



Benefits Proposal

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Corporate Overview

Family Heritage, a Torchmark Company, is an industry-leading provider of life and supplemental health insurance products to American families. Founded in 1989, the company specializes in life insurance and cancer, heart disease and stroke and accident insurance products that provide benefits beyond traditional health insurance, allowing individuals and families to focus on the patient, not the process. The recipient of numerous awards and honors for outstanding customer service and community outreach, Family Heritage proudly serves over 238,000 American families and supports Sales Professionals across the country.

Our Mission

To provide financial security and peace of mind to families when the unexpected occurs.

Our Values

We will:

- Keep our promises and do the right thing;
- Provide world-class service by being there when needed;
- Commit to respect and quality in all we do for our claimants and other policyholders, sales force, employees and shareholders;
- Be driven to work and grow with passion, enthusiasm and commitment; and
- Give back of our time, talent and treasure.

Our Unique Offer

Many of our Family Heritage supplemental insurance policies include our flagship

Return of Premium Benefit.

If you keep your policy in force for a number of years as specified in your policy, and if you pay all your premiums, you will receive all your money back, minus the total amount of claims that have been paid to you.

Wouldn't it be nice if all your insurance worked that way?

Financial Strength

Throughout our history, we've taken great care to provide the best for our customers – which includes making sound and safe investments that will not be impaired by a changing economy. While other insurance companies are willing to take chances with the ups-and-downs of the stock market or the uncertainties of foreign investments, we're putting our money to work in ways that we trust. This conservative approach has enabled us to effectively navigate our country's economic challenges and realize an impressive growth rate since 1989. So even in these uncertain economic times, Family Heritage continues to grow, thrive, and maintain our trademarks of strength and stability.

Standard Analytical Service

Standard Analytical Service, Inc. is independent of any insurance company or companies. Their financial reports and comparisons are based on statutory financial statements filed with the state insurance departments and are intended to serve as a guide with respect to the current financial responsibility of the individual company featured.

[Standard Analytical Comparative Analysis 2014](#) (Appendix A)

[Standard Analytical Growth Report 2014](#) (Appendix B)

Standard has concluded that Family Heritage Life Insurance Company of America compares favorably with 25 of the largest United States insurers in two important areas: growth and financial stability. These 25 companies have an average of over 100 years of experience, and own a major portion of the invested assets and life insurance in force of all the companies.

Ratings

Family Heritage is rated "A" (Excellent), by A.M. Best (2016), an independent rating service that reviews the financial status of thousands of insurers. Ratings reflect Best's opinion of the relative financial strengths and operating performance of an insurance company in comparison to the norms of the life/health insurance industry.



Administration

Billing

Family Heritage does not require a structured payroll deduction. Employees may elect to have their premiums paid via annual or semi-annual billing or monthly via Automated Clearing House (ACH) authorization.

Claims

When a policyholder calls Family Heritage Life Insurance Co. about a claim, the company's employees know that the person on the phone is probably going through a tough time. As a provider of insurance policies for catastrophic illness, accidents and fatalities, the company deals with customers every day who are overcoming personal obstacles, whether it's the loss of a loved one, a serious accident or relative that's been diagnosed with cancer. Sifting through policy questions and concerns is one more added stress. Now more than ever is the chance to make that customer's life easier.

Family Heritage's founder, chairman and CEO, Howard Lewis, has worked hard to make sure his company defies the cliché of the big, impersonal insurance company that is more concerned with its sales than customer needs. Recognizing the stress the company's customers are dealing with, he and the company's management team take a much different view of customer relationships, one where "above and beyond" service is the norm.

At Family Heritage, treating customers like family is a company standard, which is why customer service is one the five pillars of the company's corporate culture. In the hiring process, every claims department employee is carefully selected based not just on skill set but also personality and attitude. With two sets of customers — policyholders and independent agents — it's even more important that all team members be equipped with both a friendly attitude and customer service skills to keep the claims process easy and efficient.

By extending employee training beyond just basic job knowledge and skills, Family Heritage has developed a culture where employees genuinely empathize with customer needs. Representatives are provided with ongoing opportunities to put a face on policyholders and learn about their unique challenges, whether it's taking classes in stress management or shadowing a sales agent to see how policy sales work.

Article from Smart Business, June 1, 2012

Account Management

All employees, who enroll in Family Heritage coverage, will retain their own account manager to ensure prompt and professional customer service. Annual policy reviews will be scheduled, unless a more frequent follow up is requested by the policy holder.

Our Personal Mission

Family Heritage's mission is to provide financial security and peace of mind to families when the unexpected occurs. Northern Stars Financials' personal mission is to provide personal, professional customer service to all of our local policy holders.

Return of Premium


Many of our Family Heritage supplemental insurance policies include our flagship

Return of Premium Benefit.

If you keep your policy in force for a number of years as specified in your policy, and if you pay all your premiums, you will receive all your money back, minus the total amount of claims that have been paid to you.

Wouldn't it be nice if all your insurance worked that way?

Below is an example for a family, age 31 to 35, showing the monthly premium and the return of premium when the policies mature, if no claims are filed.

 Colorado	Client	<input type="text"/>	Age	<input type="text"/>	Age Range	<input type="text" value="31-35"/>	Coverage	<input type="text" value="Family"/>
	Client	<input type="text"/>	Age	<input type="text"/>	Age	<input type="text" value="0"/>	Birthday	<input type="text" value="00-00-0000"/>
		Enter Birthday >	<input type="text" value="0"/>					

Cancer	ICU	Heart	Accident	Hosp Confine
Elite: \$86.40	Elite: \$43.20	Elite: \$65.20	Elite: \$111.60	Elite: \$86.00
Preferred: \$48.00	Preferred: \$21.60	Preferred: \$35.60	Preferred: \$58.80	Preferred: \$64.00
Standard: \$28.80	Standard: \$10.80	Standard: \$20.80	Standard: \$32.40	Standard: \$40.00
Base: \$19.20	Base: \$5.40	Base: \$13.40	Base: \$19.20	

Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
\$19.20	\$5.40	\$13.40	\$19.20	\$0.00

Potential ROP	Potential ROP	Potential ROP	Potential ROP	Potential ROP
\$5,760.00	\$1,620.00	\$4,020.00	\$5,760.00	\$0.00

\$57.20	Total Monthly Premium	\$17,160.00	Total Potential Return of Premium
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all prices should be viewed as a quote, subject to change, until finalized

Family Heritage Life Awards

Family Heritage Life is consistently recognized for outstanding service, growth, and community involvement.



Global 100 List
Direct Selling News
2016, 2014, 2013, 2012



NEO Success Award Winner
2015, 2014, 2013, 2012



Best Customer Service
Department Gold Winner 2016,
2014
Customer Sales and Service
World Awards



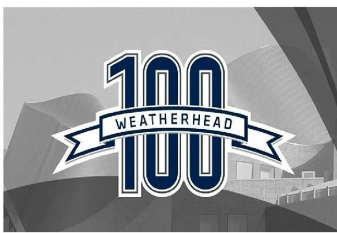
Protecting Customers for 25 Years
Direct Selling News
September 2014



Group of Top Performing Companies
Ward's 50
2012



American's Largest Sales Force
2013, 2012, 2011, 2010, 2009,
2007



100 Centurion Winner
Weatherhead
2014, 2011 - 2009, 2006 - 2002



2016 Stevie - American Business Award
Customer Service Department of the Year



2016 Stevie - Sales and Customer Service Award
Customer Service Department of the Year - Bronze



2014 Stevie - Sales and Customer Service
Customer Service Department of the Year - Bronze
Sales Support Team of the Year - Bronze



2016 Customer Service Department of the Year



2015 Stevie - Sales and Customer Service
Customer Service Department of the Year - Bronze



2013 Stevie - American Business Award
Customer Service Department of the Year - Bronze
Sales Support Team of the Year - Bronze



2016 Stevie - American Business Award
Corporate Social Responsibility Program of the Year



2014 Stevie - American Business Awards
Corporate Social Responsibility Program of the Year - Silver
Customer Service Dept of the Year - Silver
2014



2013 Stevie - Sales and Customer Service
Sales Support Team of the Year - Bronze
Sales Operations Team of the Year - Bronze



2012 Stevie - American Business Award
 Total Company of the Year - Silver
 Customer Service Department of the Year - Silver



FOR SALES & CUSTOMER SERVICE

2011 Stevie - Sales and Customer Service
 Customer Service Department of the Year



2010 Stevie - Sales and Customer Service
 People's Choice Award for Favorite Customer Service



FOR SALES & CUSTOMER SERVICE

2012 Stevie - Sales and Customer Service
 Front-Line Customer Service Team of the Year - Silver



2011 Stevie - American Business Award
 Customer Service Team of the Year (Claims Dept.)



Stevie Award Winner
 Sales Incentive Program of the Year - 2007
 Insurance Sales Organization of the Year - 2006
 Best Corporate Social Responsibility Program of the Year - 2006



2010 Stevie - American Business Award
 Customer Service Department of the Year

Cancer Care Plus Series Six Overview

Plan Description

Cancer impacts millions of Americans each year, and millions more are left feeling overwhelmed when the disease strikes a family member. While the patient must face the days, weeks or months of exhausting treatment, the family members caring for the patient often have their own battle to face – the challenges that can arise from insufficient health insurance coverage. At Family Heritage, our goal is to help free patients and their families from the worry and anxiety of dealing with these challenges. Our Cancer plans pay benefits directly to our policyholders so that they can manage any financial necessities that arise along the way, giving peace of mind when it's needed most.

