

# Cancer

I've had the chance to talk to a lot of families in this area like...

---

- Are you originally from here?
- How long have you lived in the area?
- Do you work around here? How long?
- How many children do you have?

I know cancer is not a very pleasant subject to talk about, but it sure seems to be affecting a lot of folks in this area.

---

- Who is the closest person to you, either friend or family member, that has fought cancer?
- Tell me a little about that?
  - What type of cancer?
  - How long ago?
  - How did things turn out?
  - How old were they?
  - Were they treated locally?

*As you go through these questions, mention names of clients or other people you know that relate...*

Nearly every person I talk with tells me how concerned they are with the devastating effect cancer is having on their neighbors, friends, and family—in fact...

---



The American  
Cancer Society  
says...

Cancer will occur in...

**3** out of **4**  
families



\*American Cancer Society, Facts & Figures 2015

Cancer  
plays no  
favorites:

TOP 5

### 1 in 2 Men

- Prostate
- Lung
- Colorectal
- Bladder
- Non-Hodgkin Lymphoma

### 1 in 3 Women

- Breast
- Lung
- Colorectal
- Uterine
- Non-Hodgkin Lymphoma

### Children

- Leukemia
- Brain Tumors
- Neuroblastoma
- Wilms Tumor
- Lymphoma

This year  
there will be  
over **1.6**  
**million**  
new cancer  
cases

Some cancers like

- Breast
- Prostate
- Ovarian

can be hereditary, however...



Air



Food



Water



Work



Home

**3** out of **4**

*come from the  
environment*

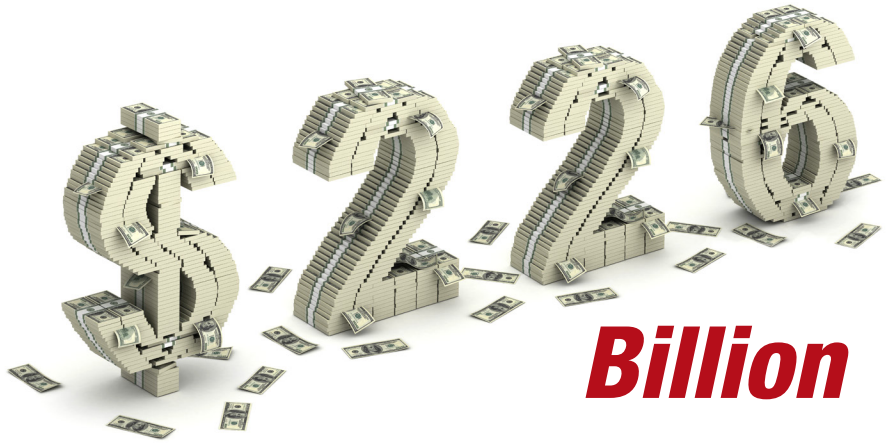
\*American Cancer Society, Facts & Figures 2015

While cancer is on  
the rise, the good  
news is... more  
than **6** out of **10**  
people with cancer  
will survive!

***The bad news is...***

# Cancer is an Expensive Disease

*The overall yearly cost for cancer in the United States exceeds...*



## Direct

This is what your health insurance and Medicare covers:

- Doctor
- Hospital
- Medical Charges

**\$103**  
Billion

**\$123**  
Billion

Cancer has **2** types of costs:

## Indirect

This is what your health insurance DOES NOT cover.

\*American Cancer Society, Facts & Figures 2015

*What examples of indirect costs are you aware of?*

# Indirect Costs



## Lost Income & Savings

- Time off work for the patient, family and friends

## Living Expenses *(continue even when you are sick)*

- Housing costs
- Utilities
- Auto costs
- Food

## Insurance Limitations

- Co-payments
- Deductibles
- Outpatient Services
- Medications
- In-Home Care
- Uncovered Charges

## Out of Pocket Expenses

- Travel
- Lodging
- Food
- Child Care



When do most people find out about these indirect costs?

