



**WHY  
WE DO  
WHAT  
WE DO**





November 2, 2020

**INFORMATION RELEASE AUTHORIZATION**

Julia Margaret Valo Nelson Zaka'an  
Eden Valley, Minnesota 55329

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: \$55,200.00**  
**Agent Name: Aaron Stolp**

**Coverage Type: Accident**  
**County: Meeker**

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 : *[Handwritten Signature]* Date: 11/9/20

Comments: I was riding my motorcycle and hit a deer.  
I have been out of work for 18 months after, since  
the accident. Without this insurance, I wouldn't  
have been able to pay any of my bills. It saved  
my life. Worth every penny.

(If necessary, please continue on the 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 November 2, 2022.

*mk*



October 6, 2021

**INFORMATION RELEASE AUTHORIZATION**

Jodelle Gefroh  
Cleveland, North Dakota 58424

**\$87,265 PAID**  
**CardiaCare & ICU**

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Total Paid: \$65,665.12  
Agent Name: Andrea Fayette

Coverage Type: Heart  
County: Stutsman

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: Jodelle Gefroh Date: 10/5/21

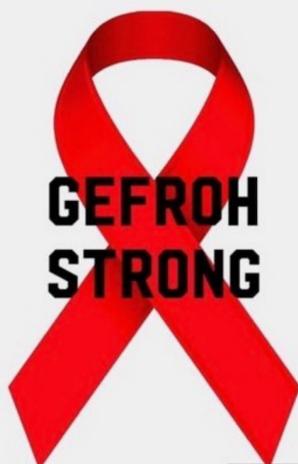
Comments: On April 8<sup>th</sup>, 2021 my husband Paul had a massive stroke. We had just taken out coverage about 3 months before his stroke happened. Paul had never had any health problems other than seasonal allergies, heart burn & anxiety due to claustrophobia. On April 8<sup>th</sup> our lives changed when Paul had his stroke at 3:00 a.m. He had no signs before his stroke. Fortunately for us,  
*(if necessary, please continue on the other side.)*

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This Information Release Authorization may be used through October 5, 2023.

Paul had asked our daughter, Andrea Fayville, what exactly she sold? She told him and I about Globe Life and the benefits, Paul looked at me and said "Well it wouldn't hurt to get covered as we are getting older." Then he kind of chuckled. Little did we know at that time that we would need it so soon. Paul spent 12 days in ICU, 14 days in a medical rehab hospital and another 14 days in another rehab hospital. It is now 7 months since his stroke and he is still currently in rehab. He ~~went~~<sup>goes</sup> to 3 rehabs, 4 times a week. It has been a relief knowing we have Globe Life and the coverage as some of the bills have been very big. I am so thankful for that day that Paul asked Andrea, "what exactly do you sell?"

Jedelle Dufroh





TRANSPARENT  
FINANCIAL



# Life Happens - We Can HELP!



## Supplemental coverage pays money to families for Major illnesses, Accidents and Injuries.

- ▶ **Cancer** (Affects 1 out of 2 men and 1 out of 3 women)
- ▶ **Heart Attack or Stroke** (Every 29 seconds someone suffers from a heart attack) (1 in 8 people will be hospitalized THIS YEAR)
- ▶ **Other Hospitalization**

What makes coverage with Globe Life Family Heritage different?:

- ▶ Pays **CASH** directly to them (remember health insurance pays doctor bills only).
- ▶ Pays in addition to sick pay, disability or any other coverage.
- ▶ Designed to help with lost income and the indirect costs not covered by health insurance: co-payments, travel expenses, housing costs, etc.
- ▶ Covers everyone in the family 24 hours a day, at work or at home.
- ▶ Premiums are **AFFORDABLE** (starting at \$10/week). Rates DO NOT increase with age or claims.