Plan Features

- **Pays benefits directly to you** — you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy's benefits are **never reduced**
- **Premiums don't increase** with age or due to claims
- This policy **has no cap** on the amount of benefits you receive or the number of claims you can have
- Family Heritage has **NEVER RAISED A RATE** on an existing policy holder

Limitations and Exclusions

- Persons with a prior history of cancer and those diagnosed within 30 days of the coverage effective date will not be covered.
- Persons previously diagnosed with an elevated PSA (Prostate-Specific Antigen) test result will not be covered for prostate cancer or its metastasis.
- Persons with a history of non-melanoma skin cancer are covered for all types of cancer except skin cancer. Persons with a history of any melanoma cancer will not be covered.
- This plan covers losses resulting from cancer only. Cancer does not include premalignant conditions, conditions with malignant potential or pre-leukemic conditions.

Issue Ages

- Employee: Minimum age to 76+
- Spouse: Minimum age to 76+
- Children: under age 25, dependent

Premium Rates

- Individual
- Couple
- Single Parent
- Family

Portability

Coverage remains in effect regardless of employment, provided the premiums continue to be paid.



Cancer will occur in
3 out of 4
families



Cancer Risk Factors Include



Air



Work



Tobacco



Food



Home



Diet



Water



Heredity



Weight

FORM C15BRO-CO

More than **6 out of 10 people** with cancer will survive! The bad news is cancer is expensive totaling more than **\$226 billion** in the United States. Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **indirect costs** their health insurance **doesn't cover**.

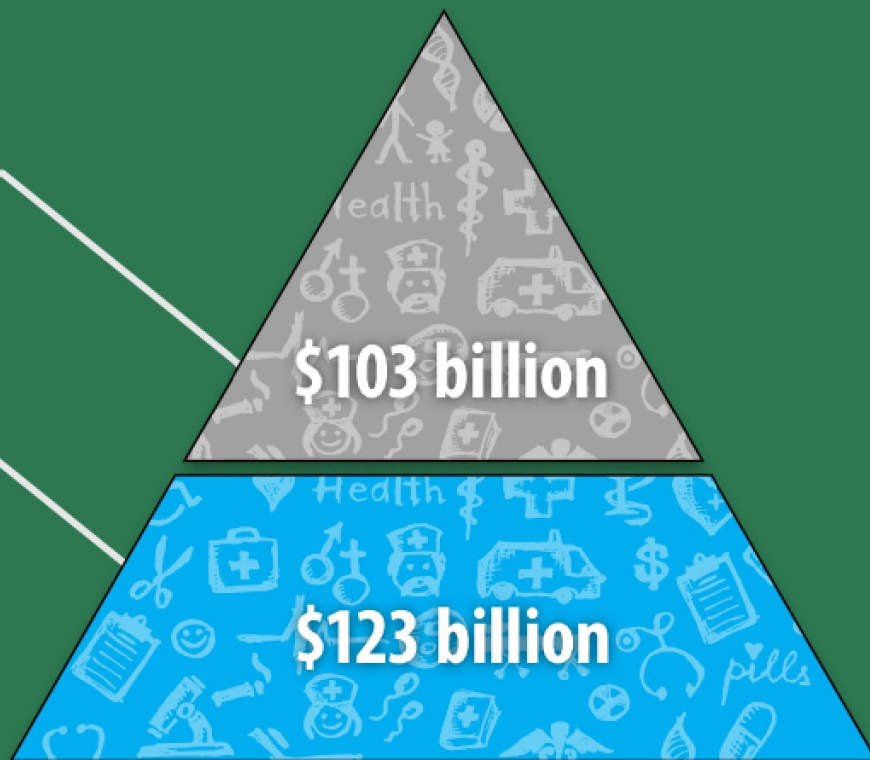
Two Types of Costs:

DIRECT

- Doctor Bills
- Hospital Charges
- Medical Expenses

INDIRECT

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel for Best Treatment
- In-Home Care
- Child Care



While your expenses go up your income and savings often go down, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds

CANCERCARE

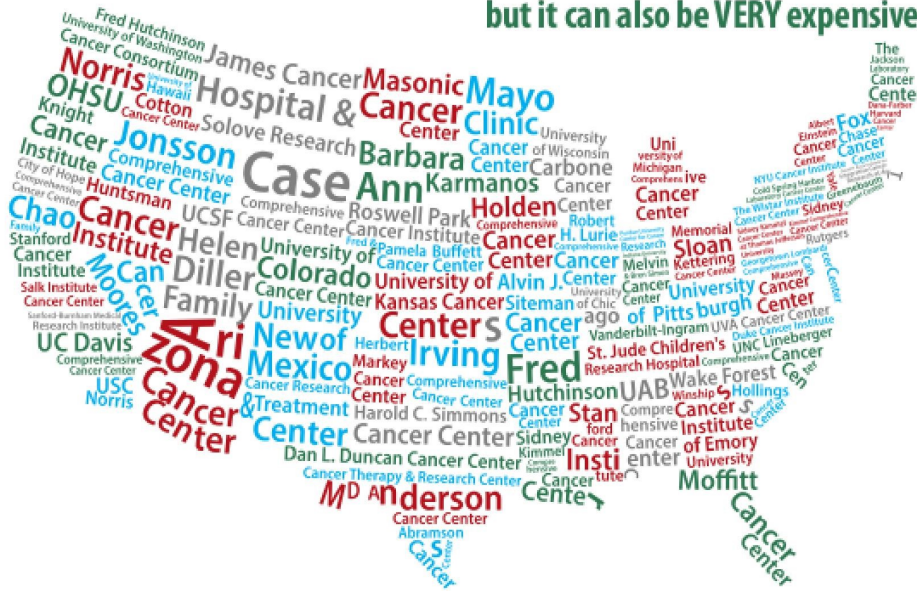
Series 6 *Plus*

- Pays benefits directly to you, you decide how to spend them
- This policy's benefits are never reduced
- Guaranteed renewable for life — only you can cancel
- Pays in addition to any other insurance you own
- Premiums don't increase with age or due to claims
- Policy has no cap on amount of benefits you receive or the number of claims you can have

*All facts and statistics taken from The American Cancer Society, Facts and Figures 2015

BASE 1	STANDARD 2	CANCERCARE PLUS SERIES 6 - Benefits	PREFERRED 4	ELITE 8
\$750 \$150	\$1,500 \$300	First 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 (two one-way trips per hospitalization) 	\$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 policy, 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	Cancer Screening Benefit <i>(No Lifetime Limits, except HPV)</i> <ul style="list-style-type: none"> For the following tests per calendar year, based on the schedule in your policy, 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

Where you get treated makes a BIG difference...
but it can also be VERY expensive.



Travel



Food



Lodging



Time Off Work

Our program makes sense even if you never file a claim!

Issue Age 65 & Under

Return of Premium Benefit

- You are paid if you have claims or if you stay well!
- We **RETURN YOUR PREMIUMS**, less any claims paid, after twenty five years!
- If all covered adults pass away for any reason before 25 years, we immediately **RETURN YOUR PREMIUM**, less any claims paid!

Three examples of what can happen...

	NO CLAIM	SMALL CLAIM	LARGE CLAIM
PREMIUMS PAID	\$25,000	\$25,000	\$25,000
LESS CLAIMS PAID	- 0 -	- 5,000	- 65,000
RETURN	\$25,000	\$20,000	- 0 -

Issue Age 66 to 80

Survivor Benefit

- If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM***, less any claims paid!
- * up to \$32,000 for Elite 8 - \$16,000 for Preferred 4 - \$8,000 for Standard 2 - \$4,000 for Base 1

Limitations and Exclusions

Persons with a prior history of cancer and those diagnosed within 30 days of the coverage effective date will not be covered. Persons previously diagnosed with an elevated PSA (Prostate-Specific Antigen) test result will not be covered for prostate cancer or its metastasis. Persons with a history of non-melanoma skin cancer are covered for all types of cancer except skin cancer. Persons with a history of any melanoma cancer will not be covered. This plan covers losses resulting from cancer only. Cancer does not include premalignant conditions, conditions with malignant potential or pre-leukemic conditions.

The benefits described in this brochure are contained in policy series C15POLRCO and C17POL-CO. This brochure is not an insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully.



