

The American
Heart Association
says...

Heart Attacks, Heart Disease and Strokes
cause ...

1 out of **3**

deaths in the U.S.



*American Heart Association, 2015

Cardiovascular Diseases are the #1 killer of both MEN & WOMEN:

- Every 34 seconds someone will suffer a **heart attack**; a **stroke** about every 40 seconds.
- Heart attacks are the **leading cause of death** of Americans.
- Often undetected, **congenital heart defects** affect approximately **40,000 infants** each year, triple that of childhood cancers.
- **Strokes** are the third leading cause of death in the United States.
- Over **1 million Americans** will suffer a heart attack this year.

More people will die this year from Cardiovascular Disease than from any other cause.

Risk Factors...

1 out of **2**
Americans have at least one of these risk factors

*American Heart Association, 2015

Knowing you are at risk will increase your chances of survival - the bad news is . . .



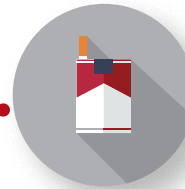
Heredity



Increasing Age



High Cholesterol



Tobacco



High Blood Pressure



Physical Inactivity



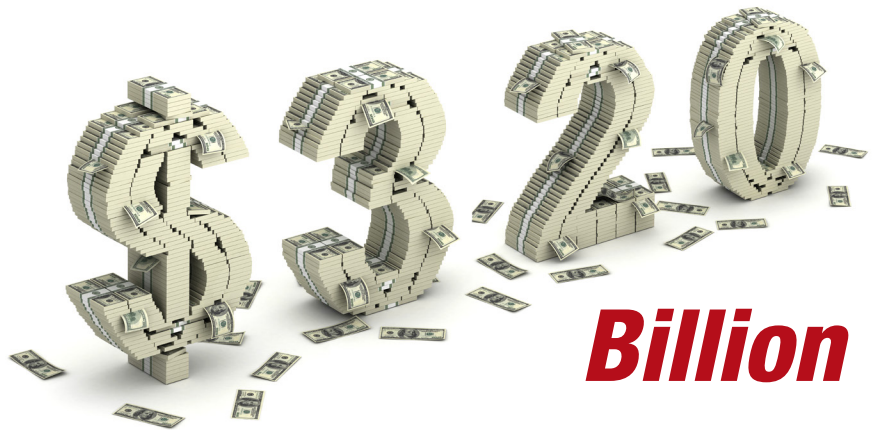
Stress



Diabetes

Heart Disease, Heart Attacks and Strokes are **Expensive**

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



Direct

This is what your health insurance
and Medicare covers:

- Doctor
- Hospital
- Medical Charges

\$195
Billion

Heart Disease
has **2** types
of costs:

Indirect

This is what your health
insurance DOES NOT cover.

\$125
Billion

*American Heart Association, 2015

What examples of indirect costs are you aware of?

Indirect Costs



Expenses
Always go up!

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 Heart Attack, Heart Disease and Stroke**

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...

CARDIACARE

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...

"I thought I had enough insurance, but boy was I wrong. Family Heritage was there for me and my agent helped me through every step of the process. This company has been a blessing to myself and my family.

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.

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

— Policyholder, TX

Coverage Level: Elite
Benefits Received: \$24,032.15



Coverage Level: Elite
Benefits Received: \$14,513.00

"When we purchased our Family Heritage policy I knew that Heart Disease was in my family. From friends and relatives, we have witnessed the financial and emotional strain that comes with these type of illnesses first-hand. As a non-smoking family we felt that we were at low risk, but thought the policy would be a good idea.

During the time that I had the policy, I suffered an unexpected stroke. Without Family Heritage and this coverage, I don't know what I would have done.

Your company has been a Godsend for us. Even though I had good health care insurance, there are a tremendous amount of "other" expenses. Lost work, 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+ (Superior)
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...

CARDIACARE

Series 6 *Plus*

Preferred 4	CardiaCare Plus Series 6 Benefits	Elite 8
\$3,000	First Occurrence: Paid upon the confirmed diagnosis of heart attack or stroke	\$6,000
<p style="text-align: center;">Do you see how that benefit would be helpful upon the initial diagnosis of Heart Attack or Stroke?</p> <p style="text-align: center;">You then receive the following benefits for Heart Disease, Heart Attack or Stroke ...</p>		
\$400	<p style="text-align: center;">No Lifetime Limits</p> Hospitalization: For each day, includes U.S. Government Hospitals	\$800
<p style="text-align: center;">For example, a 10 day stay would be \$8,000</p>		
\$600	Ambulance: Each trip, for surface or air ambulance (two one-way trips per hospitalization)	\$1,200
<p style="text-align: center;">This policy has no cap on the total amount of benefits you can receive. Would that be important when dealing with heart attack, heart disease and stroke?</p>		



