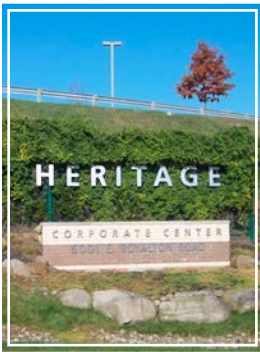


The Money Back Company



Family
Heritage
A Torchmark Company



Advantages of Family Heritage

In Demand Products

- In today's insurance market, supplemental health products serve a greater need than ever.

Money Back

- A win-win situation for the policyholder.

High Persistency

- Because of these advantages, policies stay on the books and continue to pay renewals.

No Rate Increases

- Family Heritage has never raised a rate on a policyholder.

No Lifetime Limits

- No limit to the amount of money a policyholder can collect. Our policies do not terminate due to claims or age.

Simple Underwriting

- One page application with on-the-spot qualification.

Customer Service

- Award-winning service for your policyholder. All calls are answered by a live person.

World Class Claims Service

- Fast, efficient claims service when your policyholders need it most.

Plans Do NOT Terminate

- Policyholders keep their policies regardless of claims or age.

In Demand Products

Family Heritage offers products that are in greater need now than ever, paying cash directly to families dealing with illness and accidents.

The Facts:

- Healthcare costs continue to rise while benefits are falling.
- 60% of all bankruptcies are due to medical costs,* even though most filers had major medical insurance.
- Americans continue to seek the best care for their families, incurring added expenses beyond their health plans.

The market for supplemental health insurance continues to grow at record rates. Family Heritage's products lead the industry in benefits, value and service.



The Money Back Company

At Family Heritage, we are proud to offer a money-back feature on all of our products where allowed by state regulations.**

- 100% of premiums are refunded after 20 - 25 years, less any claims paid.
- Available for all ages.
- After you receive your return of premium payment, your protection continues.

For most Family Heritage products, the policy owner will automatically receive a complete refund of premiums, less any claims that were paid, after a specified number of years of the policy being in force. This creates a win-win situation for the consumer.

**Source: CNN Health*

***This feature may vary from state to state.*

What Our Customers Say . . .

Coverage Level: Elite Cancer Benefits

Benefits Received: \$64,013

"I give heartfelt thanks to Family Heritage and my agent for the wonderful way he presented the need to have supplemental financial protection. Family Heritage has been an ongoing 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: Elite Heart

Benefits Received: \$134,989

"I strongly recommend this policy to everyone! We both thought we did not need this coverage but we took it out not knowing that my husband would suffer a major stroke in less than 2 months. This policy allowed me to be there for my husband the entire 11 months he was in the hospital. These funds helped the entire family through this crisis. You cannot imagine the cost to the family when dealing with such a long term hospital stay. Thank you Family Heritage!"

— Policyholder, KY

Coverage: Elite Accident

Benefits Received: \$11,550

"I never thought I would face a situation like the one I faced on Feb. 18th. Both of my kids were in an automobile accident. My daughter had a spinal cord injury and was in the hospital and rehab for 2 months. Getting this insurance was one of the better things I think I have ever done. My daughter still has a long way to go, and this insurance will help tremendously."

— Policyholder, NC

Coverage: Standard Cancer – ROP

Benefits Received: \$5,551

"We bought this policy in 1991 hoping we would never have to use it. Thank the Lord we didn't have to. Paul brought us a check today for our 20 years of coverage. What a SURPRISE we forgot all out it! I would recommend this company for anyone. It is wonderful to have that security knowing that if anything happens we are covered. What a Blessing!"

— Policyholder, OH

Accreditations and Awards



The Better Business Bureau's (BBB) new ratings system gives individual businesses a letter rating between A+ and F. Family Heritage has received the highest rating of A+ under this new system. The Better Business Bureau's ratings formula takes into account 16 factors, using objective information and actual incidences of a business' behavior that have been verified and evaluated by BBB professionals. A letter grade rating represents BBB's degree of confidence that a business is operating in a trustworthy manner and will make a good faith effort to resolve any customer concerns.

