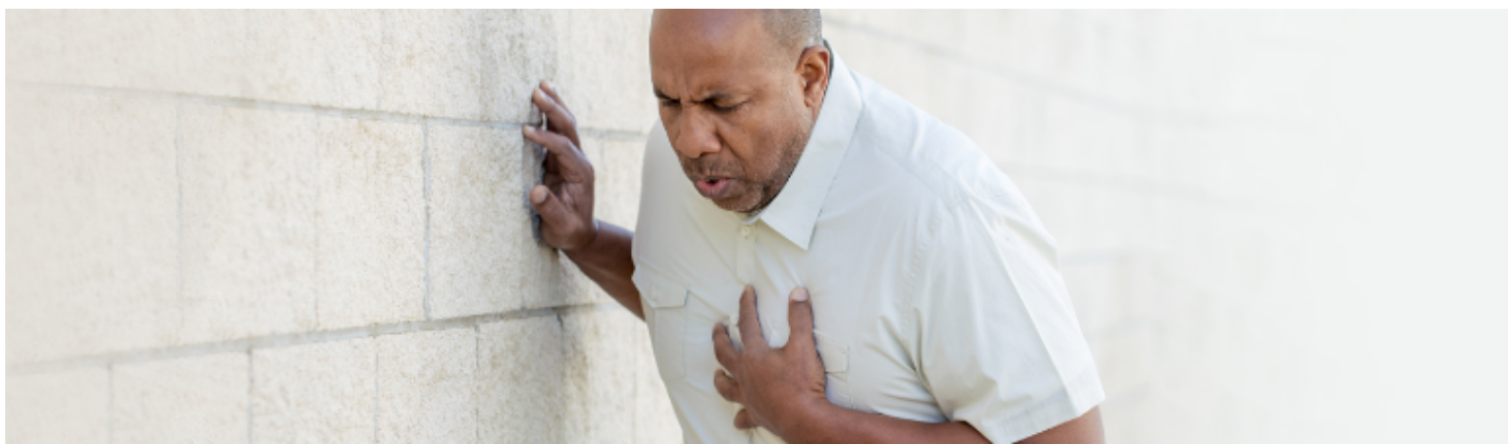
mk

The **American Heart Association** says...

**Heart Attacks,
Heart Disease, &
Strokes** cause

1 OUT OF **3**

deaths in the U.S.



Cardiovascular Diseases:

- **Most common** cause of death among men and women.
- Every 40 seconds someone will suffer a **heart attack** or **stroke** in the U.S.
- Heart attacks are the **leading cause of death** of Americans.
- Often undetected, **congenital heart defects** affect approximately **40,000 infants** each year, triple that of childhood cancers.
- **Strokes** are the fifth leading cause of death in the U.S.
- Over **1 million Americans** will suffer a heart attack this year.

More people will die this year from Cardiovascular Disease than from **any other cause.**

1 OUT OF **2**

Americans have at least one of these risk factors.

The good news is knowing these risk factors may increase your chances of staying healthy.

However, if it happens, **the bad news is...**

Risk Factors...



HEREDITY



INCREASING AGE



HIGH CHOLESTEROL



TOBACCO USE



HIGH BLOOD PRESSURE



PHYSICAL INACTIVITY



STRESS



DIABETES

Heart Disease, Heart Attacks, & Strokes are expensive.

The overall yearly cost for heart disease in the United States exceeds



\$351 billion

DIRECT

This is what your health insurance and Medicare may cover:

- Doctor
- Hospital
- Medical Charges



\$214 billion

\$137 billion

Heart Disease has
2 types of costs:

INDIRECT

This is what your health insurance **MAY NOT** cover.

? What examples of **indirect costs** are you aware of?

Indirect Costs

Lost Income & Savings

Time off work for the patient, family, and friends

Living Expenses

(continue even when you are sick)

- 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?

Family Heritage

INFORMATION RELEASE AUTHORIZATION

October 15, 2019

FRANCES G. MILLER

HARDINSBURG, KY 40143

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Total Paid: \$11,400.00
Agent Name: David Borum

Coverage Type: Heart
County: Breckinridge

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature: Frances G Miller Date: 10-15-19

Comments: JIMMY DID NOT HAVE A HEART ATTACK BUT IT
WAS CLOSE - HE HAD 90% BLOCKAGE & 99% BLOCKAGE ON
HIS LEFT. HE WAS TELLING ME "SOMETHING IS WRONG." WE
WENT TO OWENSBORO & THEY SENT HIM HOME SAYING
HE'D BE OK. THE VERY NEXT EVENING WE DROVE TO JEWISH
AND THEY ADMITTED HIM, IMMEDIATELY. JIMMY WAS

OFF WORK 3 MONTHS. WITH OUR
HOUSE PAYMENT, DEDUCTIBLES ETC, & ME HAVING
TO TEMPORARILY CLOSE MY BUSINESS DOWN
WITHOUT THIS INSURANCE WE WOULD HAVE BEEN
IN A BIG BIND. SO THANKFUL WE HAD
THIS PLAN.