Which of these indirect costs would affect your family most?

# There are several ways people try to meet the **Indirect Costs of Cancer**

## Savings

- Investments
- College Funds
- Retirement Funds



## Selling Assets

- Home and Property
- Cars
- Personal Items

# The Best Choice is **Supplemental Coverage**

## Protects Your...

- Assets
- Family
- Future



That's why  
Family Heritage  
developed...

# CANCERCARE

Series 6 *Plus*

Pays benefits  
**directly to you!**

## Health Insurance

Pays doctors and hospitals to keep **them** in business.



We Pay  
**YOU...**

To keep your family in business.



**Family**  
**Heritage**<sup>™</sup>  
*A Torchmark Company*

- Pays in addition to **ANY** other insurance you own.
- Provides **COVERAGE** for you or your entire family.

*Here is an example of how it works...*

# What our **Customers** are saying...

"I give heart felt thanks to Family Heritage Life and my agent for the wonderful way he presented the need to have supplemental financial protection.

Family Heritage has been an on going help to me and my family. The claims that were paid to us made life so much easier. Charlie was at peace knowing that everything possible was being done for him.

When a claim was sent in, it was always paid within days. Family Heritage was always available to help and answer any questions that I had.

To those of us on Medicare, it will not pay all the expenses when you or your loved ones are stricken with cancer. You will always have a special place in my heart."

— Policyholder, TX

**Coverage Level: Elite**  
**Benefits Received: \$64,012.92**



**Coverage Level: Elite**  
**Benefits Received: \$16,123.00**

"When we purchased our Family Heritage cancer policy our friends were dealing with the end stages of cancer. We witnessed the financial and emotional strain that comes with this illness first-hand.

As a non-smoking and non-drinking family we felt that we were at low risk, but thought the policy would be a good idea.

We have had the policy for nearly four years now and are very thankful that we do. During that time, my wife and I have both had cancer.

Your company has been a Godsend for us. Even though we have good health care insurance, there are a tremendous amount of "other" expenses. Lost work for both of us, travel expenses, meals, the list goes on and on.

We have rarely worked with a company that was so easy to deal with and prompt with payment. On the rare occasion that we had a question, the customer service was courteous and knowledgeable. We would highly recommend this product to anyone."

— Policyholder, OH

# You may know some of our **Policyholders...**

There are many  
reasons people choose  
Family Heritage...



## About us...



**A (Excellent)**  
Financial Strength  
Rating from  
A.M. Best Company



**A+**  
Rating from  
Better Business  
Bureau



**NYSE**  
Torchmark Group of  
Companies serves over  
10 million policyholders

*The hardest part of my job is catching up with families*

If you like it... get you enrolled—If not... just say, "No."

*Let me know one way or the other...*

# CANCERCARE

Series 6 *plus*

Preferred 4	FIRST OCCURRENCE BENEFITS	Elite 8
	<p>One time payment per person when you are diagnosed with . . .</p> <p><b>\$3,000</b> <b>Internal Cancer:</b> .....</p>	<p><b>\$6,000</b></p>
<p><b>Do you see how that benefit would be helpful upon the initial diagnosis of cancer?</b></p> <p><b>We also have a ...</b></p>		
	<p>One time payment per person when you are diagnosed with...</p> <p><b>\$600</b> <b>Skin Cancer:</b> .....</p>	<p><b>\$1,200</b></p>
<p><b>You then receive the following benefits for ALL TYPES of cancer . . .</b></p>		



# CANCERCARE

Series 6 *plus*

Preferred 4	INPATIENT BENEFITS	Elite 8
No Lifetime Limits		
<b>\$400</b>	<p><b>Hospitalization</b></p> <p>Each day for covered cancer treatment. .... Including U.S. Government Hospitals</p>	<b>\$800</b>
<b>For example, a 10 day stay would be \$8,000</b>		
<b>\$600</b>	<p><b>Ambulance</b></p> <p>Each trip. .... Pays for surface or air ambulance. Two one-way trips per hospitalization.</p>	<b>\$1,200</b>