**All policies offer 100% return of premiums paid, less any claims filed.**

### ABOUT US:

- ▶ Transparent Financial, founded in 2010.
- ▶ Headquartered in Bloomington, MN.
- ▶ Transparent Financial is the #1 agency in Globe Life Family Heritage Division 5 out of the past 6 years.
- ▶ Transparent Financial has had double digit growth for a decade straight with 78 million in lifetime premium.
- ▶ Transparent sells Globe Life Family Heritage Products Products.
- ▶ Globe Life Family Heritage Division was founded in 1989
- ▶ Headquartered in Cleveland, OH, with executive offices in McKinney, TX
- ▶ A track record of growth year over year with \$1.3 billion in assets (12/18)
- ▶ Globe Life Family Heritage has earned an "A+" (Superior) Financial Strength Rating from A.M. Best Company, an independent industry insurance analyst since 1899
- ▶ Globe Life Family Heritage has earned an "A+" rating from the Better Business Bureau (BBB)
- ▶ Globe Life Family Heritage is a 2019 Steve Award Winner for Sales & Customer Service
- ▶ Globe Life Family Heritage Division is a wholly owned subsidiary of Globe Life Inc. (NYSE: GL)

### OUR MISSION:

To attract top talent who want the opportunity to sell a product that matters, work with people they love, and grow generational wealth.

[www.transparentfinancialinc.com](http://www.transparentfinancialinc.com)



## BRIAN AVERS

"I love how it has challenged me to not settle for average. I eliminated things that didn't serve me, I started reading almost every day, and more importantly I found people who I wanted to learn from and seeked them out. Its made me a better businessman but even more importantly a better man. But above all else, this career has given me the avenue to be able to inspire people dig in and do the same to pursue the best version of themselves."

TAP TO WATCH 



## TANNER FRICK

"I chose Family Heritage to have the opportunity to completely build a business from scratch and get behind a product that I believe in. The tools and resources that we are equipped with, paired with the culture here, are second to none."

TAP TO WATCH 



## PAUL KELLER

What I enjoy most about working at Transparent Financial is the people; the friends I get to work alongside and grow together with, but also the amazing clients I get to meet and help. Joining this company has allowed me to develop the career and life that I want for myself and I love sharing the same opportunity with others. The sky's the limit when you're in control!



## AMBER WINFREE

"There are so many things that I enjoy most about working here. The people that I work with, the products, and the financial freedom that has changed my family's life. The flexibility to build my life around my business and the fact that I get to work with THE BEST agency in the industry and I am always being challenged to grow and stretch."



## JAKE OSOWSKI

"I interviewed with more than 10 companies that all had earned flexibility and the opportunity to control my income, but none of them had culture that was even comparable to what we have in Transparent. I would follow Justin to the ends of the world and have no hesitation to share this opporutnity with people i care about."



## LECIA HOLLEY

"I love our team and the culture here of abundance, never ending growth, and personal development."

TAP TO WATCH 



## LAUREN LAFAVRE

"Hands down my favorite part of this career is building relationships. There is nothing more fun than knowing that I'm going to make some new friends each day. Leaving a positive impact on people makes it all worth it. It's tough to be in a bad mood when you get to provide a service and put a smile on someone's face everyday."



## TERRELLE WALKER

"You can not prevent the mistakes you're about to make. Learn from them. They're only going to force you to grow and become a better person, sales professional and leader."

TAP TO WATCH



## AMBERLEE KESSLER

"I chose a career with Family Heritage not expecting it to be a career. I was attracted to selling a product I believed in, making a great income and working with awesome people. It turned into a career when I started to make life changing income (hello residuals!!)"

TAP TO WATCH



## CHANDLER FREDERICKSEN

"I chose a career here because I wanted to make an impact on other people's lives, and build generational wealth. This career has impacted my life in a variety of different ways, but most importantly, it has taught me how to run a business."



## JUSTIN KURTZ

"What I enjoy most about working here is the family that we have created. There is no other culture where people care about each other and want everyone to be successful. Any competition here is friendly and if I do well it doesn't have a negative impact on anyone around me, actually quite the opposite."

TAP TO WATCH



## DILLON BUCK

"I began building my business here in March of 2020 - just days before the world as we knew it shut down in the US. One of the greatest decisions I've ever made! I get to build a business with my best friends and my wife, Courtney."

TAP TO WATCH