CARDIACARE

Series 6 *Plus*

Preferred 4	CardiaCare Plus Series 6 Benefits	Elite 8
<p>\$480</p> <p>\$12,000</p>	<p align="center">No Lifetime Limits</p> <p>Surgery & Anesthesia: For each inpatient or outpatient surgery</p> <p>We will continue to pay this benefit per day of hospitalization for recovery from your surgery up to</p>	<p>\$960</p> <p>\$24,000</p>
<p align="center">After your hospitalization, we pay for . . .</p>		
<p>\$60</p>	<p align="center">No Lifetime Limits</p> <p>Physical Therapy: For each day of physical therapy by a registered Physiotherapist Payable for the same number of days you are hospitalized (up to 30 days per hospitalization)</p>	<p>\$120</p>
<p align="center">Your medical insurance may cover most of these bills, this money comes directly to you to use any way you need.</p>		



CARDIACARE

Series 6 *Plus*

Preferred 4	CardiaCare Plus Series 6 Benefits	Elite 8
<p>\$120</p> <p>\$120</p>	<p>No Lifetime Limits (*except Cholesterol Screening)</p> <p>Healthy Heart Benefit: Pays per insured up to an annual maximum* of</p> <p>For one Cholesterol Screening per insured</p>	<p>\$240</p> <p>\$240</p>
Schedule of Benefits		
<p>\$120</p>	<p>Magnetic Resonance Imaging (MRI)</p>	<p>\$240</p>
<p>\$80</p>	<p>Electrocardiogram (EKG) Cardiac Stress Test Cardiac X-ray Echocardiogram Computed Tomography (CT)</p>	<p>\$160</p>
<p>Hopefully Heart Attack, Heart Disease or Stroke never strikes your family. People don't own this to use it. They own it for the protection, and hope they never need it.</p>		
<p>\$80,000</p>	<p>Heart Transplant: For a human heart transplant (paid once per insured)</p>	<p>\$160,000</p>



Where You Get Treated For Cardiovascular Disease Can Increase **Your Chance of Survival**

U.S. News and World Report's top ranked Cardiology and Heart Surgery Hospitals in the United States.

Family Heritage's **Transportation Benefits** help you get the best care in America - no matter where you live.



Out of Town Travel

Expenses such as **TRANSPORTATION, FOOD, LODGING** and **TIME OFF WORK** can be expensive.

CARDIACARE

Series 6 *Plus*

Preferred 4	CardiaCare Plus Series 6 Benefits	Elite 8
<p align="center">No Lifetime Limits</p> <p align="center">The following benefits are payable for transportation & lodging over 80 miles from home for covered treatment.</p>		
<p>\$2,500 40¢</p>	<p>Patient Transportation—No Lifetime Limits</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>\$2,500 60¢</p>
<p>\$2,500 40¢</p>	<p>Family Member Transportation—No Lifetime Limits <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>\$2,500 60¢</p>
<p>\$100</p>	<p>Family Member Lodging—No Lifetime Limits <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>\$200</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

Other events can affect your family financially:

**DISEASES | SERIOUS ACCIDENT |
OTHER 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 1578 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 1578 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 1578 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 1578 1293">\$24,000</td> </tr> </table> <p>*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>			\$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 1578 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 1578 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 1578 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 1578 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>\$600</p> <p>\$300</p>	<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>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>\$1,200</p> <p>\$600</p>
<p>\$400</p>	<p>Ambulance—No Lifetime Limits</p> <p>Transport per hospitalization</p>	<p>\$800</p>
<p>\$1,000</p>	<p>Air Ambulance—No Lifetime Limits</p> <p>Transport per hospitalization</p>	<p>\$2,000</p>

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



Heart Limitations and Exclusions

- Persons with a prior history of heart disease, heart attack or stroke and those diagnosed within 30 days of the coverage effective date will not be covered.
- This policy only covers loss due directly 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 a direct result of heart disease, heart attack or stroke.
- Benefits paid for any one person will not exceed the maximum benefits shown in the policy regardless of the number of types of heart disease, heart attacks or strokes.