**This policy has no cap on the total amount of benefits you can receive.  
Why would that be important when dealing with cancer?**



# CANCERCARE

Series 6 *plus*

Preferred 4	INPATIENT OR OUTPATIENT BENEFITS	Elite 8
<b>\$12,000</b>	<p><b>Surgery &amp; Anesthesia—No Lifetime Limits</b></p> <p>For each operation based on the schedule in your plan up to .....</p>	<b>\$24,000</b>
<b>\$1,000</b>	<p><b>Second Surgical Opinion—No Lifetime Limits</b></p> <p>For a second opinion before your cancer surgery .....</p>	<b>\$2,000</b>
<b>\$600</b> <b>\$1,200</b>	<p><b>Reconstructive Breast Surgery</b></p> <p>Following a mastectomy .....</p> <p><b>Maximum</b> benefit up to .....</p>	<b>\$1,200</b> <b>\$2,400</b>
<b>\$15,000</b>	<p><b>Leukemia Bone Marrow Transplant</b></p> <p>Paid one time per insured for a bone marrow transplant from another person for the treatment of leukemia .....</p>	<b>\$30,000</b>
<b>\$3,000</b>	<p><b>Donor Benefit</b></p> <p>Paid one time per insured, who donates stem cells .....</p>	<b>\$6,000</b>

**Your medical insurance may cover many of these bills,  
this money comes directly to you to use any way you need.**



# CANCERCARE

Series 6 *Plus*

Preferred 4	INPATIENT OR OUTPATIENT TREATMENT BENEFITS	Elite 8
<p><b>\$240</b></p>	<p><b>Radiation and Chemotherapy Treatment—No Lifetime Limits</b></p> <p>Each day of treatment. . . . .</p> <p>Pays for treatments (including targeted therapies) delivered intravenously by injection or infusion, by a medical professional in a medical facility.</p>	<p><b>\$480</b></p>
<p><b>\$240</b> <b>\$1,200</b></p>	<p><b>Radiation Planning—Lifetime Maximum Per Insured</b></p> <p>For each day. . . . .</p> <p><b>Maximum</b> benefit up to. . . . .</p>	<p><b>\$480</b> <b>\$2,400</b></p>
<p><b>\$200</b> <b>\$24,000</b></p>	<p><b>Self-Administered Chemotherapy—Lifetime Maximum Per Insured</b></p> <p>For each month . . . . .</p> <p><b>Maximum</b> benefit up to. . . . .</p> <p>Pays for prescriptions filled for self-administered chemotherapy (including targeted therapies). Payable in any month that the Radiation and Chemotherapy Benefit is not paid.</p>	<p><b>\$400</b> <b>\$48,000</b></p>
<p><b>While receiving radiation and chemotherapy, we will pay for . . .</b></p>		
<p><b>\$2,000</b></p>	<p><b>Special Treatment—Lifetime Maximum Per Insured</b></p> <p>Charges for the following treatments up to . . . . .</p> <p>Immunotherapy, stem cell transplant, hormone therapy, autologous bone marrow transplant, radioimmunotherapy and photodynamic therapy</p> <p>For all cancer treatments that are self administered we will pay these benefits for the cost of the prescription on the day it is filled up to the benefit amount stated.</p>	<p><b>\$4,000</b></p>
<p><b>Hopefully cancer never strikes your family. People don't own this to use it. They own it for the protection and hope they never need it.</b></p>		



