

The National
Safety Council
says...

*Accidents are the leading cause of death
for all Americans between the ages of ...*

1 and **44**



*National Safety Council, 2015

This year there will be **15** accidental DEATHS and
4,370
disabling
INJURIES
every
hour:

- Accidents are the **#1 cause of death for children** in the United States.
- More than **8.3 million** children and teenagers are **treated in emergency rooms** each year.
- 9 out of 10 **accidental injuries** occur off the job.
- The average **economic impact** of an accident is **\$6,700** per household.

Risk Factors...

Approximately
30 million
Americans will
be medically
treated for
an accidental
injury this
year.

Every

4

minutes,
an injury-
related
accident or
death
occurs!

Knowing you
are at risk may
help you avoid
accidents—the
bad news is ...



Work



Home



School



Travel



Slips &
Falls



Poison



Drowning



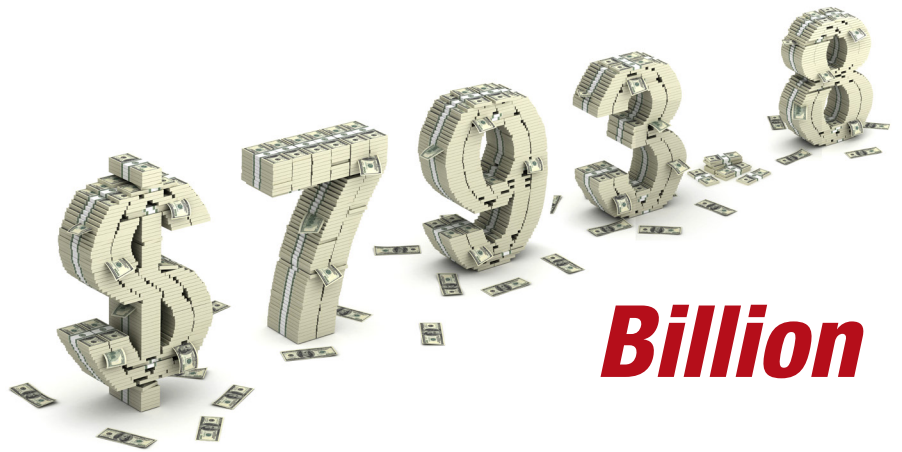
Fire or Burn



Sports

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

Accidents are Expensive



Direct

This is what your health insurance
and Medicare covers:

- Doctor
- Hospital
- Medical Charges

**\$335.9
Billion**

**\$457.9
Billion**

Accidents have
2 types
of costs:

Indirect

This is what your health
insurance DOES NOT cover.

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 injured)*

- 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 Accidental Injury** and **Death**

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...

INJURCARE

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[™]

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...

“What an amazing supplemental insurance plan. Having this policy really made my family more comfortable with me going to work every single day ... they knew that if anything should happen to me, not only would I be able to receive great care, but that my income would also be able to be sustained.

I did have a few claims, and each time I called the company, Family Heritage made everything so easy for us and answered any questions that we had. The claims that were paid to us made life so much easier. Everything that we needed, we were able to afford because of this coverage.

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.”

— Policyholder, TX



“We had this policy for a very long time before we even had to use it. I honestly forgot that I even had the coverage, but sure enough - an accident struck our family and I am so thankful that I had this plan and that I had Family Heritage to help out. They made everything so easy and paid all of the claims in such a prompt manner. Our agent was also incredibly helpful to us.

The list goes on and on with all of the expenses that my insurance through work did not cover, but Family Heritage paid every claim and we were able to continue to focus on the things that were important during my recovery.

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 team 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...