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Company of America
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Cleveland, Ohio 44147
(440) 922-5222 phone
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www.familyheritagelife.com



CardiaCare Overview

Plan Description

The number of people suffering from heart attacks and strokes is historically high and expected to rise, even as the medical community pursues more effective prevention and diagnostic measures to eradicate these diseases. The Family Heritage Heart Attack and Stroke Plan has benefits specifically geared toward containing the out-of-pocket costs associated with a heart related illness.

Plan Features

- **Pays benefits directly to you** — you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy's benefits are **never reduced**
- **Premiums don't increase** with age or due to claims
- This policy **has no cap** on the amount of benefits you receive or the number of claims you can have
- Family Heritage has **NEVER RAISED A RATE** on an existing policy holder

Limitations and Exclusions

- Persons with a history of heart disease, heart attack or stroke prior to the coverage effective date or within 30 days thereafter will not be covered
- This policy only covers loss due to heart disease, heart attack or stroke. The First Occurrence benefit is not paid for heart disease
- Benefits are not payable for any day of hospitalization unless the day of hospitalization is the direct result of heart disease, heart attack or stroke
- Benefits paid for any one person will not exceed the maximum benefits shown in the Benefit Schedule regardless of the number or types of heart disease, heart attacks or strokes

Issue Ages

- Employee: 18 to 75
- Spouse: 18 to 75
- Children: under age 25, dependent

Premium Rates

- Individual
- Couple
- Single Parent
- Family

Portability

Coverage remains in effect regardless of employment, provided the premiums continue to be paid.



Heart Attacks, Heart Disease and Strokes are the cause of

1 of every 3

deaths in the U.S.

Heart Risk Factors Include



Heredity



Tobacco



Stress



Increasing Age



High Blood Pressure



Diet



High Cholesterol



Physical Inactivity



Diabetes

Heart Attacks, Heart Disease and Strokes are expensive! In the United States, total costs exceed **\$320 billion**. Most people are surprised that their largest expenses during illnesses are often not their medical expenses — it's the **indirect costs** that their **health insurance doesn't cover**.

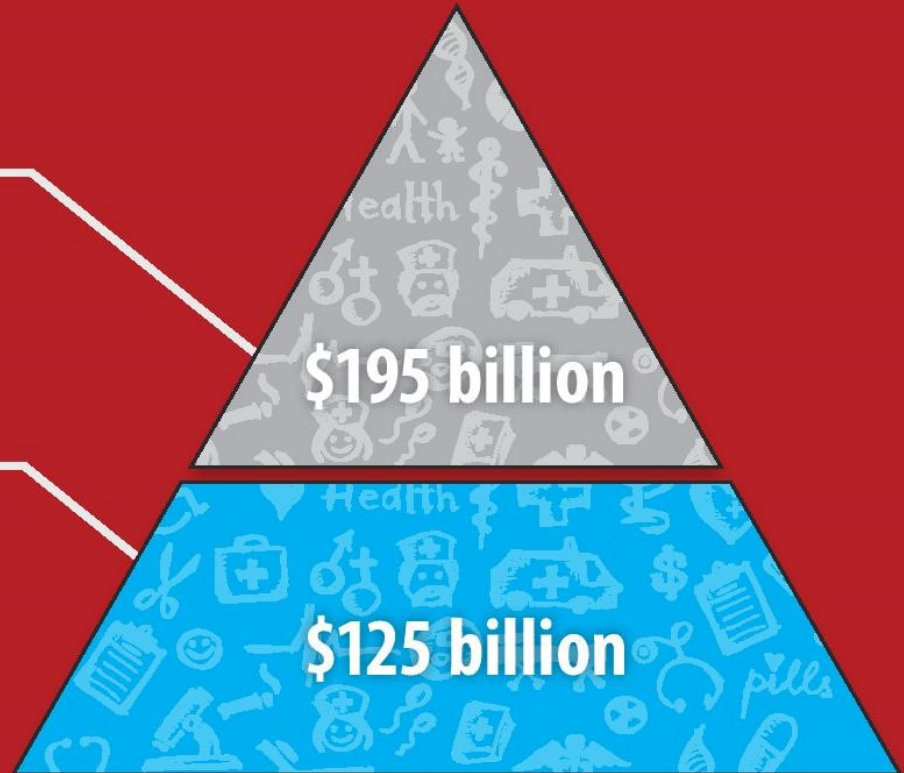
Two Types of Costs:

DIRECT

- Doctor Bills
- Hospital Charges
- Medical Expenses

INDIRECT

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel for Best Treatment
- In-Home Care
- Child Care



While your expenses go up your income and savings often go down, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds

CARDIACARE

Series 6 *Plus*

- Pays benefits directly to you, you decide how to spend them
- Pays in addition to any other insurance you own
- This policy's benefits are never reduced
- Premiums don't increase with age or due to claims
- Guaranteed renewable for life — only you can cancel
- Policy has no cap on amount of benefits you receive or the number of claims you can have

*All facts and statistics taken from The American Heart Association: Heart Disease and Stroke Statistics - Update 2015

BASE 1	STANDARD 2	CARDIACARE PLUS SERIES 6 - Benefits <i>Benefits paid for Heart Disease, Heart Attack or Stroke unless otherwise noted</i>	PREFERRED 4	ELITE 8
\$750	\$1,500	First 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 policy, 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 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

Intensive Care Overview

Plan Description

Severe illness or injury often strikes without warning and can require a stay in the intensive care unit. Our Intensive Care Unit coverage is designed specifically for this type of hospital stay and provides benefits for confinements in a hospital intensive care unit for any covered illness or accident.

(Benefit doubles if confinement is due to a vehicular accident)

Plan Features

- **Pays benefits directly to you** — you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy's benefits are **never reduced**
- **Premiums don't increase** with age or due to claims
- This policy **has no cap** on the amount of benefits you receive or the number of claims you can have
- Family Heritage has **NEVER RAISED A RATE** on an existing policy holder

Limitations and Exclusions

- Persons with a pre-existing heart condition:
 - will not be paid ICU Benefits for a heart-related hospitalization.
 - will be paid benefits for up to 7 days of ICU hospitalization not related to a heart condition.
- This plan does not cover hospitalization:
 - during the first 30 days of life for children born within 10 months of your effective date.
 - during the 12 months after your effective date for any condition diagnosed by or for which you received treatment or consulted a physician within 12 months prior to your effective date.
- This plan does not cover hospitalizations or losses resulting from:
 - committing or attempting to commit suicide, regardless of mental capacity.
 - a hospitalization or loss which began before your effective date.
 - injuring or attempting to injure yourself, or a covered spouse or child intentionally, regardless of mental capacity.
 - committing or attempting to commit a felony, or being engaged in an illegal occupation.
 - being intoxicated or under the influence of any narcotic or other illegal substance, Unless taken according to a physician's direction.
- The Vehicular Accident Benefit covers accidents resulting from riding in, operating or being struck by an automobile, bus, truck, train or commercial airplane. This benefit does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor, or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.

Intensive Care Overview *(Continued)*

Issue Ages

- Employee: 18 to 65
- Spouse: 18 to 65
- Children: under age 25, dependent

Premium Rates

- Individual
- Couple
- Single Parent
- Family

Portability

Coverage remains in effect regardless of employment, provided the premiums continue to be paid.

INTENSIVECARE

Series 6



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</p> <p>Your covered child</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. 	\$800 \$400	\$1,600 \$800
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</p> <p>Your covered child</p> <p>This benefit is not payable for hospitalizations in a Step Down Unit.</p>	\$800 \$400	\$1,600 \$800
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</p> <p>Your covered child</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>	\$600 \$300	\$1,200 \$600
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</p> <p>Air Ambulance.....</p>	\$400 \$1,000	\$800 \$2,000

Our commitments to you...

- Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.
- Your coverage is **GUARANTEED RENEWABLE** for life - only you can cancel.
- Your benefits are paid **IN ADDITION** to any other insurance you have.
- Your benefits **BEGIN IMMEDIATELY** on your effective date.

Our program makes sense even if you never file a claim!

Issue Age 65 & Under

Return of Premium Benefit

- You are paid if you have claims or if you stay well!
- We **RETURN YOUR PREMIUMS**, less any claims paid, after twenty five years!
- If all covered adults pass away for any reason before 25 years, we immediately **RETURN YOUR PREMIUM**, less any claims paid!

Three examples of what can happen...