Approved

MK

There are several ways people try to meet the Indirect Costs of **Heart Attack, Heart Disease, and Stroke**

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...

CARDIACARE

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.

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



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

STRENGTH



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

SECURITY



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

*Ratings for Family Heritage Life, a Globe Life company



INFORMATION RELEASE AUTHORIZATION

October 27, 2016
ALISON E. ROGERS
KINGSBURG, CA 93631

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Total Paid: \$8,400.00
Agent Name: Phillip Varberg

Coverage Type: Heart
County: Fresno

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : Al E. Rogers Date : 5/26/2017

Comments : When Phil presented these policies to me, I saw the value in them, but I was worried about the cost. What helped me find the value was the return of unused premiums at age 65. That made it worth it. Then, less than a year into the policy my wife had a stroke and we were able to use the policy. Thank God I bought them!

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through October 27, 2018

Approved

(440) 922-5151

FAX: (440) 922-5152

P.O. Box 470608 - Cleveland, Ohio 44147-0608

BASE 1	STANDARD 2	CardiaCare Plus Series 6 – Benefits Benefits paid for Heart Disease, Heart Attack, or Stroke unless otherwise noted	PREFERRED 4	ELITE 8
\$750	\$1,500	Initial Occurrence <i>(Paid once per insured)</i> • Paid upon the confirmed diagnosis of heart attack or stroke	\$3,000	\$6,000
\$100	\$200	Hospitalization <i>(No Lifetime Limits)</i> • For each day, includes U.S. government hospitals	\$400	\$800
\$150	\$300	Ambulance <i>(No Lifetime Limits, includes air ambulance)</i> • Each trip (two one-way trips per hospitalization)	\$600	\$1,200
\$120 \$3,000	\$240 \$6,000	Surgery & Anesthesia <i>(No Lifetime Limits)</i> • For each inpatient or outpatient surgery • We will continue to pay this benefit per day of hospitalization for recovery from your surgery up to	\$480 \$12,000	\$960 \$24,000
\$15	\$30	Physical Therapy <i>(No Lifetime Limits)</i> • For each day of physical therapy by a registered Physiotherapist • Payable for the same number of days you are hospitalized <i>(up to 30 days per hospitalization)</i>	\$60	\$120
\$30 \$30	\$60 \$60	Healthy Heart Benefit <i>(No Lifetime Limits, except Cholesterol Screening)</i> • For the following tests per calendar year, based on the schedule in your certificate, up to <i>(Cardiac Magnetic Resonance Imaging (MRI), Electrocardiogram (EKG or ECG), Cardiac Stress Test, Echocardiogram, Cardiac X-ray, Computed Tomography / CT Scan)</i> • For one Cholesterol Screening per insured	\$120 \$120	\$240 \$240
\$2,500 \$.20	\$2,500 \$.20	Patient Transportation <i>(No Lifetime Limits)</i> • When you travel over 80 miles from home for covered services or up to 3 consultations prior to treatment, round trip charges for your plane, train, or bus up to • For each mile by personal auto	\$2,500 \$.40	\$2,500 \$.60
\$2,500 \$.20	\$2,500 \$.20	Family Member Transportation • For one member of your immediate family also traveling more than 80 miles from home to be with you when you are hospitalized, round trip charges for your plane, train, or bus up to • For each mile by personal auto <i>(If a child is hospitalized, we will pay this benefit for both parents. The automobile mileage is not payable when the family member travels with you)</i>	\$2,500 \$.40	\$2,500 \$.60
\$25	\$50	Family Member Lodging <i>(No Lifetime Limits)</i> • For each day, up to 60 days, for a member of your immediate family who also travels more than 80 miles from home and requires lodging while you are hospitalized, we will pay charges up to	\$100	\$200
\$20,000	\$40,000	Heart Transplant <i>(Paid once per insured)</i> • For a human heart transplant	\$80,000	\$160,000

Life Insurance Company Of America

Dabbie K. McGlone
255 Glover Lane
South Shore, KY 41175

**INFORMATION
RELEASE
AUTHORIZATION**

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Whether you decide to grant us permission or not will have no effect on the benefits of your policy, its terms or conditions. Thank you for your consideration in helping us help others.

Name : Leonard McGhee
Coverage : Elite level Heart
Benefit Period : Oct 26, 2008 to Jul 28, 2009

Policy : 4B4984-1
Total Paid : \$134,862.00
Country : Grenada

I hereby give Family Heritage my permission to use the facts shown above, together with writings and comments made by me, in connection with your _____ local and advertising programs.

