

GRIDIRON SERIES 6 DEMO



INTRODUCTION:

Questions you should generally ask (if they apply, or if you're not sure):

How long have you lived out here?

Are you originally from here, or did you move here?

Do you have a lot of family in the area?

So, what do you do out here?

How long have you been married for?

What does your spouse do?

Where do you work at?

How many people do you supervise?

How long have you been there for?

Are you guys involved with the schools?

How long have you been involved with the PTA/PTO?

TRANSITIONAL STATEMENT (how you transition from rapport to speaking about Cancer):

Well, Mrs.. Jones, like I mentioned, what I'm doing out here is I'm talking to folks about Cancer. I know it's not the "funnest" thing in the world to talk about, but man, it sure seems to affect a lot of folks out here. Let me ask you, who is the closest person that you know that's been affected by Cancer?

Follow up Questions:

Are they okay?

How long did they battle it?

What kind of treatments did they go through?

Was the family really involved in their recovery?

PRESENTATION PAGES – {open up to the first page of the presentation}

Mrs. Jones, it's amazing just hearing your story, and you might not realize this now, but 1 out of 2 men and 1 out of 3 women now will go through Cancer. Isn't that crazy?

As big a number as that is, 3 out of 4 families will go through it.

Think about that...

If you take your family, my family, and two other families, either mom, dad or one of the kids in every one of those families...

SOMEBODY is going to go through Cancer in every one of those families, with the EXCEPTION of one...

Now, let me put it this way... If you own a house, don't you have to get fire insurance? The bank requires it, right? Well, only 1 in 1000 houses will ever burn down, yet the bank REQUIRES you to have fire insurance. That's 1 tenth of 1 percent of houses that will ever burn down, yet it's a REQUIREMENT.

SEVENTY FIVE PERCENT of families WILL experience Cancer, and what do you think is the percentage of people that have sufficient Cancer insurance? {visually show how small this is with your fingers}

It's tiny, right?

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Now, out of about a million and a half Cancer cases that will be diagnosed this year alone in the United States, there are some that are hereditary. These are the ones we hear about all the time:

For women, it's Breast Cancer or Ovarian Cancer... For men, it's prostate Cancer...

But, did you know that over 75% of Cancers are environmental...

They have nothing to do with your blood or your background. They come from places like where you work... what you eat... what you drink. Basically what you put in and on your body...

Now, if you went through Cancer 40 years ago, they couldn't do a whole lot for you. Unfortunately, it was a death sentence for most people that went through it.

But the great news is... TODAY, more than half of people that go through Cancer: Actually, 6 out of 10 people that go through Cancer, will survive, which is fantastic! But we can both agree that surviving Cancer is NOT like surviving the flu... right? It doesn't take a few days... It can take months... or even years.

So, Mrs. Jones, let me ask you... If you couldn't work for 6 months to a year because of something like Cancer, what's going to happen to your income? *{use your left hand to show a dropping motion, and continue until she indicates, "drop"}*

It's going to decrease, right?

And it may not change all the way... You may have a great disability plan. But a lot of folks don't realize that the MAXIMUM disability in the state of Texas is 60% of your income. That means that at one of the hardest times in your life, you're still taking a 40% drop in income. Or hey, in some cases, some people are retired, so their income won't change. It's a fixed income. BUT in every case, what is going to happen to your expenses if you were to go through Cancer for an extended period of time? *{use your right hand to show a rising motion, and continue until she indicates, "increase"}*

They're going to go up, right?

Mrs. Jones, when do you think people think about this gap occurring? When do you think they even realize that there is a gap?

Right when they're in the middle of it, right? If you can understand THAT...

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If you can understand that nearly a quarter of a trillion dollars was spent last year just on that GAP, then you'll understand why we do what we do.

When it comes to anything catastrophic, there's two major costs that people go through:

The first one is what we call, Direct Costs. These are the items that we always think about. If you got really sick, the first thing you're going to think about are the doctor bills. Or the hospital bills. Or the medical charges. The great news is that most people today have some kind of fantastic insurance. Like I have Blue Cross Blue Shield, who do you guys have?

What other insurances do you have?

That's fantastic. You can't beat those insurances, when it comes to these items *{point to the Direct Costs list}*

But understand that what we do has NOTHING to do with Direct Costs *{cover the portion of the demo page that says Direct Costs with your hand}*.

What we deal with, Mrs. Jones, is what we call, Indirect Costs. This deals with the other two thirds of what consumers like you and I will go through.

For example, if you couldn't work for 6 months to a year because of something like Cancer, how would that effect you guys financially besides what your medical plan will pay for over here? *{point to the Direct Cost list in your presentation}*

For example, what do you use your income to pay for every month?

That's absolutely right! Those bills don't stop, do they?

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No, you still need to take care of your Living Expenses, right?