INJURCARE

Series 6 *Plus*

Preferred 4	INJURCARE PLUS SERIES 6 - BENEFITS	Elite 8
\$200	<p>Emergency Treatment Benefit: 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 is received: (Payable only 3 times per calendar year per person)</p>	\$400
<p>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 a damaged tooth, removal of a foreign object from eye, casts, splints, braces, crutches or 2nd or 3rd degree burn treatment</p>		
\$200	<p>Significant Diagnostic Scan Benefit: Pays for the following diagnostic procedures received in a doctor's office or hospital within 30 days after a covered accident: MRI, Ultrasound, CT/CAT Scan, EEG (Maximum benefit per covered accident):</p>	\$400
\$400	<p>Hospitalization Benefit: For each day or inpatient hospitalization, up to 180 days per covered person</p>	\$800
<p>For example, a 10 day stay would be \$8,000 and in addition, we will also pay . . .</p>		
\$1,600	<p>Hospitalization Plus Benefit: Upon inpatient hospitalization (Payable once per calendar year, per covered person, per accident)</p>	\$3,200
<p>This policy has no cap on the total amount of benefits you can receive. Why would that be important when dealing with an accident?</p>		



INJURCARE

Series 6 *Plus*

Preferred 4	INJURCARE PLUS SERIES 6 - BENEFITS	Elite 8
\$200	<p>Observation Room Benefit: For each day you are charged one or more hours in an observation room (Not payable any day the Hospitalization Benefit is paid)</p>	\$400
\$600 \$1,200	<p>Ambulance Benefit: For transportation to a hospital within 48 hours after a covered accident Ground Ambulance Air Ambulance</p>	\$1,200 \$2,400
\$5,000 \$2,000 \$1,400	<p>Fracture Benefit: Pays the amount shown in the policy if you fracture a bone in a covered accident and it is treated by a physician within 30 days, for example:</p> <p>Thigh Fracture Upper Arm Fracture Wrist / Ankle Fracture</p> <p>(If more than one bone is fractured, amount paid is for fracture with the highest benefit amount. Chip fractures pay 10% and Stress Fractures pay 20%)</p>	\$10,000 \$4,000 \$2,800
<p>Do you see how these benefits would be helpful if you were injured in an accident?</p>		
\$3,200 \$1,280	<p>Dislocation Benefit: For diagnosis and treatment by a physician within 90 days after a covered accident, for example: Hip Dislocation (with anesthesia) Shoulder Dislocation (with anesthesia)</p> <p>(Subsequent dislocations of the same joint will not be covered. If two or more joints are dislocated in the same accident, we will only pay for the joint involved with the highest benefit amount)</p>	\$6,400 \$2,560



INJURCARE

Series 6 *Plus*

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
\$800	<p>Surgery Benefit:</p> <p>For surgery by a physician within one year of the covered accident (Treatment must be received within 90 days of the accident and the benefit is limited to surgeries for the following: torn, severed or ruptured tendons or ligaments, ruptured disc and torn cartilage)</p>	\$1,600
\$100	<p>Physical Therapy Benefit:</p> <p>For each day, within 90 days after a covered accident or discharge date, whichever is later (Maximum 12 days per covered accident)</p>	\$200
\$200	<p>Concussion Benefit:</p> <p>For a concussion diagnosed by a physician within 7 days after a covered accident (Not payable when the Coma Benefit is paid for the same covered accident)</p>	\$400
\$2,000	<p>Coma Benefit:</p> <p>For a coma diagnosed by a physician within 7 days after a covered accident (Payable for loss of consciousness for 24 hours or more)</p>	\$4,000

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



INJURCARE

Series 6 *Plus*

Preferred 4	INJURCARE PLUS SERIES 6 BENEFITS	Elite 8
<p>\$10,000 \$20,000</p>	<p>Dismemberment Benefit:</p> <p>Pays if an accident causes the dismemberment of your hand, foot or eye within one year after a covered accident</p> <p>Single Multiple</p> <p>(This benefit is reduced by any Fracture Benefit paid for the same accident. If you later die from the same accident, the Accidental Death Benefit is reduced by the amount paid for this benefit)</p>	<p>\$20,000 \$40,000</p>
<p>\$20,000</p>	<p>Accidental Death Benefit:</p> <p>Pays if you are injured in an accident and the injury causes you to die within 90 days (This benefit is reduced by any Fracture or Dismemberment Benefits paid for the same accident)</p>	<p>\$40,000</p>
<p>We also offer the following benefits for families . . .</p>		
<p>\$100</p>	<p>Family Lodging Benefit:</p> <p>For each day, up to 60 days, while a covered person is hospitalized due to an accident, up to . . . (For Single Parent, Couple and Family policies only)</p>	<p>\$200</p>
<p>up to \$10,000 per child</p>	<p>Family Education Benefit:</p> <p>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 the child attains age 25 (For Single Parent and Family policies only. Payable for up to 5 covered children)</p>	<p>up to \$20,000 per child</p>
<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.</p> <p>Wouldn't it be nice to have that option?</p>		