Signature: Debbie Mc Ghee Date: 11/24/09

Comments: I STRONGLY RECOMMEND THIS POLICY TO EVERYONE.
WE BOTH THOUGHT WE DID NOT NEED THE
BUT WE TOOK IT OUT NOT KNOWING THAT MY HUSBAND
WOULD SUFFER A MAJOR STROKE IN LESS THAN 2 MONTHS.
THIS POLICY ALLOWED ME TO BE THERE FOR MY HUSBAND THE
ENTIRE 11 MONTHS HE WAS IN THE HOSPITAL. THESE FUNDS HELPED
THE ENTIRE FAMILY THROUGH THIS CRISIS. YOU CANNOT IMAGINE

(If necessary, please continue on the other side.)

the cost to the family when dealing with such a
long term hospital stay. Thank you Family Heritage

机



INFORMATION RELEASE AUTHORIZATION

November 15, 2019

DUSTIN K. THOMPSON

O FALLON, IL 62269

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

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Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$7,200.00
Agent Name: Brady Faust

Coverage Type: Heart
County: Saint Clair

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature :

Dustin Thw

Date :

11/26/19

Comments :

We are forever grateful for the financial assurance we have recived from our sweet angels- Family Heritage. This allows us to build our support back up for our sons on time that was needed while we were in the hospital and not at work. Thank you for providing for our family while we could be where we were needed most!

(If necessary, please continue on the other side.)

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This Information Release Authorization may be used through November 15, 2021

Approved

MR

A stay in the intensive care unit can be financially overwhelming...

BASE 1	STANDARD 2	Intensive Care Unit Benefit – No Lifetime Limits	PREFERRED 4	ELITE 8
\$200 \$100	\$400 \$200	<p>For each day, up to 30 days, of hospitalization in an Intensive Care Unit for any reason, we will pay...</p> <p>You or your spouse \$800</p> <p>Your covered child \$400</p> <p>\$1,600</p> <p>\$800</p> <p>An Intensive Care Unit (ICU, CCU, PICU or NICU) is a specifically designated facility of the hospital which:</p> <ul style="list-style-type: none"> • Provides the highest level care (as determined based on the billing rate charged by the hospital); • Is restricted to those patients who are critically ill or injured; • Is separate and apart from other hospital areas; • Is permanently equipped with special life-saving equipment for the care of the critically ill or injured; and • Is listed as an Intensive Care Unit in the current edition of the American Hospital Association Guide or be eligible to be listed therein. 		
BASE 1	STANDARD 2	Vehicular Accident – No Lifetime Limits	PREFERRED 4	ELITE 8
\$200 \$100	\$400 \$200	<p>For each day, up to 30 days, of hospitalization in an ICU, due to a vehicular accident, we will pay an additional...</p> <p>You or your spouse \$800</p> <p>Your covered child \$400</p> <p>\$1,600</p> <p>\$800</p> <p>This benefit is not payable for hospitalizations in a Step Down Unit.</p>		
BASE 1	STANDARD 2	Step Down Unit Benefit – No Lifetime Limits	PREFERRED 4	ELITE 8
\$150 \$75	\$300 \$150	<p>For each day, up to 30 days, of hospitalization in a Step Down Unit for any reason, we will pay...</p> <p>You or your spouse \$600</p> <p>Your covered child \$300</p> <p>\$1,200</p> <p>\$600</p> <p>A Step Down Unit is part of an ICU, CCU, PICU or NICU where the patient is charged less than the highest level care. A Step Down Unit may also be referred to as a progressive care unit, an intermediate care unit, or a sub-acute care unit.</p>		
BASE 1	STANDARD 2	Ambulance Benefits – No Lifetime Limits	PREFERRED 4	ELITE 8
\$100 \$250	\$200 \$500	<p>For Ambulance transportation per hospitalization in an ICU or Step Down Unit, we will pay...</p> <p>Surface Ambulance \$400</p> <p>Air Ambulance \$1,000</p> <p>\$800</p> <p>\$2,000</p>		
BASE 1	STANDARD 2	Accidental Death Benefit	PREFERRED 4	ELITE 8
\$2,500 \$1,250	\$5,000 \$2,500	<p>If you are injured in an accident and the injury causes death within 90 days of the accident, we will pay...</p> <p>You or your spouse \$10,000</p> <p>Your covered child \$5,000</p> <p>\$20,000</p> <p>\$10,000</p>		

Our Commitments to **You...**

- Benefits are paid **directly to you**, to use any way you see fit
- Benefits are paid **in addition** to any other insurance you have
- Claim payments are **deposited directly** to your bank account, at your option
- Coverage is **guaranteed renewable** for life as long as premiums are paid on time—only you can cancel
- Your phone call is answered by a **live person**—all services are provided in the United States
- Premium **does not increase** with age or because of claims
- We have **never raised a rate** on an existing policyholder