Like your rent or your mortgage / Putting food on the table / Putting gas in the car...

The utility man doesn't care if you have Cancer... They'll shut you off if you don't pay your bills.

And a lot of people forget about the insurance limitations. Most of us have our insurance through work. IF you can't work for 6 months to a year, have you ever had to deal with COBRA? It's not fun.

And even if you're able to keep your insurance, most of us have got some kind of deductible, or we're on some kind of a 20/80 plan where the insurance company pays 80%, but we still pay 20%.

Well, if the average cost of Cancer is about \$300,000 per year, and you're responsible for 20% of that, that's about \$60,000 per YEAR...

And there's a lot of other things too, like out of pocket expenses: Travel / Lodging

Let me ask you Mrs. Jones, out of all of these items, if you were to go through something like Cancer, what do you think would have the greatest effect on you and your family? *{point back to the page, skimming from top to bottom}*

Exactly! And at that point, where does that money come from? Well...

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Probably your savings... Money you've put away for retirement, or maybe for the kids college funds...

And unfortunately, I've seen a lot of this to, where people have had to sell cars or homes, or even personal items.

None of this is good... That's why, what Family Heritage has

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Is the Series 6 Plus Plans. Now, there are 3 things that are very unique about their plans:

Number 1: Everything that we pay, we pay directly to YOU.

Listen, your insurance is great, but it's there to pay the doctors and the hospitals. To kind of keep them in business. To keep their lights on. Everything that we pay, we pay directly to YOU, to keep YOU in business. To keep YOUR lights on.

In addition to that, we pay in addition to any other insurance that you own. Notice that the word, "ANY" is in big bold letters. So even if you had some miracle insurance, or military insurance, and they paid every dollar of every doctor bill, we're still going to pay you everything I'm about to show you.

And we cover your whole family. That means, that God forbid if something happened to one of your kids when they're covered under this plan, we will cover them, once they're too old to be under your plan, for the rest of their lives, under their own individual plan as if they'd never had a pre-existing condition. Isn't that crazy?

<NEXT PAGE – skip to Buying Atmosphere Page>

BUYING ATMOSPHERE

So, Mrs. Jones, let me do this. Let me give you a quick look at our program. If you like it. If you think it'll be great for your family, FANTASTIC. It's just like getting Girl Scout cookies, it's very simple to start the application process.

And frankly, if I show it to you, and your kind of on the fence about it, or not sure about it, we'll just go ahead and take that as a no. But either way, one of the great things about our plans is that they're called Simplified Issue. What that means is, you don't need to step on a scale, you don't need to give blood...

The only thing that the state requires is that I'm actually here with you when you sign up. So, after I show it to you, if you think it's something that would be great for your family, just let me know and we can take care of it right away. Sound fair enough? Okay, great!

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DEMONSTRATION

So, the first thing you should notice on these plans is that all of our plans have multiple levels. That way they can fit into anybody's budget.

Like our Cancer plan has 4 levels of plans: The top plan is called an Elite Plan. There's also a Preferred Plan, there's even a Standard and a Basic. They're all great plans and they all cover the exact same items. The only difference in the plans are, as you move up, you can see it pays double the amounts. *{point to the preferred benefit amounts, and move to showing the elite benefit amounts}*

I'm going to show you the Elite plan because it's the one everybody gets.

Now, let's say that you, or your spouse, or one of the kids, were to go through some type of internal Cancer. Just on the diagnosis of that Cancer, we're going to pay you a \$6,000 benefit.

Why do you think we pay you such an Enormous amount of money, just on the diagnosis of Cancer? Just that first week?

Exactly!

If you found out that somebody in your family had Cancer tomorrow, would life change just a little bit? Of course it would.

What do you think is the biggest stress for people behind the disease itself? *{Make the "money" symbol with your hand by rubbing your fingers and thumb together}*

Money...

Do you think \$6,000 in your bank account might just alleviate a little bit of that stress?

Absolutely!

We even pay you \$1,200 if it's just skin Cancer.

But where this plan becomes really, incredibly effective, Mrs. Jones, is, let's say that your Cancer was bad enough that it put you in the hospital...

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This plan is going to pay you \$800 a day, every day that you're in the hospital, with NO LIFETIME LIMITS. So, I want to explain what I mean by this because I want to make sure you understand how this is different than your other insurance.

That \$800 a day is more than most people make in a day. Would you agree with that? Well, what I want you to understand is that \$800 a day... You don't even need to pay one dollar of that towards the hospital *{point to the word "Hospitalization" on the presentation page}*

We just give it to you because you're IN the hospital! You can use that money for anything that you need that money for:

For example, you have kids. If something happened to your spouse and they had to go to the hospital, you would probably want to go to the hospital with them, especially if they had to go out of state. Is that fair to say?

Or maybe, you've got an Aunt or somebody that can watch the house while you're in the hospital, but they just can't afford the flight to get to Texas.