# CANCERCARE

Series 6 *plus*

Preferred 4	CANCER SCREENING BENEFIT	Elite 8
	<b>Cancer Screening Benefit</b> —No Lifetime Limits (*except HPV)	
<b>\$120</b>	Pays per insured up to an annual* <b>maximum</b> of .....	<b>\$240</b>
<b>Schedule of Benefits</b>		
<b>\$120</b>	<b>Colonoscopy</b>	<b>\$240</b>
<b>\$96</b>	<b>Breast Ultrasound   Flexible Sigmoidoscopy   Barium Enema   Human Papillomavirus Vaccine   Transvaginal Ultrasound</b>	<b>\$192</b>
<b>\$72</b>	<b>Mammography   Urine Cytology   Sputum Cytology</b>	<b>\$144</b>
<b>\$60</b>	<b>Pap Smear   PSA (prostate screening)   CA 125 (ovarian screening)   CEA (colon screening)   Fecal Occult Stool Specimen</b>	<b>\$120</b>
<b>And if you are terminal, we also have a . . .</b>		
	<b>Hospice Service Benefit</b>	
<b>\$100</b>	Each day .....	<b>\$200</b>
<b>\$18,000</b>	<b>Maximum</b> benefit up to .....	<b>\$36,000</b>





# CANCERCARE

Series 6 *plus*

Preferred 4	TRANSPORTATION & LODGING BENEFITS	Elite 8
<p style="text-align: center;"><b>No Lifetime Limits</b></p> <p style="text-align: center;">The following benefits are payable for transportation &amp; lodging over 80 miles from home for covered cancer treatment.</p>		
<p><b>\$2,500</b> <b>40¢</b></p>	<p><b>Patient Transportation—No Lifetime Limits</b></p> <p>Charges for your plane, train or bus round trip up to . . . . .</p> <p>For each mile by car . . . . .</p> <p>Includes up to 3 appointments with a physician before your treatment begins.</p>	<p><b>\$2,500</b> <b>60¢</b></p>
<p><b>\$2,500</b> <b>40¢</b></p>	<p><b>Family Member Transportation—No Lifetime Limits</b></p> <p><i>One member of your immediate family when the Patient Transportation Benefit is used.</i></p> <p>Charges for your plane, train or bus round trip up to . . . . .</p> <p>For each mile by car . . . . .</p> <p>If the Patient Transportation Benefit is used for a covered child, we will pay this benefit for both parents. Family Member Transportation by auto will not be paid when the family member travels in the same car with you.</p>	<p><b>\$2,500</b> <b>60¢</b></p>
<p><b>\$100</b></p>	<p><b>Family Member Lodging—No Lifetime Limits</b></p> <p><i>When a member of your immediate family requires lodging, we will pay...</i></p> <p>Charges per night up to (60 nights per confinement). . . . .</p>	<p><b>\$200</b></p>

**Families refer to these as “peace of mind” benefits because this gives them peace of mind knowing they can get the quality of care they want, as opposed to what they can afford.**

**Wouldn't it be nice to have that option?**



# INTENSIVE CARE

Series 6

In addition to **CANCER**, other events can affect your family financially:  
**HEART | STROKE | SERIOUS ACCIDENT | OTHER CATASTROPHIC ILLNESS**

*That's why we also provide an...*



Preferred 4	INTENSIVE CARE PLAN	Elite 8
	<p><b>Intensive Care—No Lifetime Limits</b></p> <p>For each day (up to 30 days) in an Intensive Care Unit* <b>for ANY reason</b>, we will pay...</p>	
\$800	You or your spouse .....	\$1,600
\$24,000	Per stay up to .....	\$48,000
\$400	Your covered children .....	\$800
\$12,000	Per stay up to .....	\$24,000
	*Defined as providing the highest level of medical care for patients who are physically, critically ill or injured, including Coronary Care Unit and Pediatric and Neonatal Intensive Care Units.	
	<p><b>Vehicular Accident Benefit—No Lifetime Limits</b></p> <p>The Intensive Care Benefit doubles due to a vehicular accident, we will pay per day...</p>	
\$1,600	You or your spouse .....	\$3,200
\$48,000	Per stay up to .....	\$96,000
\$800	Your covered children .....	\$1,600
\$24,000	Per stay up to .....	\$48,000
<p><b>Readmission 30 days after discharge begins a new hospitalization period.</b></p>		