	NO CLAIM	SMALL CLAIM	LARGE CLAIM
PREMIUMS PAID	\$25,000	\$25,000	\$25,000
LESS CLAIMS PAID	- 0 -	- 5,000	- 65,000
RETURN	\$25,000	\$20,000	- 0 -

Issue Age 66 to 75

Survivor Benefit

- If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM***, less any claims paid!
- * up to \$16,000 for Elite 8 - \$8,000 for Preferred 4 - \$4,000 for Standard 2 - \$2,000 for Base 1

Limitations and Exclusions

- Persons with a previously diagnosed or treated stroke or heart condition:
 - Will not be paid benefits for a heart/stroke related hospitalization.
 - Will be paid benefits for up to 7 days for hospitalizations resulting from any other sickness, disease or accident.
- Benefits will not be paid for loss incurred during the 12 month period following the coverage effective date for any accident or sickness contributed to, caused by or resulting from a pre-existing condition. A pre-existing condition is an injury or sickness for which a person incurred charges, received medical treatment, consulted a health care professional, or took prescription drugs within the 12 months immediately preceding the effective date of coverage.
- This plan does not pay benefits for any accident or sickness contributed to, caused by or resulting from:
 - A hospitalization or loss which began before your effective date.
 - Injuring or attempting to injure yourself, or a covered spouse or child intentionally, while sane.
 - Committing or attempting to commit suicide, while sane.
 - Committing or attempting to commit a felony, or being engaged in an illegal occupation.
 - Being intoxicated or under the influence of any narcotic or other illegal substance, unless taken on the advice of a physician and according to the physician's instructions.
- Children born within 10 months of the policy effective date will not be covered for any period of ICU or Step Down Unit hospitalization that occurs or begins during the first 30 days of that child's life.
- The Vehicular Accident Benefit covers accidents resulting from riding in, operating or being struck by an automobile, bus, truck, train or commercial airplane. This benefit does not include accidents resulting from riding in, operating or being struck by an all-terrain vehicle (ATV), motorcycle, tractor, or other farm equipment, construction equipment, boat or other water conveyance, private airplane or glider.

The benefits described in this brochure are contained in policy series I10POLRCO & I11POL-CO



Family Heritage Life Insurance
 Company of America
 P.O. Box 470608
 Cleveland, Ohio 44147
 (440) 922-5222 phone
 (440) 922-5223 fax
 www.familyheritagelife.com



InjurCare Plus Overview

Plan Description

While none of us can predict when an accident will occur, we can certainly be prepared for them. We encourage our customers to “expect the unexpected” and protect themselves with our Accident plans that provide coverage for the bodily injuries that can result from life’s accidents. Because when these unplanned events occur, you want to focus on what is most important – getting well.

Plan Features

- **Pays benefits directly to you** — you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy’s benefits are **never reduced**
- **Premiums don’t increase** with age or due to claims
- This policy **has no cap** on the amount of benefits you receive or the number of claims you can have
- Family Heritage has **NEVER RAISED A RATE** on an existing policy holder

Limitations and Exclusions

We will not pay benefits for an accident, injury, or death contributed to, caused by, or resulting from:

- Committing or attempting to commit suicide, regardless of mental capacity.
- Injuring or attempting to injure yourself, or a covered spouse or child intentionally, regardless of mental capacity.
- Having any disease or bodily/mental illness or degenerative condition. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or while testing any vehicle on any race course or speedway.
- Operating, learning to operate, serving as a crew member on, or jumping from any aircraft, including those which are not motor-driven.
- Being legally intoxicated or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a physician and according to the physician's instructions. Having a blood alcohol level that exceeds the level permitted by the laws of the state where the accident occurs which pertain to driving a motor vehicle will be presumptive proof of intoxication.
- Participating or attempting to participate in a felony, or working at an illegal job.
- Participating in professional or semi-professional sports.
- Participating for money in a rodeo event.
- Participating in war or any act of war, declared or not.

InjurCare Plus Overview *(continued)*

Issue Ages

- Employee: minimum age to 70
- Spouse: minimum age to 70
- Children: under age 25, dependent

Premium Rates

- Individual
- Couple
- Single Parent
- Family

Portability

Coverage remains in effect regardless of employment, provided the premiums continue to be paid.

Accidental Injuries and Death
 can occur in the Home, on the Job
 and to your Children



Accident Risk Factors Include



Work



Travel



Drowning



Home



Slips / Falls



Fire / Burn



School



Poison



Sports

The bad news is accidents are expensive, totaling more than **\$793.8 billion** in the United States. Most people are surprised that their largest expenses during accidents are often not their medical expenses — it's the **indirect costs** their health insurance **doesn't cover**.

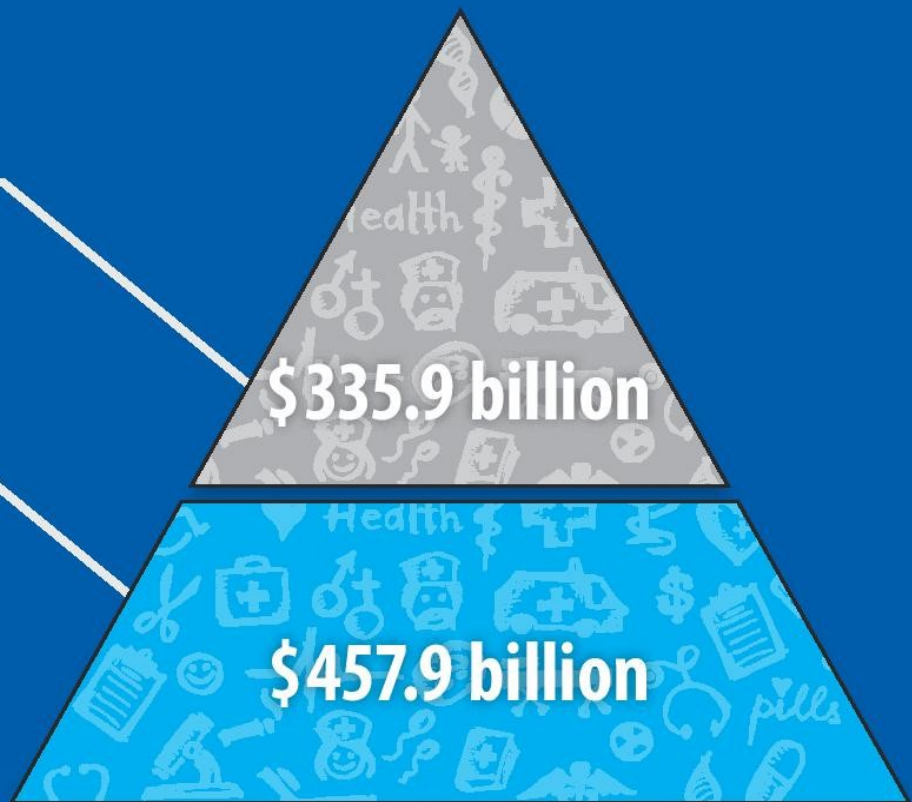
Two Types of Costs:

DIRECT

- Doctor Bills
- Hospital Charges
- Medical Expenses

INDIRECT

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Travel for Best Treatment
- In-Home Care
- Child Care



While your expenses go up your income and savings often go down, forcing you to rely on:

- Savings and Investments
- Selling Assets
- Retirement Funds
- College Funds

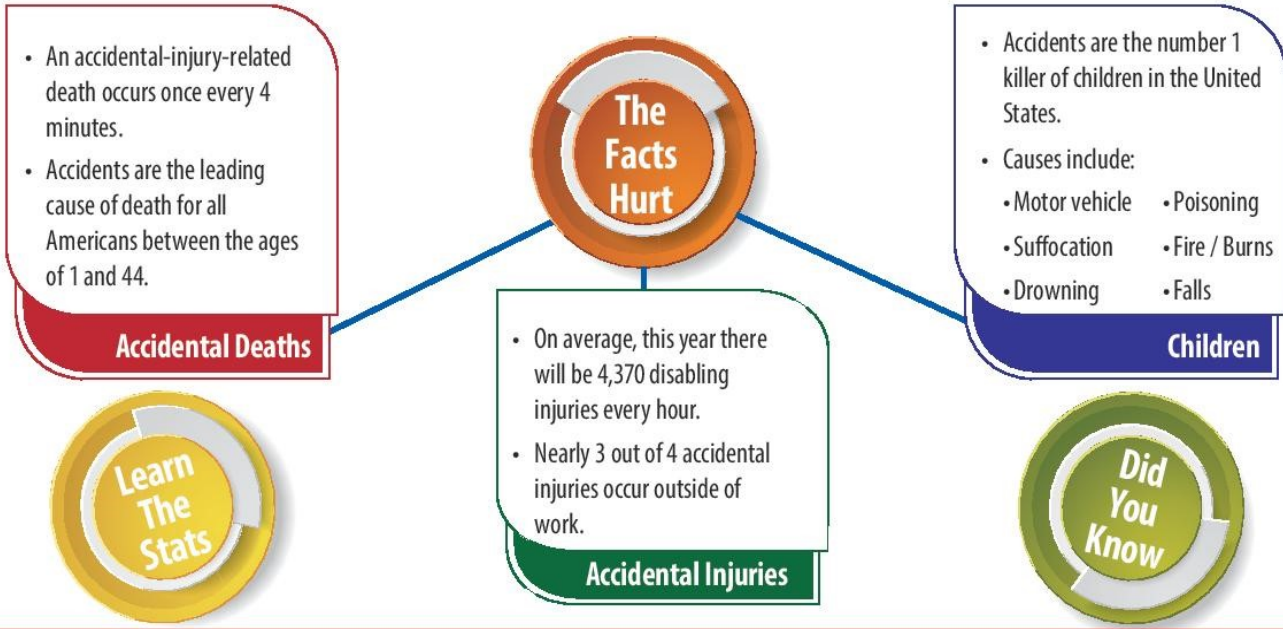
INJURCARE

Series 6 *Plus*

- Pays benefits directly to you, you decide how to spend them
- This policy's benefits are never reduced
- Guaranteed renewable for life — only you can cancel
- Pays in addition to any other insurance you own
- Premiums don't increase with age or due to claims
- Policy has no cap on amount of benefits you receive or the number of claims you can have

