

THE PRODUCTS WE OFFER



Cancer, heart disease, accidents, and hospital stays in general can be physically and financially debilitating events that affect everyone involved.

The supplemental plans offered by [Family Heritage](#) pay money directly to the client in order to help them offset all the additional costs and expenses that come up when illness or accidents strike, such as:

- *Lost income*
- *Travel expenses to get the best care*
- *Insurance deductibles and co-payments*
- *Treatments not covered by health insurance*
- *Out-of-pocket expenses*

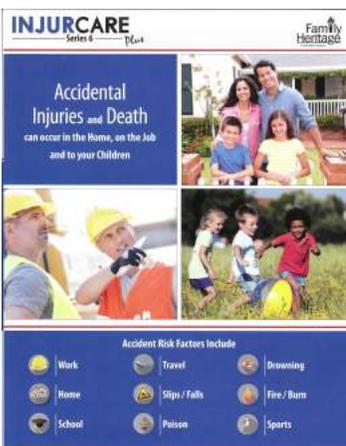


Client Testimonials:

"I enrolled in this plan July, 2006, two months later I was diagnosed with cancer. You never know when cancer may strike. This plan helped me pay for travel expenses, medicines, etc. When I realized that one out of two men will get cancer, I felt I needed this coverage. I'm sure glad I have it!" - Tell City, Indiana

"This policy was literally a life saver! I am a single woman with no way to compensate for large deductibles, copays, and loss of wages. The benefits have helped financially during a tough medical time." - Tuleta, Texas

"This policy has been a blessing during my battle against cancer I have not had the worry of paying my bills and keeping my home going, or paying extra hospital bills. I've only had to be concerned getting well. I am so thankful for the agent who came to me. At the time I thought I won't need it the benefits were too good to be true, Family Heritage has done everything it said it would." - Paris, Texas



"I am so thankful that we signed up for this insurance. With the treatments, appointments, and the physical and emotional effects, it was a relief not to be worrying about the medical expenses. My claims were paid within 10 days from when they were mailed. Thank again Family Heritage and I would recommend this insurance to anyone." - Median, Ohio

January 23, 2009

Sarah K. Blaylock
6208 Thorn Road
Graham, NC 27253

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 : Sarah Blaylock
Coverage : Elite level Cancer
Benefit Period : Sep 17, 2006 to Jan 08, 2009

Policy : 326313-4
Total Paid : \$33,855.10
County : Alamance

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: Sarah K. Blaylock Date: Jan 2009

Comments : I'VE HAD MY POLICY FOR A WHILE NOW. WHEN WE PURCHASED THE POLICY, I NEVER DREAMED WE WOULD EVER USE IT, I THOUGHT OF IT AS A SAVINGS ACCOUNT, SO IT WAS A GOOD IDEA ALL AROUND, ~~FOR~~ A COUPLE YEARS LATER ^(AT 27) MY HUSBAND WOKE TO ME HAVING A SEIZURE WHICH LED TO A BRAIN TUMOR STAGE 4 THEN TO BRAIN SURGERY, CHEMOTHERAPY, RADIATION, COUNTLESS

MRI'S, CT SCANS EKG'S ETC, ETC. HAD IT NOT BEEN FOR OUR FAMILY HERITAGE POLICY WE WOULD'VE LOST ALL WE HAD WORKED FOR. SINCE THEN ALL THE GIRLS I WORK WITH HAVE BOUGHT CANCER POLICYS. YOU NEVER KNOW WHAT IS IN STORE FOR YOU TOMORROW, WITH THIS POLICY WE WERE ABLE TO NOT JUST SURVIVE BUT TO THRIVE IN THE MIDST OF THE BIGGEST STORM OF OUR LIVES GOD BLESS THIS COMPANY AND THOSE WHO GO OUT AND SELL THE POLICY'S I FEEL AS THOUGH IT WAS DIVINE INTERVENTION.

