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September 27, 2021

INFORMATION RELEASE AUTHORIZATION

Kurt J. Stierman
Dubuque, Iowa 52003

You have recently received a benefit payment from Family Heritage Life, a Globe Life Company. 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: \$18,437.52
Agent Name: Kurt Stierman

Coverage Type: Cancer
County: Dubuque

I hereby give Globe Life 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: 10-06-2021

Comments: I added our first 3 Globe Life FHD Policies; Cancer, Heart, & Accident in 2014, even though I had similar policies with another company. When it comes to this type of coverage with Return of Premium, you can never have enough. I'm a business owner, the expenses for the policies are paid by the business to protect me, my family, and my business! Globe Life has the Survivor Benefit, if my wife and I pass away before the ROP, my kids or our beneficiary immediately get all the money! The other "like companies" will keep most, if not all it all of the paid premiums! We have one of the industry's best major medical plans through my wife's employer, and these policies are still one of the best decisions I have ever made for Me, my family, and for my business.

To know how AMAZING this company is Re: Claims, See other side...

This Authorization may be revoked by written request to Globe Life, except to the extent that Globe Life has taken action in reliance on the authorization. The information that is used or disclosed pursuant to this Authorization may be redisclosed by its recipients and may not retain any legal protections. This Authorization may be used for marketing insurance to prospective customers and if those customers purchase insurance, Globe Life will receive remuneration in the form of premium payments.

This Information Release Authorization may be used through September 27, 2023.



Only 3 years after starting the Cancer Policy, we needed to use it! After being misdiagnosed for 9 months, my wife was diagnosed with Cancer. Hiding in her thigh, was the soft tissue Myxoid Liposarcoma. It was now the size of a nerf football & encased her femoral artery and popliteal vein. We were fortunate to have a Dedicated Sarcoma center (there is only 4 in the USA) 98 miles from our home. We began with 5 trips for planning of treatments, and then over the course of the next 5 months was 25 radiation treatments, 10 rounds of immunotherapy, surgery, hospital stays, hotel stays, ambulance rides and more hospital stays due to side effects & complications, and another surgery for side effects & infection. She is Now Cancer Free! In summary it took over a year to get back to what is now our new normal.

Claiming from both FHL and the other company was eye opening. I sent in the same paper work at the same time. Family Heritage started paying my claims right away, as promised! FHL without any prompting noticed that she had an EKG done and paid the claim out of the Heart policy as well! The money just started to pour into my bank account. And thank God, with the loss of 2 incomes, a dramatic decline in my business's earnings, with an increase in business expenses. Most of all the bills I never imagined popping up like specialized/non generic & uncovered medications, clothing, bandages, walkers, travel etc.

This policy helped us so much! Let me say again, *we have great health insurance!!!* You really don't understand it fully until it directly affects your business and household.

I now have added the even better and higher benefit levels of the series 6 policies!

The other company paid some, but then started sending me letters asking for information I know they already had. It was a fight for everything from them. they even denied the ambulance and the days back in the hospital for life threatening side effects of the surgery (infections, blockages in the graphed femoral artery and a major vein, etc.) where their policy clearly states it covers all side effects!

Yet, without even asking, GL-Family Heritage saw those charges within the itemized bills we sent in and paid us benefits for those charges!

I called the FHL claims line to say thank you, and to ask, "If the FHL policy does not say anything about side effects, why did you pay me for those related charges?" Her reply was "Because It was the right thing to do." WOW!!! THANK YOU, GLOBE LIFE-FAMILY HERITAGE! Because of these policies I was able to afford to be by my wife's side through this whole time. It meant so much for us to go through this as a team, and you made this possible.



10.06.2021