*All facts and statistics taken from The National Safety Council, Injury Facts 2015

BASE 1	STANDARD 2	INJURCARE PLUS SERIES 6 - Benefits	PREFERRED 4	ELITE 8
\$50	\$100	Emergency Treatment Benefit (payable only 3 times per calendar year per person) <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 (maximum per covered accident) <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 (Up to 180 days per covered accident) <ul style="list-style-type: none"> For each day of inpatient hospitalization 	\$400	\$800
\$400	\$800	Hospitalization Plus Benefit (Payable once per calendar year, per covered person, per accident) <ul style="list-style-type: none"> Upon inpatient hospitalization 	\$1,600	\$3,200
\$50	\$100	Observation Room Benefit (Not payable any day the Hospitalization Benefit is paid) <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 Benefit (For transportation to a hospital within 48 hours after a covered accident) <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 (Complete list of fractures and benefits amounts are shown in the policy) <ul style="list-style-type: none"> For fractures treated by a physician within 30 days after a covered accident 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 (Complete list of dislocations and benefits amounts are shown in the policy) <ul style="list-style-type: none"> For diagnosis and treatment by a physician within 90 days after a covered accident Hip dislocation (with anesthesia) Shoulder dislocation (with anesthesia) <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 (Maximum 12 days per covered accident) <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 (Not payable when the Coma Benefit is paid for the same covered accident) <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 (Payable for loss of consciousness for 24 hours or more) <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 (This benefit is reduced by any Fracture Benefit paid for the same accident) <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 (This benefit is reduced by any Fracture or Dismemberment benefits paid for the same accident) 	\$20,000	\$40,000
\$25	\$50	Family Lodging Benefit (For Single Parent, Couple and Family policies only) <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 (For Single Parent and Family policies only) <ul style="list-style-type: none"> Pays when the Accidental Death Benefit is paid for the policyowner 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. (Up to \$4,000, \$2,000, \$1,000 or \$500 per calendar year, for up to 5 children) 	up to \$10,000	up to \$20,000



Issue Age 65 & Under

Return of Premium Benefit

- We **RETURN YOUR PREMIUMS**, less any claims paid, after twenty five years!
- If all covered adults pass away for any reason before 25 years, we will **RETURN YOUR PREMIUM**, less any claims paid!

Three examples of what can happen...

	NO CLAIM	SMALL CLAIM	LARGE CLAIM
PREMIUMS PAID	\$25,000	\$25,000	\$25,000
LESS CLAIMS PAID	- 0 -	- 5,000	- 65,000
RETURN	\$25,000	\$20,000	- 0 -

Safe Living Benefit*

- This benefit begins on the Return of Premium Maturity date and will be paid at the end of each new completed policy year, less any claims paid from that year.
- * up to \$240 for Elite - \$120 for Preferred - \$60 for Standard - \$30 for Base

Issue Age 66 to 80

Survivor Benefit

- If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM***, less any claims paid!
- * up to \$32,000 for Elite - \$16,000 for Preferred - \$8,000 for Standard - \$4,000 for Base

Safe Living Benefit**

- This benefit begins on the effective date and will be paid at the end of each new completed policy year, less any claims paid from that year.
- ** up to \$240 for Elite - \$120 for Preferred - \$60 for Standard - \$30 for Base

Limitations and Exclusions

We will not pay benefits for an accidental injury or death contributed to, caused by, or resulting from:

Your participating in war or any act of war, declared or not. Your committing or attempting to commit suicide, while sane. Your injuring or attempting to injure yourself or a covered spouse or child intentionally, while sane. Your having any disease or bodily/mental illness or degenerative condition. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness. Your riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test, or while testing any vehicle on any race course or speedway. Your operating, learning to operate, serving as a crew member on, or jumping from any aircraft, including those which are not motor-driven. Your being legally intoxicated or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a physician and according to the physician's instructions. Having a blood alcohol level that exceeds the level permitted by the laws of the state where the accident occurs which pertain to driving a motor vehicle will be presumptive proof of intoxication. Your participating or attempting to participate in a felony or working at an illegal job. Your participating in professional or semi-professional sports. Your participating for money in a rodeo event.

The benefits described in this brochure are contained in policy series A10POL-CO. This brochure is not an insurance contract. The policy explains in detail the rights and



Family Heritage Life Insurance Company of America
P.O. Box 470608
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(440) 922-5222 phone / (440) 922-5223 fax
www.familyheritagelife.com



IndemniCare Overview

Plan Description

Whether planned or unplanned, a stay in the hospital can be the source of great stress and worry for both patient and family. The deductibles, coinsurance and co-payments can be confusing and often leave you paying out-of-pocket for more than you planned for. The Family Heritage Hospital Indemnity plan is designed specifically to offset those out-of-pocket expenses when you or a family member has a stay in the hospital. And, like all of our products, benefits will be paid directly to you, regardless of your other coverage.

Plan Features

- **Pays benefits directly to you** — you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy's benefits are **never reduced**
- **Premiums don't increase** with age or due to claims
- Family Heritage has **NEVER RAISED A RATE** on an existing policy holder

Limitations and Exclusions

We will not pay benefits for :

- Participating in war or any act of war, declared or not, or participating in or contracting with the armed forces of any country or international authority. We will return the prorated Premium for any period not covered by this policy when you are in such service.
- Committing or attempting to commit suicide, regardless of mental capacity.
- Injuring or attempting to injure yourself intentionally, regardless of mental capacity.
- Operating, learning to operate, serving as a crew member on, jumping or falling from any aircraft, including those which are not motor-driven.
- Participating in professional or semi-professional sports including a rodeo event. Sports also includes riding in or driving any motor-driven vehicle in a race, stunt show or speed test or while testing any vehicle on any race course or speedway.
- Loss due to normal pregnancy within 10 months of the effective date. Loss due to complications of pregnancy will be paid the same as any other sickness.
- Children born within 10 months of the effective date will not be covered for any period of Confinement that occurs or begins during the first 30 days of life.
- Cosmetic surgery that is not for the diagnosis or treatment of sickness or accidental injury based upon generally accepted medical practice.
- Gastroplasty, Gastric Banding or any other stomach reduction surgery by any other name or any complications relating to such surgery.

IndemniCare Overview *(continued)*

- Being legally intoxicated by the laws of the state or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a Physician and according to the Physician's instructions.
- Alcoholism, drug abuse or chemical dependency.
- Participating or attempting to participate in an illegal act, or working at an illegal job.
- Having any Pre-existing Condition not otherwise excluded by name or specific description. Benefits will not be paid for such conditions under this policy which occur during the first year following your coverage effective date.
- The treatment of any mental, nervous or emotional disorder.
- Confinements which begin prior to 12:00 noon (Eastern Standard Time) on the date you become insured under this policy.

Issue Ages

- Employee: minimum age to 70
- Spouse: minimum age to 70
- Children: under age 25, dependent

Premium Rates

- Individual
- Couple
- Single Parent
- Family

Portability

Coverage remains in effect regardless of employment, provided the premiums continue to be paid.

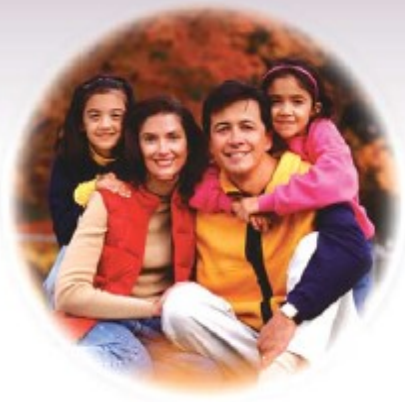
IndemniCare

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IndemniCare



HOSPITAL INDEMNITY INSURANCE

K1BRO-NC

FAMILY HERITAGE[®]
Life Insurance Company Of America

FACTS ABOUT HOSPITALIZATION



In the United States...

Each year, nearly 1 out of every 8 persons is admitted to a hospital.¹

There were over 35 million hospital admissions in 2001.²

The cost for a day in the hospital now exceeds \$1,200 per day.²

More than \$1.1 trillion is spent annually on health care; over 1/3 of this is spent on hospital care.¹

¹ Source: Book of Health Insurance Data 2002, Health Insurance Association of America

² Hospital Statistics 2003, American Hospital Association

HOSPITALIZATION COSTS

There are two types of costs ...

Direct

- Doctor Bills
- Hospital Charges
- Medical Expenses

This is what most health insurance covers.