SERVICE



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

STRENGTH



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

SECURITY



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

*Ratings for Family Heritage Life, a Globe Life company

Individual

Units	Up to 30	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$47.70	\$24.80	\$78.00	\$42.80	\$193.30	\$72.50
4	Preferred	\$27.30	\$12.40	\$42.00	\$24.40	\$106.10	\$39.70
2	Standard	\$17.10	\$6.20	\$24.00	\$15.20	\$62.50	\$23.30
1	Base	\$12.00	\$3.10	\$15.00	\$10.60	\$40.70	\$15.10

Units	31-35	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$56.40	\$30.40	\$78.00	\$51.60	\$216.40	\$86.80
4	Preferred	\$32.00	\$15.20	\$42.00	\$28.80	\$118.00	\$47.20
2	Standard	\$19.80	\$7.60	\$24.00	\$17.40	\$68.80	\$27.40
1	Base	\$13.70	\$3.80	\$15.00	\$11.70	\$44.20	\$17.50

Units	36-40	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$68.30	\$37.60	\$78.00	\$62.00	\$245.90	\$105.90
4	Preferred	\$38.70	\$18.80	\$42.00	\$34.00	\$133.50	\$57.50
2	Standard	\$23.90	\$9.40	\$24.00	\$20.00	\$77.30	\$33.30
1	Base	\$16.50	\$4.70	\$15.00	\$13.00	\$49.20	\$21.20

Units	41-45	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$83.40	\$46.40	\$78.00	\$75.60	\$283.40	\$129.80
4	Preferred	\$47.40	\$23.20	\$42.00	\$40.80	\$153.40	\$70.60
2	Standard	\$29.40	\$11.60	\$24.00	\$23.40	\$88.40	\$41.00
1	Base	\$20.40	\$5.80	\$15.00	\$14.70	\$55.90	\$26.20

Units	46-50	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$102.80	\$59.20	\$81.20	\$90.80	\$334.00	\$162.00
4	Preferred	\$58.40	\$29.60	\$43.60	\$48.40	\$180.00	\$88.00
2	Standard	\$36.20	\$14.80	\$24.80	\$27.20	\$103.00	\$51.00
1	Base	\$25.10	\$7.40	\$15.40	\$16.60	\$64.50	\$32.50

Units	51-55	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$131.90	\$73.60	\$88.40	\$111.60	\$405.50	\$205.50
4	Preferred	\$75.10	\$36.80	\$47.20	\$58.80	\$217.90	\$111.90
2	Standard	\$46.70	\$18.40	\$26.60	\$32.40	\$124.10	\$65.10
1	Base	\$32.50	\$9.20	\$16.30	\$19.20	\$77.20	\$41.70

Units	56-60	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$163.40	\$105.60	\$114.00	\$141.20	\$524.20	\$269.00
4	Preferred	\$93.00	\$52.80	\$60.00	\$73.60	\$279.40	\$145.80
2	Standard	\$57.80	\$26.40	\$33.00	\$39.80	\$157.00	\$84.20
1	Base	\$40.20	\$13.20	\$19.50	\$22.90	\$95.80	\$53.40

Units	61-65	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$214.10	\$167.20	\$146.80	\$198.80	\$726.90	\$381.30
4	Preferred	\$125.30	\$83.60	\$76.40	\$102.40	\$387.70	\$208.90
2	Standard	\$80.90	\$41.80	\$41.20	\$54.20	\$218.10	\$122.70
1	Base	\$58.70	\$20.90	\$23.60	\$30.10	\$133.30	\$79.60

Units	66-70	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$154.20	\$88.00	\$172.40	\$138.00	\$552.60	\$242.20
4	Preferred	\$83.40	\$44.00	\$89.20	\$72.00	\$288.60	\$127.40
2	Standard	\$48.00	\$22.00	\$47.60	\$39.00	\$156.60	\$70.00
1	Base	\$30.30	\$11.00	\$26.80	\$22.50	\$90.60	\$41.30

Units	71-75	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$194.40	\$122.40	\$243.60	\$218.00	\$778.40	\$316.80
4	Preferred	\$104.40	\$61.20	\$124.80	\$112.00	\$402.40	\$165.60
2	Standard	\$59.40	\$30.60	\$65.40	\$59.00	\$214.40	\$90.00
1	Base	\$36.90	\$15.30	\$35.70	\$32.50	\$120.40	\$52.20

Units	76-80	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$278.90		\$301.20	\$361.20	\$941.30	
4	Preferred	\$148.10		\$153.60	\$183.60	\$485.30	
2	Standard	\$82.70		\$79.80	\$94.80	\$257.30	
1	Base	\$50.00		\$42.90	\$50.40	\$143.30	

Couple

Units	Up to 30	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$71.10	\$31.20	\$106.00	\$54.80	\$263.10	\$102.30
4	Preferred	\$39.90	\$15.60	\$56.00	\$30.40	\$141.90	\$55.50
2	Standard	\$24.30	\$7.80	\$31.00	\$18.20	\$81.30	\$32.10
1	Base	\$16.50	\$3.90	\$18.50	\$12.10	\$51.00	\$20.40

