

NO-COST offer for ALL employees ----->

No Cost Discount Card also provided for all employees (savings on Chiropractic Care, Vision, Hearing, and Prescription Drugs)

Accidental Death Coverage for You and Your Family

We can help you protect yourself and your loved ones in case of an accident.

Accidental Death Policy (Issue Ages: 18 – 68):

\$3000 Coverage for you **\$3000** Coverage for your spouse **\$1000** Coverage for each child

The Expenses:

- Loss of Income
- Child Care
- Lifestyle Change
- Money to "Tide a Family Over"
- Special Medical Needs
- Less Savings and Retirement
- Insurance Deductibles
- Coinsurance Payments

The Solution:

Critical illness protection that pays a lump sum benefit directly to you upon first diagnosis of a critical illness.

- Major Organ Transplant
- Total Loss of Eyesight
- Total Loss of Hearing
- Heart Attack
- Stroke
- End Stage Renal Failure

Critical Illness Protector 10k-50k price starts at \$.86/week for 18-35

Every 40 seconds...

Someone in the U.S. suffers a **heart attack**.

Someone in the U.S. suffers a **stroke**.

Will you be able to beat the odds?

The risks of developing a critical illness are high. So is the cost of surviving.

Cancer Coverage. 2 plans offered (lump sum benefit and/or cancer endurance plan for ongoing coverage)

You don't have to endure the financial strain of cancer alone.

Cancer shows no favoritism.



Lifetime Chance of Developing Cancer
1 in 3 People in the U.S.*

starting as low as \$1.33/week



one-two times a year to service employees face to face

Up to \$50,000 cash, one time, and you decide how it's spent

Are you financially prepared if the doctor were to diagnose cancer?

Does your insurance coverage allow you the freedom to choose how to treat your illness?

Now, more than ever, a cancer diagnosis brings with it an amazing number of treatment options.

However, traditional health insurance plans may not offer you the freedom to pursue nontraditional treatments.

Globe Life Liberty National Division's Cash Cancer Policy is a one-time benefit supplemental policy for the first-time diagnosis of cancer.

Choose a cash benefit amount up to \$50,000 to be used in whatever manner you see fit. Use it for any type of treatment you and your doctor deem appropriate. Use it to help cover lost wages, pay the mortgage or other bills. Use it to take your family on a vacation, if you like.

Accidents can happen anytime, anyplace, 24 hours a day. You need around-the-clock protection. You need Accident Protector Max.

The Problem:



There are more than **47 million accidental injuries** in the U.S. every year.



Every hour **4,589 injuries** require emergency room visits.



Accidental injuries cost the U.S. **\$1,034 billion** every year.

\$2.77/ week before pre-tax savings for an individual , \$6.24/week before tax savings for a family

We see an average of 73% participation in our group term 65 and group term 100 products

Group Term Life Paid up at 65

Insurance coverage for you, your spouse, and children (where available). Features of this plan include:

- Issue ages: 0-55
- Certificate is paid up at age 65, but coverage continues to age 100
- Guaranteed to age 100 as long as premiums are paid on time
- Guaranteed rates – once you purchase the plan your rates will not increase
- Your benefit amount can never be reduced or canceled as long as you pay premiums
- You can continue your policy if you leave your job for any reason
- Up to \$150,000 of insurance coverage available*
- Available in the workplace

ONLY coverage of its kind in the industry!!

premium based on specific needs/age/health of insured* we keep employees under 5% of their weekly pay in combined premium payments



Jordan VanHoose
Director of Field Training/General Agent
Virella Agencies
989-285-7765
jordanv@virellaagencies.com

Kristin Knack
Supervising Agent/Trainer
Virella Agencies
231-388-0252
kristinknack1@gmail.com