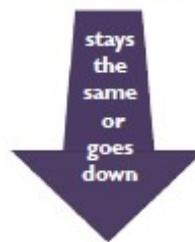
Indirect

- Lost Income and Savings
- Living Expenses
- Insurance Limitations
- Out of Pocket Expenses

The indirect costs are something most people don't think about until it's too late.

When Hospitalization Occurs ...

Income



Expenses

WAYS TO MEET INDIRECT COSTS

- Savings and investments, College funds, Retirement funds
- Selling Assets:
 - Home and property, Cars, and Personal items

The best choice is ...

- Supplemental Coverage:
 - Protects your savings, assets and future



*That is why **Family Heritage** developed ...*

HOSPITAL CONFINEMENT BENEFIT

Based on the level you select, for each day that you are confined as an inpatient to a hospital, we will pay . . .

<u>Standard Level</u>	<u>Preferred Level</u>	<u>Elite Level</u>
\$100	\$200	\$300

Up to 70 days per confinement, No Lifetime Maximum

- Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.
- Your benefits are paid **IN ADDITION** to any other insurance you have.
- Your benefits are **NEVER REDUCED**.
- Your coverage is **GUARANTEED RENEWABLE** for life - only you can cancel.
- Your premium **DOES NOT INCREASE** with age.
- You **CANNOT BE SINGLED OUT** for a rate increase.
 Your rates can be increased only if they are increased for all plans of this kind in your state.

RETURN OF PREMIUM

- Our program makes sense even if you are NEVER confined to a hospital!
- You are paid if you have claims or if you stay well!
- We will refund your premiums less any claims paid to you.
- If you are 65 or under, We **REFUND YOUR PREMIUM EVERY 20 YEARS**, or on the policy anniversary date after you reach age 75, whichever comes first. Then after 75, you receive half of your premiums back every 10 years.
- If you are 66 or older, We will refund half of your premiums every 10 years.
- After your money is returned, your protection continues, and you can collect again!

Three examples of what can happen...

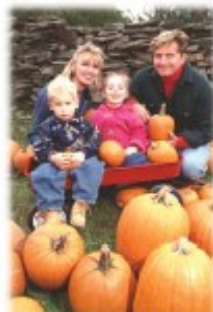
NO CLAIMS	SMALL CLAIMS	LARGE CLAIMS
PREMIUMS PAID \$16,000	PREMIUMS PAID \$16,000	PREMIUMS PAID \$16,000
LESS CLAIMS PAID - 0	LESS CLAIMS PAID - 3,000	LESS CLAIMS PAID - 33,000
REFUND \$16,000	REFUND \$13,000	REFUND \$ - 0 -

LIMITATIONS & EXCLUSIONS

We will not pay benefits for :

- Participating in war or any act of war, declared or not, or participating in or contracting with the armed forces of any country or international authority. We will return the prorated Premium for any period not covered by this policy when you are in such service.
- Committing or attempting to commit suicide, regardless of mental capacity.
- Injuring or attempting to injure yourself intentionally, regardless of mental capacity.
- Operating, learning to operate, serving as a crew member on, jumping or falling from any aircraft, including those which are not motor-driven.
- Participating in professional or semi-professional sports including a rodeo event. Sports also includes riding in or driving any motor-driven vehicle in a race, stunt show or speed test or while testing any vehicle on any race course or speedway.
- Loss due to normal pregnancy within 10 months of the effective date. Loss due to complications of pregnancy will be paid the same as any other sickness.
- Children born within 10 months of the effective date will not be covered for any period of Confinement that occurs or begins during the first 30 days of life.
- Cosmetic surgery that is not for the diagnosis or treatment of sickness or accidental injury based upon generally accepted medical practice.
- Gastroplasty, Gastric Banding or any other stomach reduction surgery by any other name or any complications relating to such surgery.
- Being legally intoxicated by the laws of the state or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a Physician and according to the Physician's instructions.
- Alcoholism, drug abuse or chemical dependency.
- Participating or attempting to participate in an illegal act, or working at an illegal job.
- Having any Pre-existing Condition not otherwise excluded by name or specific description. Benefits will not be paid for such conditions under this policy which occur during the first year following your coverage effective date.
- The treatment of any mental, nervous or emotional disorder.
- Confinements which begin prior to 12:00 noon (Eastern Standard Time) on the date you become insured under this policy.

Family Heritage is part of the Southwestern/Great American Group of Companies - serving American Families since 1868!



Family Heritage has **NEVER RAISED A RATE!**

This brochure is not the insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. Please read your policy carefully.

The benefits described in this brochure are contained in policy series KIPOL.

FAMILY HERITAGE®
Life Insurance Company Of America

P.O. Box 470608, Cleveland, Ohio 44147 (440) 922-5222
www.familyheritagelife.com

Heritage Life Extra Overview

Plan Description

Life insurance provides the ultimate protection for your family, easing financial burden in the event of a premature death, and affording peace of mind for you and your loved ones. We've designed a plan that allows you to secure your family's future. A Very SIMPLIFIED underwriting with NO medical exam required. Simply answering a few questions and a short telephone interview will determine your eligibility.

Plan Features

- **Pays benefits directly to you** — you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy's benefits are **never reduced**
- **Premiums don't increase** with age or due to claims
- Family Heritage has **NEVER RAISED A RATE** on an existing policy holder

Limitations and Exclusions

- Any death benefit of the policy or any riders will not be payable if the insured or anyone covered by the additional riders commits suicide, while sane or insane*, within two years** from the policy or rider effective date. Benefits will be limited to the amount of premiums paid.
- The Accidental Death Benefit, if purchased, will not be payable if the insured's death results from or is contributed to by 1) an act of declared or undeclared war; whether or not the insured is a member of any armed forces, 2) committing or attempting to commit an assault or felony, 3) operating, learning to operate or serving as a crew member of any aircraft or aerial navigation device, 4) taking of any drug, controlled substance, medication, or sedative unless prescribed by a physician and according to any product warnings or 5) being intoxicated. The preceding exclusions are of a general nature and may not all apply to your state. Consult your agent for the exclusions that are specific to your state.

** in MO, only if it is shown that the covered person intended suicide at the time of purchase of this policy.*

*** one year in CO and ND.*

Issue Ages

- Employee: 23 to 70
- Spouse: 23 to 70

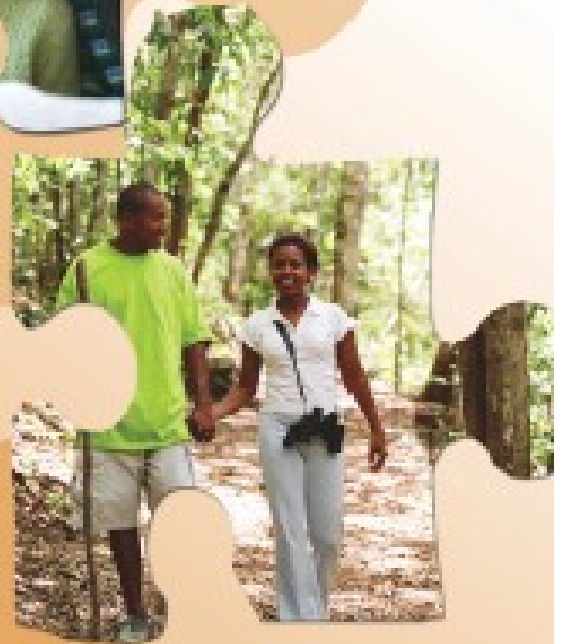
Premium Rates

- Individual
- Couple
- Single Parent
- Famil

Portability

Coverage remains in effect regardless of employment, provided the premiums continue to be paid.

HERITAGE Life EXTRA



Unique Combination of Permanent Whole Life Insurance
with Term Rider with Return of Premium

FAMILY HERITAGE
Life Insurance Company of America

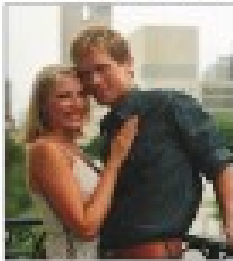
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What

Having the right Life Insurance plan in effect is the best way to safeguard your loved ones in the event of a premature death. With funerals and cost of living expenses constantly rising, having adequate coverage is the best way to ease this burden and give you and your loved ones peace of mind.

Who

Single - Life Insurance is not just for those who are married or retired. A growing number of single people these days are providing for aging parents or younger siblings. Naming your loved ones as beneficiary of your policy can assist them in overcoming the financial consequences of your loss.



Couples - Whether one income or two, couples need life insurance to financially protect the remaining spouse.

- Final expenses
- Housing costs
- Living expenses



Families with children - Whether you are married with children or a single parent, the fact remains the same - your children rely on you for everything. If you died tomorrow, would you have a financial safety net in place to provide your children with the opportunities they wish to pursue?