Units	31-35	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$83.30	\$44.00	\$106.00	\$64.40	\$297.70	\$127.30
4	Preferred	\$46.90	\$22.00	\$56.00	\$35.20	\$160.10	\$68.90
2	Standard	\$28.70	\$11.00	\$31.00	\$20.60	\$91.30	\$39.70
1	Base	\$19.60	\$5.50	\$18.50	\$13.30	\$56.90	\$25.10

Units	36-40	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$106.30	\$59.20	\$106.00	\$77.20	\$348.70	\$165.50
4	Preferred	\$59.90	\$29.60	\$56.00	\$41.60	\$187.10	\$89.50
2	Standard	\$36.70	\$14.80	\$31.00	\$23.80	\$106.30	\$51.50
1	Base	\$25.10	\$7.40	\$18.50	\$14.90	\$65.90	\$32.50

Units	41-45	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$132.60	\$75.50	\$106.00	\$96.40	\$410.50	\$208.10
4	Preferred	\$74.60	\$37.60	\$56.00	\$51.20	\$219.40	\$112.20
2	Standard	\$45.60	\$18.80	\$31.00	\$28.60	\$124.00	\$64.40
1	Base	\$31.10	\$9.40	\$18.50	\$17.30	\$76.30	\$40.50

Units	46-50	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$162.00	\$96.80	\$110.80	\$120.40	\$490.00	\$258.80
4	Preferred	\$91.20	\$48.40	\$58.40	\$63.20	\$261.20	\$139.60
2	Standard	\$55.80	\$24.20	\$32.20	\$34.60	\$146.80	\$80.00
1	Base	\$38.10	\$12.10	\$19.10	\$20.30	\$89.60	\$50.20

Units	51-55	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$195.60	\$123.20	\$124.40	\$150.80	\$594.00	\$318.80
4	Preferred	\$109.60	\$61.60	\$65.20	\$78.40	\$314.80	\$171.20
2	Standard	\$66.60	\$30.80	\$35.60	\$42.20	\$175.20	\$97.40
1	Base	\$45.10	\$15.40	\$20.80	\$24.10	\$105.40	\$60.50

Units	56-60	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$233.80	\$162.40	\$150.00	\$194.00	\$740.20	\$396.20
4	Preferred	\$130.60	\$81.20	\$78.00	\$100.00	\$389.80	\$211.80
2	Standard	\$79.00	\$40.60	\$42.00	\$53.00	\$214.60	\$119.60
1	Base	\$53.20	\$20.30	\$24.00	\$29.50	\$127.00	\$73.50

Units	61-65	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$290.50	\$227.20	\$182.80	\$257.20	\$957.70	\$517.70
4	Preferred	\$169.30	\$113.60	\$94.40	\$131.60	\$508.90	\$282.90
2	Standard	\$108.70	\$56.80	\$50.20	\$68.80	\$284.50	\$165.50
1	Base	\$78.40	\$28.40	\$28.10	\$37.40	\$172.30	\$106.80

Units	66-70	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$221.90	\$110.40	\$208.40	\$199.60	\$740.30	\$332.30
4	Preferred	\$117.90	\$55.20	\$107.20	\$102.80	\$383.10	\$173.10
2	Standard	\$65.90	\$27.60	\$56.60	\$54.40	\$204.50	\$93.50
1	Base	\$39.90	\$13.80	\$31.30	\$30.20	\$115.20	\$53.70

Units	71-75	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$265.50	\$144.00	\$279.60	\$286.00	\$975.10	\$409.50
4	Preferred	\$140.70	\$72.00	\$142.80	\$146.00	\$501.50	\$212.70
2	Standard	\$78.30	\$36.00	\$74.40	\$76.00	\$264.70	\$114.30
1	Base	\$47.10	\$18.00	\$40.20	\$41.00	\$146.30	\$65.10

Units	76-80	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$322.10		\$337.20	\$456.40	\$1,115.70	
4	Preferred	\$170.10		\$171.60	\$231.20	\$572.90	
2	Standard	\$94.10		\$88.80	\$118.60	\$301.50	
1	Base	\$56.10		\$47.40	\$62.30	\$165.80	

Single Parent

Units	Up to 30	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$55.70	\$37.60	\$142.00	\$58.80	\$294.10	\$93.30
4	Preferred	\$31.30	\$18.80	\$74.00	\$32.40	\$156.50	\$50.10
2	Standard	\$19.10	\$9.40	\$40.00	\$19.20	\$87.70	\$28.50
1	Base	\$13.00	\$4.70	\$23.00	\$12.60	\$53.30	\$17.70