Or, I'll tell you, probably the biggest reason I see people using this money is not losing their homes... I can't tell you how many horrible stories are out there of people that were in the hospital for extended periods of time, and once they finally got discharged, they had no home to go to, because they were either locked out of their apartments, or their houses were in foreclosure because they couldn't keep up with their payments.

And because that \$800 per day is unlimited, if you're in the hospital for 10 days we're going to give you \$8,000. If you're in the hospital for 1000 days, we'll give you \$800,000, it never caps out! Isn't that amazing?

Now, I'm not going to go through every benefit, I just want you to understand that every benefit works exactly the same way. If you go through Cancer, it's like flipping on a light switch. If it's Cancer related, we're probably going to pay you SOMETHING towards it. For example, every time you get into an ambulance...

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We pay towards every surgery and anesthesia *{point to each benefit that you skim by}*

Second Opinions

Even reconstructive breast surgery is somebody had to get a mastectomy.

I'm going to jump around because there's a lot of great benefits *{as you're speaking, scroll down the page to show that there's more benefits}*

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But, radiation and chemo is a huge one... We pay \$480 every time you go for a radiation or chemo treatment, AGAIN with No Lifetime Limits. AND Mrs. Jones, notice that these are Inpatient and Outpatient benefits *{point to where it states Inpatient and Outpatient}*

You don't have to be in the hospital to get these benefits! BUT, if you are, we pay both the daily rate on the radiation and chemo treatment, as WELL as the daily rate on the hospitalization. So that would be the \$800 PLUS the \$480. And I could spend all day going

through this. There's so many great benefits on here {begin to scroll down AND go to the next pages as you state the following benefits:

<NEXT PAGE>

Deal with wellness...

<NEXT PAGE>

and travel...

<NEXT FEW PAGES>

And all sorts of things...

<CONTINUE TURNING PAGES UNTIL LAST PAGE OF THE ICU>

But I wanted to ask you first... What did you like most about the structure of the plan from what I've shown you so far? Was it the fact that the money comes to you, and you can spend it any way that you like? Or was it the fact that it has so many benefits with no lifetime limits?

Yeah... There's really no right answer... I'm just curious what people think *{smile and be agreeable to whatever they answered as you respond}*

PRICE BUILD-UP

Now, I'm sure you're wondering what this plan costs... It's got to be expensive with all these fantastic benefits. And I'll tell you, a lot of folks assume that plans like this are going to cost close to what their health insurance costs, because of the catastrophic nature of what it covers, and because of how we pay those benefits to you.

So let me ask you, for your health insurance for you and your family, if you were to buy that PRIVATELY, how much would that cost you?

So it's safe to say, give or take, around \$1,000 for your entire family? Well, a lot of folks assume that plans like this will cost around \$1,000 for a family your size because:

number one, and we covered this before, your insurance isn't going to pay you... It's there to pay the doctors and the hospitals. Everything that Family Heritage pays, they're going to pay directly to YOU, because, who knows your bills better than you and your spouse? Nobody, right?

The second reason folks assume this is going to be \$1,000 PLUS plan for a family your size is because, well frankly, you still have to pay deductibles before your insurance company is going to pay ANYBODY ANYTHING. Family Heritage is going to pay you on the first dollar. That means that you don't need to come out of pocket at all, and you can even use those benefits to pay down those deductibles.

But here's the third and biggest reason that folks assume that this is going to be at that \$1,000 plus range... Let me give you analogy. If you went to the grocery store right now, and somebody hit your car with a shopping cart... you're probably not going to file a claim with Geico, because what are they going to do to your rates? *{make a "thumbs up" with your hand, and begin moving it upwards}*

They're going to jack them up, aren't they?

But believe it or not, you can file as many claims on these plans as you want, and you can get as old as you're going to get, and the company can't raise the rates on you even ONE DOLLAR, no matter how many claims you file, or no matter what your age becomes. But instead of this plan being at that \$1,000 rate, Mrs. Jones *{put your hand up high to indicate a high level}*, this plan to cover you, and your husband and the kids, at that elite level that I just showed you.... Instead of it being at that \$1,000 range, it'd just be "____\$X____" per month... and that's for the ENTIRE family... Isn't that fantastic? *{Open your pricing sheet and give your pricing, starting with the highest rate, especially if showing multiple policies. Remember, rates are based on the YOUNGER of the two spouses}*

CLOSE

And the great thing is, Mrs. Jones, to get you started, I just need to ask you some basic questions.

So, let me ask you, first of all, are you and your family all permanent residents of the United States? *{break eye contact as you're asking the question, put your pen down to the paper, and start checking off the appropriate boxes while continuing to speak. Continue to look at your paper through this entire process.}*

Fantastic

Has anybody in your family been diagnosed with Cancer before?