

Direct

This is what your health insurance and Medicare covers:

- Doctor
- Hospital
- Medical Charges

\$103
Billion

\$123
Billion

2 types
of costs:

Indirect

This is what your health insurance DOES NOT cover.

What examples of indirect costs are you aware of?



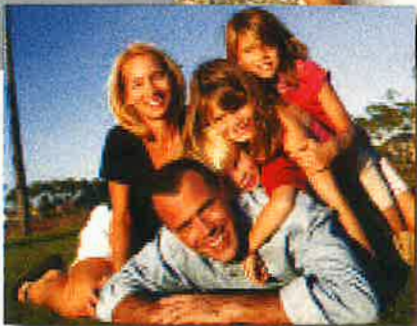
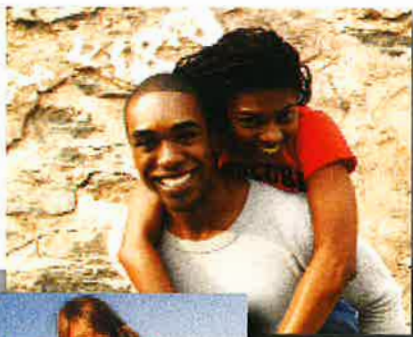
Family Heritage offers the following coverages to help you and your family in various times of need:

Cancer

Heart Attack & Stroke

Accidents & Injuries

Intensive Care



**Protect Yourself,
Protect Your Family,
Protect Your Future!**



Life Happens, We Can HELP!



Cancer Insurance



Intensive Care



Heart Attack/Stroke Insurance



Hospital Indemnity



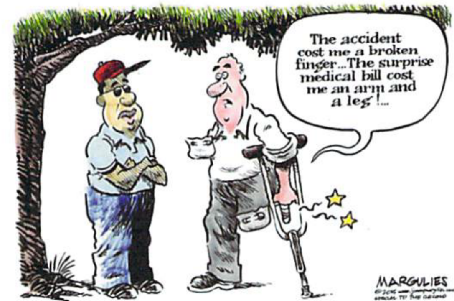
Accident Insurance



Life Insurance

DOES YOUR INSURANCE GIVE YOU A REFUND?

When “life happens”, Family Heritage provides financial peace of mind and a 100% refund of unused premiums.



Why EMPLOYEES love Family Heritage:

- ▶ Cash benefits are **PAID DIRECTLY TO YOU** to use for whatever you need.
- ▶ Your benefits are paid **IN ADDITION** to any other insurance you have.
- ▶ There are **NO CAPS** and **NO LIFETIME LIMITS** on the total amount of benefits payable.
- ▶ Premiums start at a **LOW RATE** of \$30/month for individual policies and \$41/month for families.
- ▶ 100% of your premiums (minus claims) are **REFUNDED** tax-free when coverage is not needed.
- ▶ Your premium **DOES NOT INCREASE** with age, claims, employment status, or change in residency.

Why EMPLOYERS love Family Heritage:

- ▶ Benefits are free to offer with **NO ADMINISTRATIVE OR ENROLLMENT COSTS**
- ▶ Individually billed = **NO PAYROLL DEDUCTIONS** (seasonal and part-time employees are eligible to participate)
- ▶ **STANDARDIZED PRICING** regardless of business size or industry type
- ▶ Professional and **KNOWLEDGEABLE AGENTS** representing industry-leading products
- ▶ Available to both **INDIVIDUALS AND FAMILIES** with or without an active benefits package
- ▶ Policies work **IN CONJUNCTION** with all insurance providers

Please visit the Family Heritage website below and do not hesitate to call if you have any questions. We are looking forward to helping your company offer exceptional benefits without adding costs.

LOCAL AGENT INFORMATION:

www.familyheritagelife.com



"Had it not been for our Family Heritage policy, we would've lost all that we had worked for. You never know what's in store for tomorrow. With this policy, we were able to not just survive, but thrive during the biggest storm of our lives." - Sarah B. (total claim payout: \$33,000)

"I thought our policies would be a great way to save money; I never dreamed we would actually use them. When our twins were born severely prematurely, however, their 3-month NICU stay was covered by both our hospital indemnity plan and our ICU coverage on our cancer plan. Words can't describe what a blessing it was to not have to worry about money and be able to focus completely on our children and their health and survival." -Michelle H. (total claim payout: \$72,000)

"We are pleased with our Family Heritage insurance program. This policy has allowed us to collect a return on our premiums. We are retired and on a fixed income. It is truly a blessing for us to get something back. Thank you so much!" - Shirley J. (total premium returned: \$18,000)

FAMILY HERITAGE FACTS

- ▶ Founded in 1989
- ▶ Over 322,000 policies in force (as of 12/2016)
- ▶ Over \$246,600,000 of annualized premium in force (as of 12/2016)
- ▶ Family Heritage Life has earned an "A" (Excellent) Financial Strength Rating from A.M. Best Company, an independent industry insurance analyst since 1899
- ▶ Family Heritage Life has earned an "A+" rating from the Better Business Bureau (BBB)

TORCHMARK FACTS

- ▶ Torchmark Corporation (NYSE: TMK) is the parent company of Family Heritage Life
 - ▶ Founded in 1900
 - ▶ Member of the S&P 500 Index
 - ▶ Ranked #590 on the Fortune 1000 List (2016)
 - ▶ Ranked #30 on the Dallas Morning News' Top 150 DFW Companies List (2016)
 - ▶ Ranked #1319 on the Forbes Global 2000 List (2016)
 - ▶ Ranked #68 on the Texas 1000 List (2015)
 - ▶ Torchmark Corporation owns 6 other insurance companies besides Family Heritage: American Income Life, National Income Life, Globe Life, Liberty National, United American, and Globe Life Insurance Company of New York