Units	31-35	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$64.40	\$43.20	\$142.00	\$67.60	\$317.20	\$107.60
4	Preferred	\$36.00	\$21.60	\$74.00	\$36.80	\$168.40	\$57.60
2	Standard	\$21.80	\$10.80	\$40.00	\$21.40	\$94.00	\$32.60
1	Base	\$14.70	\$5.40	\$23.00	\$13.70	\$56.80	\$20.10

Units	36-40	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$76.30	\$50.40	\$142.00	\$78.00	\$346.70	\$126.70
4	Preferred	\$42.70	\$25.20	\$74.00	\$42.00	\$183.90	\$67.90
2	Standard	\$25.90	\$12.60	\$40.00	\$24.00	\$102.50	\$38.50
1	Base	\$17.50	\$6.30	\$23.00	\$15.00	\$61.80	\$23.80

Units	41-45	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$91.40	\$59.20	\$142.00	\$91.60	\$384.20	\$150.60
4	Preferred	\$51.40	\$29.60	\$74.00	\$48.80	\$203.80	\$81.00
2	Standard	\$31.40	\$14.80	\$40.00	\$27.40	\$113.60	\$46.20
1	Base	\$21.40	\$7.40	\$23.00	\$16.70	\$68.50	\$28.80

Units	46-50	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$110.80	\$72.00	\$142.80	\$106.80	\$432.40	\$182.80
4	Preferred	\$62.40	\$36.00	\$74.40	\$56.40	\$229.20	\$98.40
2	Standard	\$38.20	\$18.00	\$40.20	\$31.20	\$127.60	\$56.20
1	Base	\$26.10	\$9.00	\$23.10	\$18.60	\$76.80	\$35.10

Units	51-55	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$139.90	\$86.40	\$150.00	\$127.60	\$503.90	\$226.30
4	Preferred	\$79.10	\$43.20	\$78.00	\$66.80	\$267.10	\$122.30
2	Standard	\$48.70	\$21.60	\$42.00	\$36.40	\$148.70	\$70.30
1	Base	\$33.50	\$10.80	\$24.00	\$21.20	\$89.50	\$44.30

Units	56-60	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$171.40	\$118.40	\$170.80	\$157.20	\$617.80	\$289.80
4	Preferred	\$97.00	\$59.20	\$88.40	\$81.60	\$326.20	\$156.20
2	Standard	\$59.80	\$29.60	\$47.20	\$43.80	\$180.40	\$89.40
1	Base	\$41.20	\$14.80	\$26.60	\$24.90	\$107.50	\$56.00

Units	61-65	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$222.10	\$180.00	\$203.60	\$214.80	\$820.50	\$402.10
4	Preferred	\$129.30	\$90.00	\$104.80	\$110.40	\$434.50	\$219.30
2	Standard	\$82.90	\$45.00	\$55.40	\$58.20	\$241.50	\$127.90
1	Base	\$59.70	\$22.50	\$30.70	\$32.10	\$145.00	\$82.20

Units	66-70	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$159.00	\$97.60	\$188.40	\$147.60	\$592.60	\$256.60
4	Preferred	\$85.80	\$48.80	\$97.20	\$76.80	\$308.60	\$134.60
2	Standard	\$49.20	\$24.40	\$51.60	\$41.40	\$166.60	\$73.60
1	Base	\$30.90	\$12.20	\$28.80	\$23.70	\$95.60	\$43.10

Units	71-75	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$199.20	\$132.00	\$259.60	\$227.60	\$818.40	\$331.20
4	Preferred	\$106.80	\$66.00	\$132.80	\$116.80	\$422.40	\$172.80
2	Standard	\$60.60	\$33.00	\$69.40	\$61.40	\$224.40	\$93.60
1	Base	\$37.50	\$16.50	\$37.70	\$33.70	\$125.40	\$54.00

Units	76-80	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$283.70		\$317.20	\$370.80	\$971.70	
4	Preferred	\$150.50		\$161.60	\$188.40	\$500.50	
2	Standard	\$83.90		\$83.80	\$97.20	\$264.90	
1	Base	\$50.60		\$44.90	\$51.60	\$147.10	

Family

Units	Up to 30	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$79.10	\$44.00	\$170.00	\$70.80	\$363.90	\$123.10
4	Preferred	\$43.90	\$22.00	\$88.00	\$38.40	\$192.30	\$65.90
2	Standard	\$26.30	\$11.00	\$47.00	\$22.20	\$106.50	\$37.30
1	Base	\$17.50	\$5.50	\$26.50	\$14.10	\$63.60	\$23.00

Units	31-35	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$91.30	\$56.80	\$170.00	\$80.40	\$398.50	\$148.10
4	Preferred	\$50.90	\$28.40	\$88.00	\$43.20	\$210.50	\$79.30
2	Standard	\$30.70	\$14.20	\$47.00	\$24.60	\$116.50	\$44.90
1	Base	\$20.60	\$7.10	\$26.50	\$15.30	\$69.50	\$27.70