# INTENSIVE CARE

Series 6

Preferred 4	INTENSIVE CARE PLAN	Elite 8
<p><b>\$600</b></p> <p><b>\$300</b></p>	<p><b>Step Down Unit—No Lifetime Limits</b></p> <p>For each day (up to 30 days) in a Step Down Unit*, we will pay...</p> <p>You or your spouse . . . . .</p> <p>Your covered children . . . . .</p> <p><small>*A Step Down Unit may also be referred to as a Progressive Care Unit, Intermediate Care Unit, or Sub-Acute Care Unit.</small></p>	<p><b>\$1,200</b></p> <p><b>\$600</b></p>
<p><b>\$400</b></p>	<p><b>Ambulance—No Lifetime Limits</b></p> <p>Transport per hospitalization . . . . .</p>	<p><b>\$800</b></p>
<p><b>\$1,000</b></p>	<p><b>Air Ambulance—No Lifetime Limits</b></p> <p>Transport per hospitalization . . . . .</p>	<p><b>\$2,000</b></p>

**Like the cancer protection, this money is paid directly to you.  
Your benefits begin immediately on your effective date.**



# Cancer 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.

# Intensive Care Limitations and Exclusions

- Persons with a previously diagnosed or treated stroke or heart condition:
  - Will not be paid ICU or Step Down benefits for a heart/stroke related hospitalization.
  - Will be paid benefits for up to 7 days of ICU or step-down unit hospitalization not related to a heart condition.
- Benefits will not be paid for a loss incurred during the 12 month period following the coverage effective date for any accident or sickness which relates to 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 cover hospitalizations during the first 30 days of life for children born within 10 months of the coverage effective date.
- This plan does not cover hospitalizations or losses 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 a physician's instruction.
- 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.



## Our Commitments to YOU...

- Benefits are paid **DIRECTLY TO YOU**, to use any way you see fit
- Benefits are paid **IN ADDITION** to any other insurance you have
- Claim payments are **DEPOSITED DIRECTLY** to your bank account, at your option
- Coverage is **GUARANTEED RENEWABLE** for life as long as premiums are paid on time—only you can cancel
- Your phone call is answered by a **LIVE PERSON**—all services are provided in the United States
- Premium **DOES NOT INCREASE** with age or because of claims
- Family Heritage Life has **NEVER RAISED A RATE** on an existing policyholder

## Age Categories

Up to 30	31–35	36–40	41–45	46–50	51–55	56–60	61–65	66–70	71–75	76–80
----------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

## These Policies provide You with:

- Over 30 benefits
- Benefits paid in addition to any other coverage you own
- No Lifetime Limits



## CANCER COVERAGE

POLICYOWNERS'  
AGE AT ISSUE

INDIVIDUAL

COUPLE

SINGLE-PARENT

FAMILY

### ELITE 8

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$44.70	\$67.10	\$52.70	\$75.10
31-35	ROP	\$54.10	\$78.40	\$62.10	\$86.40
36-40	ROP	\$64.30	\$98.80	\$72.30	\$106.80
41-45	ROP	\$78.40	\$124.00	\$86.40	\$132.00
46-50	ROP	\$95.30	\$150.70	\$103.30	\$158.70
51-55	ROP	\$123.10	\$181.70	\$131.10	\$189.70
56-60	ROP	\$151.90	\$216.40	\$159.90	\$224.40
61-65	ROP	\$199.10	\$269.00	\$207.10	\$277.00
66-70		\$139.90	\$200.30	\$144.70	\$205.10
71-75		\$180.20	\$244.80	\$185.00	\$249.60
76-80		\$262.30	\$303.10	\$267.10	\$307.90