INTENSIVE CARE

Series 6

Other events can affect your family financially:

**HEART | STROKE |
CATASTROPHIC ILLNESS**

That's why we also provide an...



Preferred 4	INTENSIVE CARE PLAN	Elite 8												
<p>Intensive Care—No Lifetime Limits</p> <p>For each day (up to 30 days) in an Intensive Care Unit* for ANY reason, we will pay...</p> <table border="0"> <tr> <td data-bbox="50 806 237 953">\$800</td> <td data-bbox="237 806 1386 953">You or your spouse</td> <td data-bbox="1386 806 1575 953">\$1,600</td> </tr> <tr> <td data-bbox="50 953 237 1058">\$24,000</td> <td data-bbox="237 953 1386 1058">Per stay up to</td> <td data-bbox="1386 953 1575 1058">\$48,000</td> </tr> <tr> <td data-bbox="50 1058 237 1121">\$400</td> <td data-bbox="237 1058 1386 1121">Your covered children</td> <td data-bbox="1386 1058 1575 1121">\$800</td> </tr> <tr> <td data-bbox="50 1121 237 1293">\$12,000</td> <td data-bbox="237 1121 1386 1293">Per stay up to</td> <td data-bbox="1386 1121 1575 1293">\$24,000</td> </tr> </table> <p>*Defined as providing the highest level of medical care for patients who are critically ill or injured, including Coronary Care Unit and Pediatric and Neonatal Intensive Care Units.</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
\$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												
<p>Vehicular Accident Benefit—No Lifetime Limits</p> <p>The Intensive Care Benefit doubles due to a vehicular accident, we will pay per day...</p> <table border="0"> <tr> <td data-bbox="50 1293 237 1495">\$1,600</td> <td data-bbox="237 1293 1386 1495">You or your spouse</td> <td data-bbox="1386 1293 1575 1495">\$3,200</td> </tr> <tr> <td data-bbox="50 1495 237 1558">\$48,000</td> <td data-bbox="237 1495 1386 1558">Per stay up to</td> <td data-bbox="1386 1495 1575 1558">\$96,000</td> </tr> <tr> <td data-bbox="50 1558 237 1600">\$800</td> <td data-bbox="237 1558 1386 1600">Your covered children</td> <td data-bbox="1386 1558 1575 1600">\$1,600</td> </tr> <tr> <td data-bbox="50 1600 237 1705">\$24,000</td> <td data-bbox="237 1600 1386 1705">Per stay up to</td> <td data-bbox="1386 1600 1575 1705">\$48,000</td> </tr> </table>			\$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
\$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>Readmission 30 days after discharge begins a new hospitalization period.</p>														



INTENSIVE CARE

Series 6

Preferred 4	INTENSIVE CARE PLAN	Elite 8
	<p>Step Down Unit—No Lifetime Limits</p> <p>For each day (up to 30 days) in a Step Down Unit*, we will pay...</p> <p>\$600 You or your spouse</p> <p>\$300 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>Ambulance—No Lifetime Limits</p> <p>\$400 Transport per hospitalization</p>	
	<p>Air Ambulance—No Lifetime Limits</p> <p>\$1,000 Transport per hospitalization</p>	

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



Accident 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.