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
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These Policies provide You with:

- Benefits paid directly to you
- Benefits paid in addition to any insurance you own
- No Lifetime Limits



AUTOCHECK

POLICYOWNERS'
AGE AT ISSUE

INDIVIDUAL

COUPLE

SINGLE-PARENT

FAMILY

ELITE 8

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$30.80	\$40.40	\$46.80	\$56.40
31-35	ROP	\$38.00	\$49.20	\$54.00	\$65.20
36-40	ROP	\$46.80	\$59.60	\$62.80	\$75.60
41-45	ROP	\$58.00	\$76.40	\$74.00	\$92.40
46-50	ROP	\$71.60	\$96.40	\$87.60	\$112.40
51-55	ROP	\$89.20	\$122.00	\$105.20	\$138.00
56-60	ROP	\$114.00	\$158.80	\$130.00	\$174.80
61-65	ROP	\$160.40	\$210.00	\$176.40	\$226.00
66-70		\$123.60	\$180.40	\$133.20	\$190.00
71-75		\$192.40	\$253.20	\$202.00	\$262.80
76-80		\$317.20	\$402.00	\$326.80	\$411.60

PREFERRED 4

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$18.40	\$23.20	\$26.40	\$31.20
31-35	ROP	\$22.00	\$27.60	\$30.00	\$35.60
36-40	ROP	\$26.40	\$32.80	\$34.40	\$40.80
41-45	ROP	\$32.00	\$41.20	\$40.00	\$49.20
46-50	ROP	\$38.80	\$51.20	\$46.80	\$59.20
51-55	ROP	\$47.60	\$64.00	\$55.60	\$72.00
56-60	ROP	\$60.00	\$82.40	\$68.00	\$90.40
61-65	ROP	\$83.20	\$108.00	\$91.20	\$116.00
66-70		\$64.80	\$93.20	\$69.60	\$98.00
71-75		\$99.20	\$129.60	\$104.00	\$134.40
76-80		\$161.60	\$204.00	\$166.40	\$208.80

STANDARD 2

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$12.20	\$14.60	\$16.20	\$18.60
31-35	ROP	\$14.00	\$16.80	\$18.00	\$20.80
36-40	ROP	\$16.20	\$19.40	\$20.20	\$23.40
41-45	ROP	\$19.00	\$23.60	\$23.00	\$27.60
46-50	ROP	\$22.40	\$28.60	\$26.40	\$32.60
51-55	ROP	\$26.80	\$35.00	\$30.80	\$39.00
56-60	ROP	\$33.00	\$44.20	\$37.00	\$48.20
61-65	ROP	\$44.60	\$57.00	\$48.60	\$61.00
66-70		\$35.40	\$49.60	\$37.80	\$52.00
71-75		\$52.60	\$67.80	\$55.00	\$70.20
76-80		\$83.80	\$105.00	\$86.20	\$107.40

BASE 1

AGE AT ISSUE	ROP	INDIVIDUAL	COUPLE	SINGLE-PARENT	FAMILY
up to 30*	ROP	\$9.10	\$10.30	\$11.10	\$12.30
31-35	ROP	\$10.00	\$11.40	\$12.00	\$13.40
36-40	ROP	\$11.10	\$12.70	\$13.10	\$14.70
41-45	ROP	\$12.50	\$14.80	\$14.50	\$16.80
46-50	ROP	\$14.20	\$17.30	\$16.20	\$19.30
51-55	ROP	\$16.40	\$20.50	\$18.40	\$22.50
56-60	ROP	\$19.50	\$25.10	\$21.50	\$27.10
61-65	ROP	\$25.30	\$31.50	\$27.30	\$33.50
66-70		\$20.70	\$27.80	\$21.90	\$29.00
71-75		\$29.30	\$36.90	\$30.50	\$38.10
76-80		\$44.90	\$55.50	\$46.10	\$56.70

CO

FORM H11RATES-CO

RETURN OF PREMIUM

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

INTENSIVECARE

Series 6



INTENSIVE CARE UNIT COVERAGE

AUTOCHECK

POLICYOWNERS'
AGE AT ISSUE

INDIVIDUAL

COUPLE

SINGLE-PARENT

FAMILY

ELITE 8

POLICYOWNERS' AGE AT ISSUE		INDIVIDUAL	COUPLE	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	COUPLE	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	COUPLE	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	COUPLE	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

CO

FORM H11RATES-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 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 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
RETURN	\$20,000	\$15,000	\$0

**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 **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*	\$16,000	\$16,000	\$16,000
Less Claims Paid	-\$0	-\$5,000	-\$65,000
RETURN	\$16,000	\$11,000	\$0

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?