Units	36-40	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$114.30	\$72.00	\$170.00	\$93.20	\$449.50	\$186.30
4	Preferred	\$63.90	\$36.00	\$88.00	\$49.60	\$237.50	\$99.90
2	Standard	\$38.70	\$18.00	\$47.00	\$27.80	\$131.50	\$56.70
1	Base	\$26.10	\$9.00	\$26.50	\$16.90	\$78.50	\$35.10

Units	41-45	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$140.60	\$88.00	\$170.00	\$112.40	\$511.00	\$228.60
4	Preferred	\$78.60	\$44.00	\$88.00	\$59.20	\$269.80	\$122.60
2	Standard	\$47.60	\$22.00	\$47.00	\$32.60	\$149.20	\$69.60
1	Base	\$32.10	\$11.00	\$26.50	\$19.30	\$88.90	\$43.10

Units	46-50	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$170.00	\$109.60	\$172.40	\$136.40	\$588.40	\$279.60
4	Preferred	\$95.20	\$54.80	\$89.20	\$71.20	\$310.40	\$150.00
2	Standard	\$57.80	\$27.40	\$47.60	\$38.60	\$171.40	\$85.20
1	Base	\$39.10	\$13.70	\$26.80	\$22.30	\$101.90	\$52.80

Units	51-55	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$203.60	\$136.00	\$186.00	\$166.80	\$692.40	\$339.60
4	Preferred	\$113.60	\$68.00	\$96.00	\$86.40	\$364.00	\$181.60
2	Standard	\$68.60	\$34.00	\$51.00	\$46.20	\$199.80	\$102.60
1	Base	\$46.10	\$17.00	\$28.50	\$26.10	\$117.70	\$63.10

Units	56-60	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$241.80	\$175.20	\$206.80	\$210.00	\$833.80	\$417.00
4	Preferred	\$134.60	\$87.60	\$106.40	\$108.00	\$436.60	\$222.20
2	Standard	\$81.00	\$43.80	\$56.20	\$57.00	\$238.00	\$124.80
1	Base	\$54.20	\$21.90	\$31.10	\$31.50	\$138.70	\$76.10

Units	61-65	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$298.50	\$240.00	\$239.60	\$273.20	\$1,051.30	\$538.50
4	Preferred	\$173.30	\$120.00	\$122.80	\$139.60	\$555.70	\$293.30
2	Standard	\$110.70	\$60.00	\$64.40	\$72.80	\$307.90	\$170.70
1	Base	\$79.40	\$30.00	\$35.20	\$39.40	\$184.00	\$109.40

Units	66-70	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$226.70	\$120.00	\$224.40	\$209.20	\$780.30	\$346.70
4	Preferred	\$120.30	\$60.00	\$115.20	\$107.60	\$403.10	\$180.30
2	Standard	\$67.10	\$30.00	\$60.60	\$56.80	\$214.50	\$97.10
1	Base	\$40.50	\$15.00	\$33.30	\$31.40	\$120.20	\$55.50

Units	71-75	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$270.30	\$153.60	\$295.60	\$295.60	\$1,015.10	\$423.90
4	Preferred	\$143.10	\$76.80	\$150.80	\$150.80	\$521.50	\$219.90
2	Standard	\$79.50	\$38.40	\$78.40	\$78.40	\$274.70	\$117.90
1	Base	\$47.70	\$19.20	\$42.20	\$42.20	\$151.30	\$66.90

Units	76-80	Cancer	ICU	Accident	Heart	Combined	Cancer/ICU
8	Elite	\$326.90		\$353.20	\$466.00	\$1,146.10	
4	Preferred	\$172.50		\$179.60	\$236.00	\$588.10	
2	Standard	\$95.30		\$92.80	\$121.00	\$309.10	
1	Base	\$56.70		\$49.40	\$63.50	\$169.60	

Return of Premium

Issue age 65 & Under

- Our program makes sense even if you never file a claim!
- We **Return Your Premium**, less any claims paid, after 25 years!
- If all covered adults pass away for any reason before 25 years, we immediately **Return Your Premium**, less any claims paid!

One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
RETURN	\$20,000	\$15,000	\$0

**You will get ALL YOUR MONEY BACK,
less any claims paid to you!**

Survivor Benefit

Issue age 66 to 80

- Our policy makes sense even if you never file a claim!
- If all covered adults pass away for any reason while the policy is in force, we immediately pay you a benefit equal to the premium you paid, up to the stated amount below, less any claims paid!

One of three things could happen in the future:

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
RETURN	\$20,000	\$15,000	\$0

Elite

Up to \$32,000

Preferred

Up to \$16,000

Standard

Up to \$8,000

Base

Up to \$4,000

App

Family Heritage Life Insurance Company of America

February 26, 2008

Richard E. Davis
16 Covered Ct
Layton, NC 27520

INFORMATION
RELEASE
AUTHORIZATION

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a claim was paid to you and share the information below.