Karen Blaylock
30 yrs old SURVIVING!

FAMILY HERITAGE[®]

January 16, 2009

Lora A. Richardson
105 N Highland
Pittsburg, KS 66762

INFORMATION RELEASE AUTHORIZATION

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Name :	Lora Richardson	Policy :	491603-4
Coverage :	Intensive Care	Total Paid :	\$18,000.00
Benefit Period :	[REDACTED]	County :	Crawford

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: Lora A. Richardson Date: 2-4-09

Comments: I was very blessed to have received this insurance benefit. It saved my house and my car after my massive heart attack that left me in the hospital for 68 days. Family Heritage helped save my life after the Dr.'s saved me.

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

(440) 922-5151

FAX: (440) 922-5152

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



FLIGHT of the eagle

1st Lifetime Eagle

Aaron Schafer
Altitude Business Group

January 4—9, 2016

\$10,140 GAP

9 Apps

Before I was ever a rep with Family Heritage I was a customer. This Eagle might start off sounding more like a claim testimonial. "I bought it thinking I would never use it and viewing it more as a savings account..." In February of 2014 my youngest daughter, Sophie, was born with a rare form of cancer. She was hospitalized with my wife Naomi for 12 straight days. A year of chemo followed starting at two months old, along with everything that goes with it. The happy end of this story is that she has now been cancer free for over six months.

All I can say is, we do a great thing. The \$18,000 we got was incredibly impactful. I had a great job, made a good income, and yet, if it were not for Family Heritage, we would have been in a position where we would have needed to choose between putting \$10,000+ on a credit card, which we have never had to do, or liquidating assets that we had worked so hard for. Not only did the money help, but deposits sure

seemed to come at the perfect time just when we needed it and when things were stressful.

I really wanted to write an Eagle in my first week so I went out on December 30th and cold called businesses in the hope of lining up a couple of enrollments ahead of time. Mission accomplished. I entered my first week with an enrollment set up with a farm and four different enrollments set up with four shifts of workers at a retirement home. Game on!

Monday rolls around and the great Kia Alkema is behind me for training. At 2:00, when the first enrollment was set for, we grabbed some cookies, and headed over. April was on the phone when we arrived, motioned us into the conference room, and when she got off started her sentence with, "Oh my gosh, I am so sorry..." You can guess the rest. My 2:00 & 6:00 Monday and 2:00 & 6:00 Wednesday enrollments had just vanished into thin air.

Tuesday morning bright and early at 8:00 a.m. I arrived at the farm with my unused cookies from the day before with the other member of the Alkema power couple, Rob, behind me for the day. "Oh shoot, I completely forgot. We are going to have to reschedule." This time I left the cookies...

It was 6:00 p.m. on Tuesday night and I was sitting on zero. That isn't some great hardship, but in my mind I had pictured already nearing

my Eagle by Tuesday night after multiple successful enrollments. God enjoys humbling us now and again! That was certainly a good lesson to learn so early on, but I learned another lesson early on as well. I learned that this job is FUN when you stop worrying about your Eagle and start worrying about protecting families! This job is FUN when you stop thinking about yourself and start paying attention to others!

I hear some people in this job say, "I am working hard now so I don't have to later" or "Yeah, cold calling sucks, but it is ultimately worth it." Logical thoughts. Solid long term thinking. But I think I will stick with my version of the job where I wake up each morning excited for what the day might bring. I want to become a part of the community. I want to be the guy people call when their family gets bad news and meets them at the hospital. I want to get thank you cards over the next 20 years because of the service I provide and because people know that they were not just \$1,080 GAP closer to my Eagle when I leave their house. I plan on loving this career in the moment and not just what it builds for the future.

We do a great thing. I remind myself of this first thing every morning, and after that, it is impossible to have a bad day!