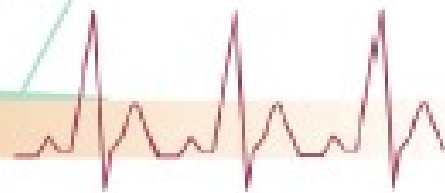
Retired - If you are retired, hopefully you have set aside enough money to live comfortably and fulfill your everyday expenses. What happens in the event of an untimely death and the medical and funeral costs that accompany it? Adequate Life Insurance coverage can help widows and widowers avoid financial struggles without having to make drastic lifestyle changes.



WHAT DO I NEED?:

- A base amount of permanent insurance is needed to handle the final arrangements, such as funeral, legal, and medical expenses. A larger amount of term insurance is needed to handle your more immediate obligations such as every day living expenses, education, and housing obligations.
- The Heritage Life Extra product combines both Whole Life Coverage and Term Insurance into one plan.

Benefits



\$20,000 WHOLE LIFE BENEFIT

TERM RIDER w/ Return of Premium

You choose your own benefit level:
 \$55,000 - Elite
 \$30,000 - Preferred
 \$ 5,000 - Standard

TODAY

20 Years

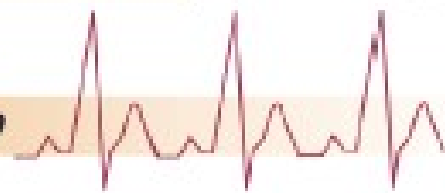
Age 100

Ages 23-55	Elite	Preferred	Standard
Whole Life Base	\$20,000	\$20,000	\$20,000
Term Rider w/ ROP	\$55,000	\$30,000	\$5,000
TOTAL Face Value	\$75,000	\$50,000	\$25,000

Ages 56 to 70	Elite	Preferred	Standard
Whole Life	\$20,000	\$20,000	\$20,000
TOTAL Face Value	\$75,000	\$50,000	\$25,000



Advantages



- The Whole Life coverage and the Term Return Of Premium both begin to separately build cash value after only two years.
- Whole Life coverage ends at age 100 and, at that time, provides a maturity payment equal to the total face amount of the Whole Life insurance.
- Term Insurance ends after 20 years and provides a maturity payment (Return of Premium) directly to the Policyowner that is equal to the total of all premiums paid for that term coverage.

OPTIONAL RIDERS (Issue Age 23 to 55):

- The ACCIDENTAL DEATH BENEFIT will double your death benefit should you die from a covered accident while the rider is in force.
- The CHILDREN TERM INSURANCE guarantees that one price will cover all qualified dependent children from age 15 days to 23 years old and provides a \$10,000 death benefit per child.

At Family Heritage, we treat our customers like they are part of the family - our family! You can count on Family Heritage to be there when you need us the most. Our secure investments, along with the dedication of our agents and home office associates, assure that Family Heritage will be there for your family for generations to come. We deliver customer service like no other insurance company. Our service minded attitude is one of the greatest contributing factors to our client's satisfaction.

Limitations and Exclusions

Any death benefit of the policy or any riders will not be payable if the insured or anyone covered by any additional riders commits suicide, while sane or insane*, within two years** from the policy or rider effective date. Benefits will be limited to the amount of premiums paid.

The Accidental Death Benefit, if purchased, will not be payable if the insured's death results from or is contributed to by 1) an act of declared or undeclared war, whether or not the insured is a member of any armed forces, 2) committing or attempting to commit an assault or felony, 3) operating, learning to operate or serving as a crew member of any aircraft or aerial navigation device, 4) taking of any drug, controlled substance, medication or sedative unless prescribed by a physician and according to any product warnings or 5) being intoxicated. The preceding exclusions are of a general nature and may not all apply to your state. Consult your agent for the exclusions that are specific to your state.

* in MO, only if it is shown that the covered person intended suicide at the time of purchase of this policy.

** one year in CO and ND



Helping you provide protection for you and your family.

This brochure is not the insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. Please read your policy carefully.

The benefits described in this brochure are contained in policy series LAPOL

Home Business
PO Box 5128, Frankfort, KY 40601

Overnight ONLY,
100 Capital Ave, Frankfort, KY 40601

877-694-8705

www.familyheritagelife.com

What are Customers are saying...

When we signed up with Family Heritage I was looking at this monthly payment as a type of savings account we would get back at age 65. I really didn't think that I would get cancer. After all, I go to the doctor annually for checkups. Then, I was diagnosed with Stage III Breast Cancer, I had no idea what I was facing. After several surgeries, numerous doctor visits and trips to Corpus Christi for lab work, chemo treatments and weeks of daily radiation, thankfully I have been told that I am in remission. I still have 5 years of doctor visits, lab work and chemo medication, but it is nothing compared to what I have been through.

With the cost of gasoline over \$3.00 a gallon, eating out on all those trips and health insurance co-pays, we were dwindling what money we were saving for our retirement. I even applied with several organizations just for gas money. I was denied by all. I cannot tell you how fortunate enough we were to have Family Heritage Insurance. They saved us from a lot of our financial worries.

I can still remember thinking that I would never get cancer. Not so anymore. After meeting all the patients, it has shown me that it can happen to anyone.

– Cecilia A.

I was very well pleased with the prompt response and settlement of my claim. I was told I had colon cancer and luckily after surgery, I am cancer free today. The news of my cancer was a life changing shock. A bigger shock though was the large amount I had to pay out of pocket, after my health insurance settled up. Having a cancer policy with Family Heritage was a God send!

– James H.

Having had cancer twice Family Heritage was a God send for us. The checks come directly to us and very timely. The money has helped so, at a real tough time to keep our heads above water. It's so important to be covered for these things – believe me it can happen to anyone.

– Larry J.

I am very pleased with the professional manner in which everyone I contacted, or contacted me, performed. Family Heritage allowed me to collect all pertinent information and then were very patient in the time it took to collect all information needed for my claim, which was considerable. I highly recommend Family Heritage because of their outstanding commitment to quality.

– Marguerite B.

I want to say that I was thankful that we had Family Heritage Accident Policy when we received \$2,100. This is paid prompt. We will keep this policy. Thank you for being there when we needed this coverage.

– Leotha D.

We signed up for cancer insurance thinking we would never need it but 6 months later I was diagnosed with breast cancer. Family Heritage has been a God send, payments are made promptly and customer service is outstanding! Without these supplemental checks, we would be in financial disaster. God does work in mysterious ways!

– Patricia S.

This is one insurance plan that does exactly what it was described to do. I am very, very grateful.

– Thomas E.

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

An Independent Comparative Report

*Prepared by Standard Analytical Service, Inc.
Analysts of the Insurance Industry since 1932*

The financial condition of a Health Insurance Provider (including Accident Insurance Provider) is an important element in public confidence. In this regard we believe the fundamental factors listed below are significant.

The following is a Comparative Analysis of these basic factors, comparing **FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA** with 25 of the leading insurance carriers in the United States in Health-Accident premiums earned.

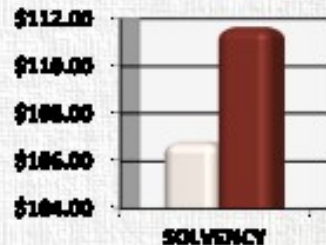
BASIC SIGNIFICANT FACTORS - AS OF DECEMBER 31, 2013

*Derived from the Annual Statement
(The Companies listed below are 25 of the leading by the amount of Health-Accident premiums earned)*

SOLVENCY

*A wide margin of Assets over Liabilities can be a significant safety factor. This indicates financial soundness and a Company's ability to meet all obligations as they become due.
Assets for each \$100 of Liabilities as of Dec. 31, 2013*

- Aetna Life Insurance Company, CT
- American Family Life Assurance Co., NE
- American Republic Insurance Company, IA
- Bankers Life & Casualty Company, IL
- Connecticut General Life Ins. Co., CT
- Golden Rule Insurance Company, IN
- Guardian Life Ins. Co. of America, NY
- Hartford Life & Accident Ins. Co., CT
- Humana Insurance Company, Inc., WI
- John Hancock Life Insurance (USA), MI
- Life Ins. Co. of North America, PA
- Mega Life and Health Ins. Co., OK
- Metropolitan Life Insurance Co., NY
- Mutual of Omaha Insurance Company, NE
- Northwestern Mutual Life Ins. Co., WI
- Principal Life Insurance Co., IA
- Provident Life and Accident Ins. Co., TN
- Pyramid Life Insurance Company, FL
- Standard Insurance Company, OR
- Time Insurance Company, WI
- Transamerica Life Insurance Co., IA
- Unicare Life and Health Ins. Co., DE
- United American Insurance Co., DE
- UnitedHealthcare Insurance Co., CT
- UNUM Life Ins. Co. of America, ME



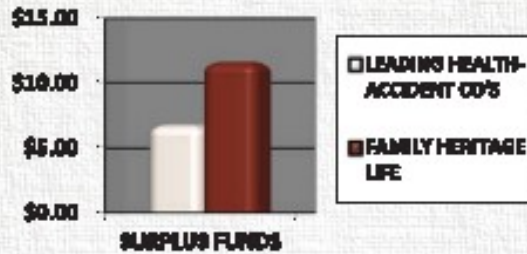
□ LEADING HEALTH-ACCIDENT CO'S
■ FAMILY HERITAGE LIFE

AVERAGE OF 25 OF THE LEADING HEALTH-ACCIDENT CO'S..	\$106.84
FAMILY HERITAGE LIFE.....	\$111.64

SURPLUS FUNDS (Including Capital, if any)

Per \$100 of Liabilities:

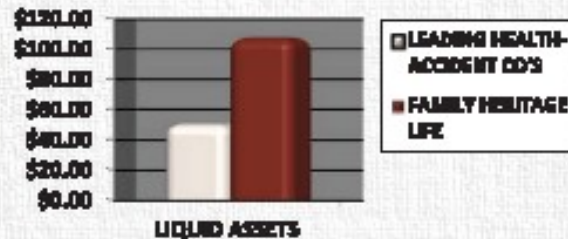
A substantial surplus ratio may indicate a company's ability to take emergencies in stride. It shows the amount of excess funds to total liabilities.