Over the years, Family Heritage has amassed many awards for doing business the right way. We pride ourselves on how well we treat our customers, on our exemplary customer service, and most of all on the excellent products we offer. Below are some of our recent awards.



THE AMERICAN
BUSINESS AWARDS





A Company To Partner With

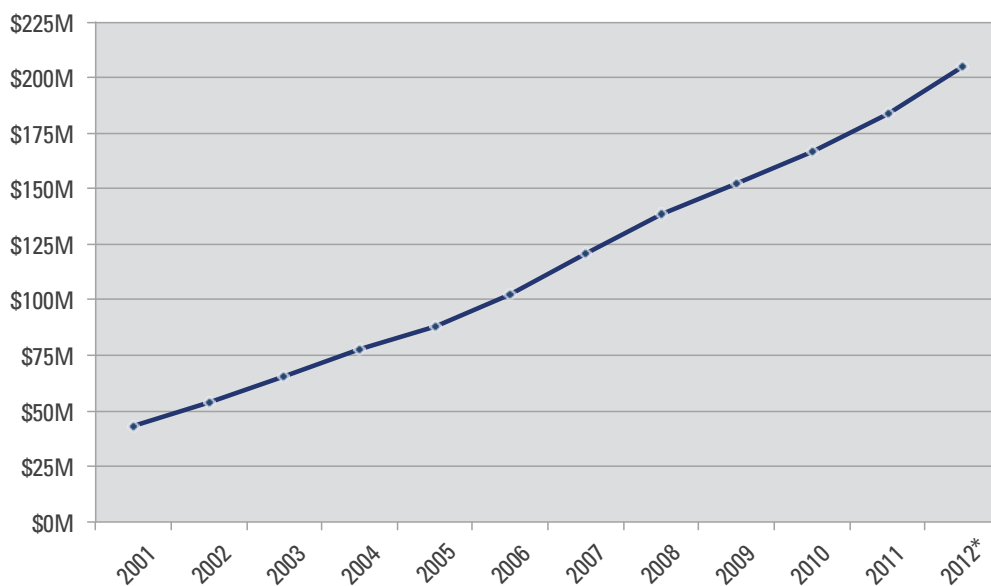
Our Mission

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

Our Values

- 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.

A Decade of Revenue Growth



Family Heritage has had a **30%** compounded growth rate in revenues since 1990.

Product Availability

The Product Availability chart below indicates what products are available in each state.

State	Cancer	Heart	Accident	Hospital Indemnity
Alabama	√	√	√	√
Alaska	√		√	
Arizona	√	√	√	√
Arkansas	√	√	√	√
California	√	√	√	
Colorado	√	√	√	√
Connecticut			√	
Delaware	√		√	√
District of Columbia	√		√	
Florida	√		√	
Georgia	√		√	√
Hawaii	√		√	
Idaho	√	√	√	
Illinois	√	√	√	√
Indiana	√	√	√	
Iowa	√	√	√	√
Kansas	√	√	√	
Kentucky	√	√	√	√
Louisiana	√	√	√	√
Maine	√	√	√	
Maryland	√		√	
Massachusetts				
Michigan	√	√	√	√
Minnesota	√		√	
Mississippi	√	√	√	√
Missouri	√	√	√	

State	Cancer	Heart	Accident	Hospital Indemnity
Montana	√	√	√	
Nebraska	√	√	√	√
Nevada	√	√	√	
New Hampshire	√		√	
New Jersey			√	
New Mexico	√	√	√	
New York*				
North Carolina	√	√	√	√
North Dakota	√	√	√	
Ohio	√	√	√	√
Oklahoma	√	√	√	√
Oregon	√		√	
Pennsylvania	√		√	√
Rhode Island	√		√	
South Carolina	√	√	√	
South Dakota	√	√	√	
Tennessee	√	√	√	
Texas	√	√	√	√
Utah	√	√	√	√
Vermont	√		√	
Virginia	√	√	√	√
Washington	√	√	√	
West Virginia	√	√	√	
Wisconsin	√	√	√	
Wyoming	√	√	√	
Puerto Rico	√	√		

Product availability subject to change.

*No certificate of authority

A Heritage of Excellence



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