LEADERS

eagle

1st Lifetime Eagle



John Stuetz

Altitude Business Group

April 4–9, 2016

\$16,140 GAP

22 Apps

It was toward the end of the 15-hour drive home from my third Trainmore that the tears began to flow. Some of them were joyful, as I had just written my very first Eagle during PP Week — protecting over 20 families from the financial impact of cancer in the previously foreign town of Davis, Oklahoma. And man, did it feel good.

But not all were so joyful.

Sometimes amid all the incentives and competitions I think it can perhaps be easy for some of us to lose sight of just how low our clients are when our product is designed to lift them up.

You see, cancer is a bad, bad deal. One I know all too well.

Two Halloweens ago, long before anyone in my family had ever heard much of Family Heritage, or cancer insurance in general, my loving mother was diagnosed with stage IV colon cancer. She's still fighting it like a champion today. In fact, as I write this she's exiting one more unexpected hospital trip in

Philadelphia that will likely lead to an increased chemotherapy schedule in the weeks to come.

I love my Mom. She's the best and has always been my biggest fan.

Every holiday there's always been a card from Mama Stuetz waiting for me at the door. The toughest part of her not consistently working hasn't been having less money for herself, but rather less to send her kids reminders of her love. They usually came in the form of a heartfelt card and \$20 bill. But the last one was sent with an apology for not having enough money to send. Instead, inside were a few coupons for some of my favorite snack items (obviously the next best thing). Though their savings totaled less than \$20, this card meant much more than any of the previous gifts.

So last week, I taped one of them to my steering wheel to remind myself to keep going — and to really listen to the next family. Because we never know who's going to one day be in a place where they could need the financial peace our products offer. I know mine could have.

And that's pretty much all I did for 70+ hours. I was constantly coaching myself on "Who's next?" And when I was with them, I was really with them, having fun and letting them laugh. Presence and love are what people deserve, not a GAP-hungry salesperson hurting for bonus cash or recognition (don't worry, I've been that guy, too).

But for those waiting for a practical nugget, fear not, here's one: set real and scary weekly goals and put them somewhere you're guaranteed to see throughout the day, like in your car. Exceeding the \$14,000 week in GAP necessary to hit "I Dare You!" — when my previous best week was \$9,000 — would have been impossible without constant reminders of how many families I was setting out to protect. And when our attitude is right, the numbers always work.

A special thanks to Aaron Schafer for inviting me to join his office, church, family and life in a way that makes resisting the strange new state of Michigan harder and harder each day, and Rob Alkema for really caring about his people.

This one's for you, Mama. I love you and pray you get well soon, so all my new friends can meet you when they give me that cool green jacket in July I've been telling you about. Although, I know it probably won't match any of the nice pants you've bought me...

Do not fear, only believe.

~ Mark 5:36

**Family
Heritage**
The Insurance Company of America

WHY OUR AGENTS LOVE THIS CAREER



Pay structure. I get to decide how much I make. And I can always bet on myself to be above-average, so why would I work for a company that subsidizes lazy people?
- Nate H.



I wanted the future flexibility of schedule, but knowing that it would take a lot of work to get off the ground initially. - Brian H.



The team, the environment, the culture Family Heritage has, particularly within ABG. Just the service-minded attitude, the servant-hearted relationship that agents have with each other. - John S.



I wanted to be able to teach my son how to be successful. How could I teach my son to go for his dreams if I never had? I would have been like most fathers out there telling their children to reach for the stars while being the example of the opposite. - Deven B.



Working hard for a season and being able to create a schedule: so I could go to Europe for 5 weeks, take 3 months off for my wedding, to be at home with my kids..to do the things that were most important to me long-term. - Kia A.



Selling a product that really matters to people, and being there in their greatest time of need. - Sean R.



Earned flexibility. I wanted to do a 4-5 week trip to Cambodia to visit a friend and Family Heritage was the only one that encouraged me to do it and said it would be ok. After my first year, I got to do that 5-week trip to Cambodia and Western Australia.
- Matt O.