

Price Build Up

The screenshot shows a software interface for building insurance prices. At the top, there are age group tabs: 'Up to 30', '31-35', '36-40', '41-45', '46-50', and '51-55'. Below this is a section titled 'These Policies Offer...' with bullet points: 'Benefits paid directly to you', 'Benefits paid in addition to any other coverage', and 'No cap on the total amount of benefits you can'. There are two main sections: 'Accidents & Sickness' (orange header) and 'ICU' (green header). Each section has a table with columns for 'Individual' and 'Single parent' coverage. The 'Accidents & Sickness' table shows prices for 8, 4, 2, and 1 UNIT. The 'ICU' table shows prices for 8, 4, 2, and 1 UNIT. Handwritten notes in black ink are present: 'Elite' over '77' and 'Pref' over '42'. A toolbar with various icons is visible at the bottom of the interface.

	Individual	Single parent
8 UNIT	\$54.80	
4 UNIT	\$30.40	
2 UNIT	\$18.20	
1 UNIT	\$12.10	

	Individual	Single parent
8 UNIT	\$22.40	
4 UNIT	\$11.20	
2 UNIT	\$5.60	
1 UNIT	\$2.80	

(Name) We do Rates based on Age, which age category do you fall in to? *(show them the iPad to choose an age and then take the iPad back)*

(At this point in the process, your iPad is facing you, not them, while you write out their prices)

Have you ever looked in to what health insurance costs when people don't get it through work? *(listen and acknowledge)*

I work with a lot of policy holders who are self employed and they tell me it's \$800/month on the low end up to \$1,500 or \$2,000 a month. Most people figure something like this, with over 30 benefits and no lifetime limits, it would cost about the same.

(this is where you'll show them their prices you wrote down)

But for you, on the Elite policy it's just \$____ & \$____ for the preferred. That's not bad, is it? A lot of people tell me they spend more than that on silly stuff on Amazon.

(swipe to the next page)

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

In addition...

The SAFE LIVING BENEFIT begins on your Return of Premium Maturity date.

This benefit is paid directly to you at the end of each new completed policy year, less any claims paid from that year.

Elite up to \$320	Preferred up to \$160	Standard up to \$80	Base up to \$40
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Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company

← Plus, our program makes sense even if you never file a claim.
We return your premiums, less any claims paid, after 25 years.
Or if all covered adults pass away for any reason before 25 years we immediately return your premiums, minus any claims paid, to your beneficiary.

Return of Premium

Issue age 65 & Under

- Our program makes sense even if you
- We **Return Your Premium**, less years!
- If all covered adults pass away for an immediately **Return Your Premium**

One of three things could ha

	#1 No Claim	St
Premiums Paid	\$20,000	
Less Claims Paid	-\$0	
RETURN	\$20,000	\$

In addition,

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Elite up to \$320	Preferred up to \$160	S u
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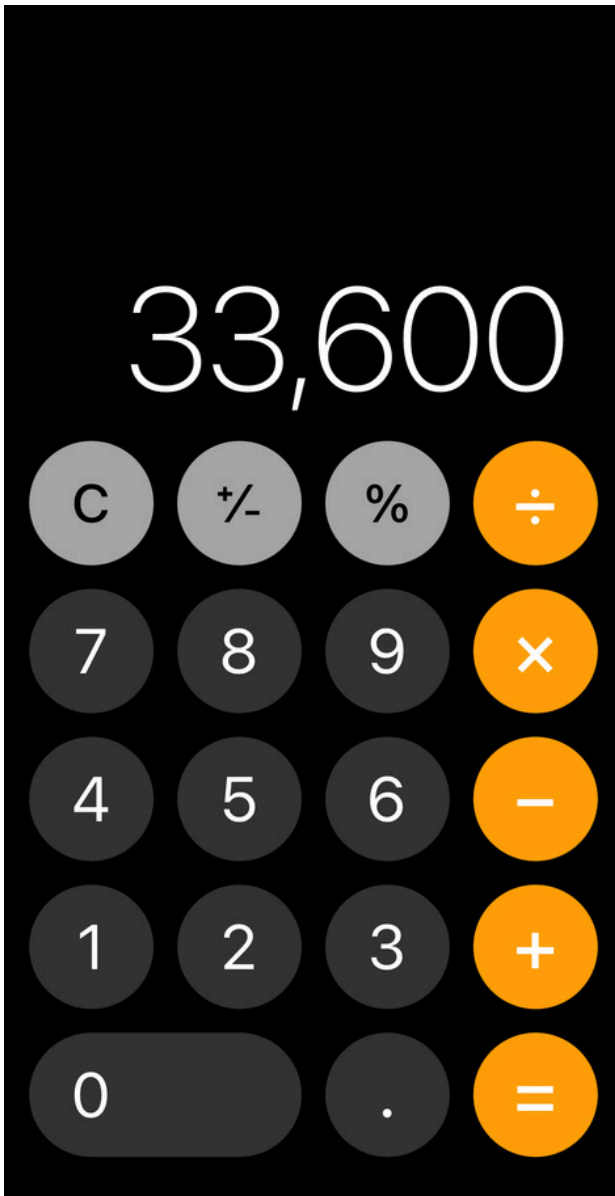
Underwritten by Family Heritage Life Insurance Company of America, a Globe I

Elite
77

Pref
42

(go back to showing them the prices you wrote)

Just to show you an example of what that would look like, which number should I use? (allow them to choose a number)



(You can either do this on a calculator app on your iPad or using a regular calculator and writing the numbers down on a separate paper)

So one of three things will happen in the future. First is what I hope for everyone, that you never need to use this & we get to return \$(monthly premium x 12 x 25) back to you, tax free.

Now, realistically, 25 years is a decent chunk of time, so let's say something small happens and we pay you \$5,000 - you're still going to get \$(the difference) back.

Worst case scenario is what I'm actually here for. Lets say something serious happened and we pay you \$80,000 or \$100,000 or more- you're not going to owe us anything & the policy did what it was supposed to do.

It just makes sense, doesn't it?

(turn iPad off and go to the next part)