AVERAGE OF 25 OF THE LEADING HEALTH-ACCIDENT CO'S. \$ 6.84
FAMILY HERITAGE LIFE..... \$ 11.64

LIQUID ASSETS

Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities: A high ratio may indicate a more liquid investment position to cover unforeseen emergency cash requirements that may arise.



AVERAGE OF 25 OF THE LEADING HEALTH-ACCIDENT CO'S. \$51.07
FAMILY HERITAGE LIFE..... \$107.84

FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2013

Premium Income \$192,735,008	Net Investment Income \$26,097,364
Admitted Assets \$641,538,774	Total Liabilities \$574,634,072
Gross Surplus \$66,904,702	

CONCLUSION

Based on the financial results achieved in the year ended 2013, the analysis made of the above organization is favorable in comparison with the aggregate averages of 25 of the LEADING COMPANIES.

**2014 STANDARD'S INDEPENDENT COMPARATIVE REPORT ON
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA
Cleveland, Ohio**

What is Standard Analytical Service, Inc.?

Standard Analytical Service, Inc. is independent of any insurance company or companies, and we do not sell any kind of insurance. Our financial reports and comparisons, reprints of which are paid for by the companies, are based on statutory financial statements filed with the state insurance departments.

This report should not be interpreted as an analysis of the stock value of a capital stock company, nor is it intended to imply that the company featured will be as successful or is better than the companies making up the aggregate averages, nor is it a recommendation or analysis of the specific policy provisions, rates or claims practices of the organization featured. Its use for all companies, stock, mutual or fraternal, is intended to serve as a guide to the Growth Record of the individual company featured herein, based upon the current statutory financial statements on file with the state insurance departments where they are available for public inspection.

This report prepared by:
Standard Analytical Service, Inc.
Analysts of the Insurance Industry since 1932
111 Westport Plaza Drive, #600
St. Louis, MO 63146

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RECORD OF GROWTH
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

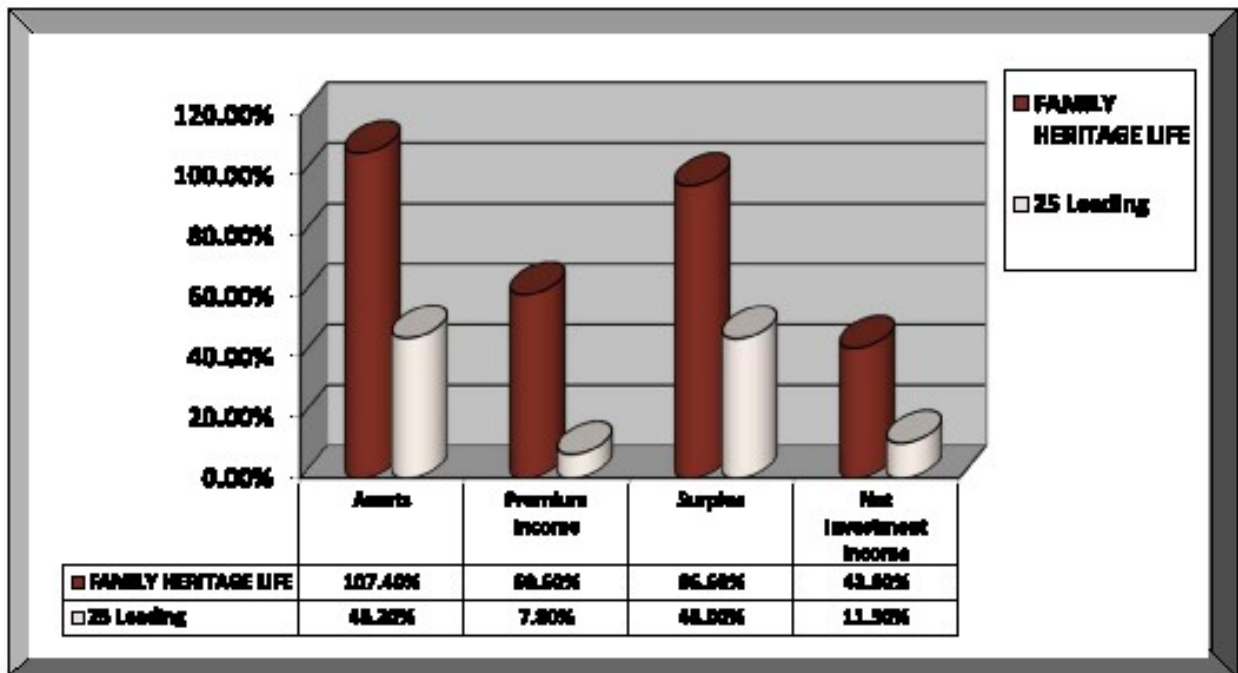
*Prepared by: Standard Analytical Service, Inc.
 Analysis of the Insurance Industry since 1932*

IT IS A FACT...That the growth record of a life insurance company is an important measure of its accomplishments in the life insurance industry. In this regard we believe the comparisons made below are significant since they compare the 5 YEAR growth record of

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA with 25 of the leading life insurance companies in the United States issuing life insurance to the general public. Since these 25 companies have an average of over 100 years of life insurance experience, and own a major portion of the invested assets and life insurance in force of all companies, a favorable comparison of these factors can be indicative of favorable achievement.

5 YEAR GROWTH RECORD: December 31, 2008 to December 31, 2013.

*Derived from the Annual Statement
 (The 25 Life Companies are 25 of the leading by the amount of Assets held as of December 31, 2013)*



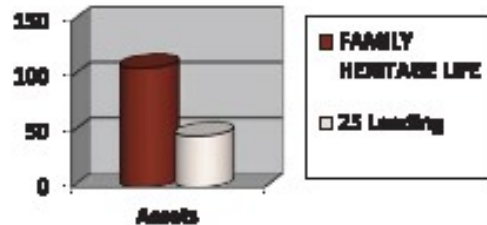
CONCLUSION: The comparative growth record study of the above company in comparison with the aggregate averages of 25 of the LEADING COMPANIES in our opinion is favorable and shows above average accomplishments for the FIVE YEAR period.

RECORD OF GROWTH
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

The following financial tables measure the growth in significant areas of insurance company operations. The areas of operations are identified in each section.

ASSETS

2013	\$641,538,774
2008	\$309,398,565
FAMILY HERITAGE LIFE.....	107.4%
AVERAGE 25 LARGEST COMPANIES.....	46.2%



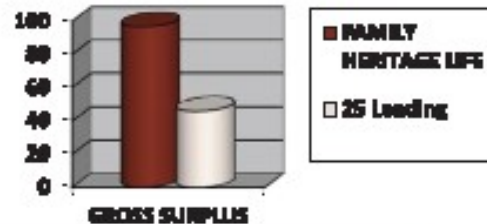
PREMIUM INCOME

2013	\$192,735,008
2008	\$119,983,880
FAMILY HERITAGE LIFE.....	60.6%
AVERAGE 25 LARGEST COMPANIES.....	7.8%



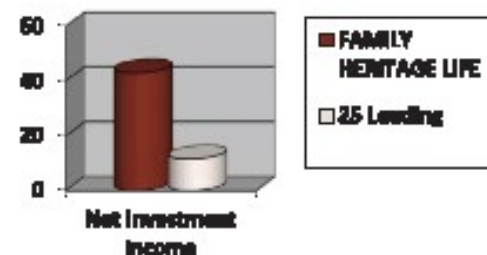
GROSS SURPLUS (including Capital, if any)

2013	\$66,904,702
2008	\$34,024,970
FAMILY HERITAGE LIFE.....	96.6%
AVERAGE 25 LARGEST COMPANIES.....	46.0%



NET INVESTMENT INCOME

2013	\$26,097,364
2008	\$18,262,023
FAMILY HERITAGE LIFE.....	42.9%
AVERAGE 25 LARGEST COMPANIES.....	11.5%



CONCLUSION: The comparative growth record study of the above company in comparison with the aggregate averages of 25 of the LEADING COMPANIES in our opinion is favorable and shows above average accomplishments for the FIVE YEAR period.

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