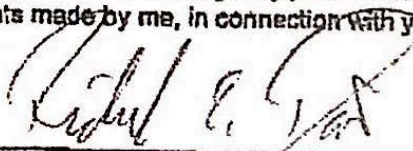
Whether you decide to grant us permission or not will have no effect on the benefits of your policy, its terms or conditions. Thank you for your consideration in helping us help others.

Name : Richard Davis
Coverage : Elite level Accident
Benefit Period : Aug 22, 2007 to Nov 28, 2007
Illness Type : Aug 22 2007

Policy : 324083-5
Total Paid : \$10,575.00
County : Johnston

I hereby give Family Heritage my permission to use the facts shown above, together with writings and comments made by me, in connection with your sales presentations, educational and advertising programs.

Signature :



Date :

02-26-08

Comments : This policy should be a no-brainer for anyone who drives a car or motorcycle.

Accidents don't have to be YOUR FAULT to cost you dearly: just ask the lady who pulled out right in front of me. No one ever says, "I had an on-purpose today." It's always unexpected. I had never had an accident in my life before this happened. I had already received almost \$8,000 from the accident plan and I just got another \$2,700 from the ICU benefit on my cancer plan. This insurance is the gift that keeps on giving!

I'm really glad this policy has a "refund benefit". I've seen plans like this offered at work, but always passed because I didn't want to risk losing money. I signed up for this hoping it would just be the savings account that I always meant to start. I'm pretty sure that I would not have signed up without the money-back feature.

(If necessary, please continue on the other side.)

INFORMATION RELEASE AUTHORIZATION

June 11, 2015
ANITA F. BOYLE
CASTOR, LA 71016

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$4,500.00
Agent Name: Joshua Jordan

Coverage Type: Accident
County: Bienville

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature :

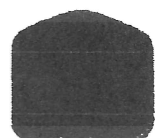
Anita Boyle

Date :

6-21-15

Comments :

When my agent J.T. first showed up at my door he did a really great job explaining the policy. I didn't really think I would use it but rather saw it as a savings as the premium paid would be returned if not used. Within one week later my husband fell breaking his leg completely into and requiring surgery. What a wonderful blessing this policy was! J.T. not only honored our policy even though it was only a week old, but also took care of the paperwork. We were paid within 11 days. J.T. was great about checking on us as well. I may never have to use this policy again, but I look forward to being a customer of Family Heritage and having J.T. as our agent.



"I really wish I'd have listened to my '6th sense' when I first saw this policy back in the summer of 2002. Unfortunately, I made the mistake of waiting and asking my husband's opinion. I obviously did a poor job of explaining it to him because his response was, 'We don't need that. We have full coverage with our medical insurance.'

**Best Western
Calumet Inn**
701 Stewarts Ferry Pike
Nashville, Tennessee 37214
(615) 889-9199
Fax (615) 889-9617
1-888-528-6838

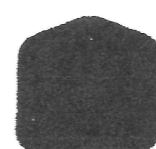
"Without a good demonstration on how it worked, he lacked the understanding to make a good, informed decision. Because he didn't think we'd ever need it, he talked me out of it."

"Now (less than a year later) he's been diagnosed with glioblastoma, a form of brain cancer, so he doesn't qualify as he once did. I should have gotten us both covered while we were both healthy. I've got myself covered now, but wish I had not waited. With the return of premium there's absolutely nothing to lose anyway by getting covered while there's **so much** to lose by not getting covered."

Laurene Williams
General Manager
Best Western
Fredericksburg



Laurene Williams
General Manager



**Best Western
Fredericksburg**

1-95 and Route 3 East (Exit 130A)
2205 William Street
Fredericksburg, VA 22401
(540) 371-5050 Fax (540) 373-3411

FAMILY HERITAGE[®]

Life Insurance Company Of America

INFORMATION RELEASE AUTHORIZATION

December 14, 2011

AMANDA K. TROWBRIDGE

HAYTI, SD 57241

You have recently received a benefit payment from Family Heritage Life Insurance Company of America. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$29,368.70
Agent Name: Cameron Johnson

Coverage Type: Cancer
County: Hamlin

I hereby give Family Heritage and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature : Amanda Trowbridge / Jani Trowbridge Date : 1/25/12
Comments : Life is full of surprises! When we first enrolled with Family Heritage, we hoped we would never use it! Two months after getting our policy, our 4 year old son was diagnosed with Leukemia. This policy helps us cover expenses we never thought about! During the last year we have made numerous trips to

Sioux Falls, and had numerous hospital stays. This covers all the gas, food, and lost wages while our son goes through chemotherapy. As a parent, when one of your children is sick, so are you! Having the money from this policy really cuts down on the worries! It allows you to focus on everything important, not where your next nickel and dime will come from!