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 45	46–50	51–55	56–60	61–65	66–70	71–75	76–80
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These Policies provide You with:

- Benefits paid directly to you
- Benefits paid in addition to any insurance you own
- No cap on the amount of benefits you can receive



ACCIDENT COVERAGE
AUTOCHECK

POLICYOWNERS' AGE AT ISSUE		INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
ELITE 8					
up to 45*	ROP	\$43.60	\$61.20	\$94.00	\$111.60
46-50	ROP	\$50.80	\$72.40	\$98.80	\$120.40
51-55	ROP	\$56.40	\$86.00	\$104.40	\$134.00
56-60	ROP	\$67.60	\$102.00	\$115.60	\$150.00
61-65	ROP	\$88.40	\$126.00	\$136.40	\$174.00
66-70		\$114.00	\$155.60	\$132.40	\$174.00
71-75		\$178.80	\$220.40	\$197.20	\$238.80
76-80		\$249.20	\$290.80	\$267.60	\$309.20
PREFERRED 4					
up to 45*	ROP	\$24.80	\$33.60	\$50.00	\$58.80
46-50	ROP	\$28.40	\$39.20	\$52.40	\$63.20
51-55	ROP	\$31.20	\$46.00	\$55.20	\$70.00
56-60	ROP	\$36.80	\$54.00	\$60.80	\$78.00
61-65	ROP	\$47.20	\$66.00	\$71.20	\$90.00
66-70		\$60.00	\$80.80	\$69.20	\$90.00
71-75		\$92.40	\$113.20	\$101.60	\$122.40
76-80		\$127.60	\$148.40	\$136.80	\$157.60
STANDARD 2					
up to 45*	ROP	\$15.40	\$19.80	\$28.00	\$32.40
46-50	ROP	\$17.20	\$22.60	\$29.20	\$34.60
51-55	ROP	\$18.60	\$26.00	\$30.60	\$38.00
56-60	ROP	\$21.40	\$30.00	\$33.40	\$42.00
61-65	ROP	\$26.60	\$36.00	\$38.60	\$48.00
66-70		\$33.00	\$43.40	\$37.60	\$48.00
71-75		\$49.20	\$59.60	\$53.80	\$64.20
76-80		\$66.80	\$77.20	\$71.40	\$81.80
BASE 1					
up to 45*	ROP	\$10.70	\$12.90	\$17.00	\$19.20
46-50	ROP	\$11.60	\$14.30	\$17.60	\$20.30
51-55	ROP	\$12.30	\$16.00	\$18.30	\$22.00
56-60	ROP	\$13.70	\$18.00	\$19.70	\$24.00
61-65	ROP	\$16.30	\$21.00	\$22.30	\$27.00
66-70		\$19.50	\$24.70	\$21.80	\$27.00
71-75		\$27.60	\$32.80	\$29.90	\$35.10
76-80		\$36.40	\$41.60	\$38.70	\$43.90

CO

FORM A8RATES-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

AUTOCHECK

POLICYOWNERS'
AGE AT ISSUE

INDIVIDUAL

COUPLES

SINGLE-PARENT

FAMILY

ELITE 8

POLICYOWNERS' AGE AT ISSUE		INDIVIDUAL	COUPLES	SINGLE-PARENT	FAMILY
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

POLICYOWNERS' AGE AT ISSUE		INDIVIDUAL	COUPLES	SINGLE-PARENT	FAMILY
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

POLICYOWNERS' AGE AT ISSUE		INDIVIDUAL	COUPLES	SINGLE-PARENT	FAMILY
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

POLICYOWNERS' AGE AT ISSUE		INDIVIDUAL	COUPLES	SINGLE-PARENT	FAMILY
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

Return of Premium

Issue Age 65 and 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 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
RETURN	\$20,000	\$15,000	\$0

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

In addition...

- The **SAFE LIVING BENEFIT** begins on your Return of Premium Maturity date!
- This benefit is paid directly to you 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

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
RETURN	\$20,000	\$15,000	\$0

Elite
Up to \$32,000

Preferred
Up to \$16,000

Standard
Up to \$8,000

Base
Up to \$4,000

In addition...

- The **SAFE LIVING BENEFIT** begins on your effective date!
- This benefit is paid directly to you 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

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?