### PREFERRED 4

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$25.50	\$37.50	\$29.50	\$41.50
31-35	ROP	\$30.50	\$44.00	\$34.50	\$48.00
36-40	ROP	\$36.30	\$55.60	\$40.30	\$59.60
41-45	ROP	\$44.40	\$69.60	\$48.40	\$73.60
46-50	ROP	\$54.10	\$84.70	\$58.10	\$88.70
51-55	ROP	\$69.90	\$101.70	\$73.90	\$105.70
56-60	ROP	\$86.30	\$120.80	\$90.30	\$124.80
61-65	ROP	\$116.30	\$156.60	\$120.30	\$160.60
66-70		\$75.50	\$106.30	\$77.90	\$108.70
71-75		\$96.60	\$129.60	\$99.00	\$132.00
76-80		\$139.10	\$159.90	\$141.50	\$162.30

### STANDARD 2

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$15.90	\$22.70	\$17.90	\$24.70
31-35	ROP	\$18.70	\$26.80	\$20.70	\$28.80
36-40	ROP	\$22.30	\$34.00	\$24.30	\$36.00
41-45	ROP	\$27.40	\$42.40	\$29.40	\$44.40
46-50	ROP	\$33.50	\$51.70	\$35.50	\$53.70
51-55	ROP	\$43.30	\$61.70	\$45.30	\$63.70
56-60	ROP	\$53.50	\$73.00	\$55.50	\$75.00
61-65	ROP	\$74.90	\$100.40	\$76.90	\$102.40
66-70		\$43.30	\$59.30	\$44.50	\$60.50
71-75		\$54.80	\$72.00	\$56.00	\$73.20
76-80		\$77.50	\$88.30	\$78.70	\$89.50

### BASE 1

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$11.10	\$15.30	\$12.10	\$16.30
31-35	ROP	\$12.80	\$18.20	\$13.80	\$19.20
36-40	ROP	\$15.30	\$23.20	\$16.30	\$24.20
41-45	ROP	\$18.90	\$28.80	\$19.90	\$29.80
46-50	ROP	\$23.20	\$35.20	\$24.20	\$36.20
51-55	ROP	\$30.00	\$41.70	\$31.00	\$42.70
56-60	ROP	\$37.10	\$49.10	\$38.10	\$50.10
61-65	ROP	\$54.20	\$72.30	\$55.20	\$73.30
66-70		\$27.20	\$35.80	\$27.80	\$36.40
71-75		\$33.90	\$43.20	\$34.50	\$43.80
76-80		\$46.70	\$52.50	\$47.30	\$53.10

CO

FORM C15RATES-CO

RETURN OF PREMIUM

\*Please refer to the Representative Administrative Handbook for a complete list of minimum allowable age by state

## INTENSIVE CARE UNIT COVERAGE

POLICYOWNERS'  
AGE AT ISSUE

INDIVIDUAL

COUPLE

SINGLE-PARENT

FAMILY

### ELITE 8

up to 30*	ROP	\$18.40	\$22.40	\$31.20	\$35.20
31-35	ROP	\$20.80	\$30.40	\$33.60	\$43.20
36-40	ROP	\$24.80	\$38.40	\$37.60	\$51.20
41-45	ROP	\$30.40	\$48.00	\$43.20	\$60.80
46-50	ROP	\$36.80	\$60.00	\$49.60	\$72.80
51-55	ROP	\$44.00	\$74.40	\$56.80	\$87.20
56-60	ROP	\$63.20	\$96.80	\$76.00	\$109.60
61-65	ROP	\$100.00	\$135.20	\$112.80	\$148.00
66-70		\$68.80	\$86.40	\$78.40	\$96.00
71-75		\$95.20	\$112.00	\$104.80	\$121.60

