

Reasons to make Family Heritage supplemental benefits available to your employees:

- **THERE IS A NEED**

While most people understand the tremendous financial impact of going through a serious health issue, very few are prepared to deal with them. When asked what their financial backup plan would be if they or someone in their family were to go through a serious health event, the majority of people say they don't have one. Few people have the necessary emergency funds in place to cover their lost income and living expenses if they had to deal with something serious such as a critical illness or accident.

- **NO COST TO THE BUSINESS**

Supplemental plans are completely employee-funded and do not cost the business anything to make available.

- **NO PAYROLL DEDUCTIONS**

All plans are done on an individual basis and individuals pay their own premium directly.

- **NO ADMINISTRATION OR SOFT COSTS**

Your involvement begins and ends with simply letting your employees know that this is available to them if they choose. We take care of everything from there. Because coverage is portable, if someone leaves they take their policy with them without any change in rate or coverage.

- **PERSONALIZED ENROLLMENT METHOD**

Having worked with companies in a wide variety of industries, we have learned that "one size does NOT fit all." The introduction method we use is customized to fit each group - many of which don't require any special scheduling or pulling them away from the job they're getting paid to do. Our primary goal is simply to give everyone access to this type of coverage that they wouldn't have otherwise.

- **HELPS WITH RETENTION**

In a time when offering benefits can be costly and difficult, making additional coverage available only helps to attract and keep the best employees.

- **EMPLOYEE INTEREST**

Many employers are surprised at how many of their people choose to enroll (even if they had introduced other supplemental plans in the past). We typically have anywhere from 25%-70% participation.

- **INDUSTRY LEADING BENEFITS**

Our plans typically pay out anywhere from 40% to 300% more than our competitors.

- **UNIQUE RETURN OF PREMIUM FEATURE**

All Family Heritage policies have a unique feature called return of premium plans. This means that 100% of the premiums paid are refunded back to the policy holder after 20 years, minus any claims they've received. **For example, if someone paid \$15,000 in premiums and never needed to use their coverage, all \$15,000 is refunded back to them after 20 years. If they collect a claim that paid them less than what they had paid in premium, the difference is refunded (collecting \$10,000 in claims would still result in a \$5,000 refund). If one passes away before 20 years pass, all premiums are then refunded to their beneficiary.**