### PREFERRED 4

up to 30*	ROP	\$9.20	\$11.20	\$15.60	\$17.60
31-35	ROP	\$10.40	\$15.20	\$16.80	\$21.60
36-40	ROP	\$12.40	\$19.20	\$18.80	\$25.60
41-45	ROP	\$15.20	\$24.00	\$21.60	\$30.40
46-50	ROP	\$18.40	\$30.00	\$24.80	\$36.40
51-55	ROP	\$22.00	\$37.20	\$28.40	\$43.60
56-60	ROP	\$31.60	\$48.40	\$38.00	\$54.80
61-65	ROP	\$50.00	\$67.60	\$56.40	\$74.00
66-70		\$34.40	\$43.20	\$39.20	\$48.00
71-75		\$47.60	\$56.00	\$52.40	\$60.80

### STANDARD 2

up to 30*	ROP	\$4.60	\$5.60	\$7.80	\$8.80
31-35	ROP	\$5.20	\$7.60	\$8.40	\$10.80
36-40	ROP	\$6.20	\$9.60	\$9.40	\$12.80
41-45	ROP	\$7.60	\$12.00	\$10.80	\$15.20
46-50	ROP	\$9.20	\$15.00	\$12.40	\$18.20
51-55	ROP	\$11.00	\$18.60	\$14.20	\$21.80
56-60	ROP	\$15.80	\$24.20	\$19.00	\$27.40
61-65	ROP	\$25.00	\$33.80	\$28.20	\$37.00
66-70		\$17.20	\$21.60	\$19.60	\$24.00
71-75		\$23.80	\$28.00	\$26.20	\$30.40

### BASE 1

up to 30*	ROP	\$2.30	\$2.80	\$3.90	\$4.40
31-35	ROP	\$2.60	\$3.80	\$4.20	\$5.40
36-40	ROP	\$3.10	\$4.80	\$4.70	\$6.40
41-45	ROP	\$3.80	\$6.00	\$5.40	\$7.60
46-50	ROP	\$4.60	\$7.50	\$6.20	\$9.10
51-55	ROP	\$5.50	\$9.30	\$7.10	\$10.90
56-60	ROP	\$7.90	\$12.10	\$9.50	\$13.70
61-65	ROP	\$12.50	\$16.90	\$14.10	\$18.50
66-70		\$8.60	\$10.80	\$9.80	\$12.00
71-75		\$11.90	\$14.00	\$13.10	\$15.20

CO

FORM C15RATES-CO

RETURN OF PREMIUM

\*Please refer to the Representative Administrative Handbook for a complete list of minimum allowable age by state

# Return of Premium

Issue Age 65 & Under



- Our program makes sense even if you never file a claim!
- We **RETURN YOUR PREMIUM**, less any claims paid, after twenty five years!
- If all covered adults pass away for any reason before 25 years, we immediately **RETURN YOUR PREMIUM**, less any claims paid!

## One of three things could happen in the future

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$20,000</b>	<b>\$15,000</b>	<b>\$0</b>

**You will get all your money back,  
less any claims paid to you!**

# Survivor Benefit

Issue Age 66 to 80



- Our program makes sense even if you never file a claim!
- If all covered adults pass away for any reason while the policy is in force, we immediately **RETURN YOUR PREMIUM**, up to the stated amount\*, less any claims paid!

## One of three things could happen in the future

	#1 No Claim	#2 Small Claim	#3 Large Claim
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
<b>RETURN</b>	<b>\$20,000</b>	<b>\$15,000</b>	<b>\$0</b>

**\*Elite**  
**Up to \$32,000**

**Preferred**  
**Up to \$16,000**

**Standard**  
**Up to \$8,000**

**Base**  
**Up to \$4,000**

# Career **Opportunity**...

**Family Heritage offers!**

- A Career that is time-tested
- Valuable products that make a difference
- An industry-leading financial opportunity
- Advancement based upon performance
- The best training & support system in America
- Quality people to work with



**Who Do You Know?**

- Not being paid what they are worth?
- That would like to be their own boss?
- Possibly looking for a career change?
- That is successful in sales?
- That is a quality individual?