

FCS LifeExpress

Sample Rate-Occupation Table 2 (Farmer)

	Waiting Period	Monthly Benefits	Benefit Period	Guaranteed Insurability Option	First Day Accident Coverage	Approximate Premium (Per Thousand)	With Return Of Premium
Age 25 "Short Term" Disability	30 days	\$1,000	2 years	X	X	\$25	\$30
"Long Term" Disability	90 days	\$1,000	to age 65	X		\$35	\$45
Age 35 "Short Term" Disability	30 days	\$1,000	2 years	X	X	\$30	\$43
"Long Term" Disability	90 days	\$1,000	to age 65	X		\$42	\$65
Age 45 "Short Term" Disability	30 days	\$1,000	2 years	X	X	\$42	\$77
"Long Term" Disability	90 days	\$1,000	to age 65	X		\$60	\$123
Age 55 "Short Term" Disability	30 days	\$1,000	2 years	X	X	\$70	\$235
"Long Term" Disability	90 days	\$1,000	to age 65	X		\$76	\$300

Elimination Period: Waiting period before benefits begin.

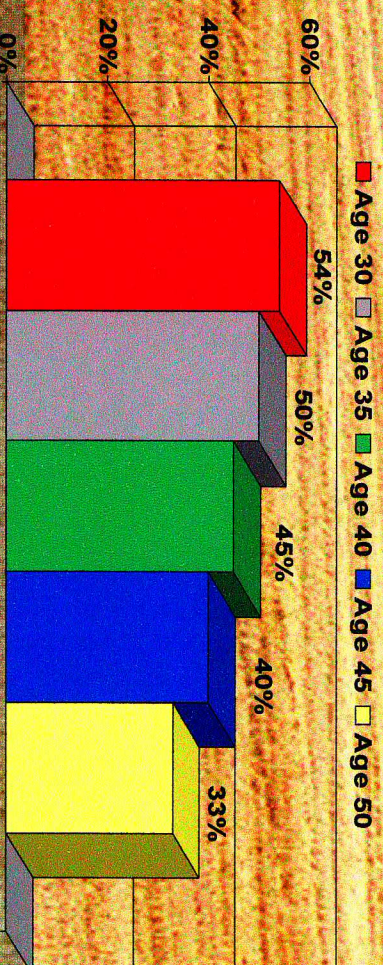
Benefit Period: The length of time benefits are payable.

Guaranteed Insurability Optional Rider: Opportunity to increase disability income coverage every 2 years without evidence of insurability.

Retroactive Injury Benefit: If disability is due to an injury and total disability occurs within 30 days of the injury, the rider will pay from the date of the injury.

Chances of Disability

"Chances of suffering a disability lasting 90 days or longer before age 65."



Farmers Need Disability Insurance

- Farmers Harness the power of nature to make things grow.
- This is a way of life that had long been the dominant occupation of human beings since the dawn of civilization.
- There are approximately 3.1 million men and women who work on American's 2.3 million farms and ranches.
- According to Accident Facts published by the National Safety Council, farm accidents and other work-related health problems cause 120,000 injuries a year. The majority of agricultural work injuries (61%) occurred to the operator of the farm or a farm family member.



Door Opening Questions:

- How long could you make it without a paycheck, milk check or crop check?
- Do you find it hard to live within your income? How would it be living without that income?
- You can say, "I don't need it," but can you say, "My family won't need it"?
- If you save 10% of your income each year, one year of disability could wipe out 10 years of savings.
- If you become hurt or sick and are unable to work, there are five sources of income for your family: relatives, friends, charity, liquidation of assets and insurance. Which would you prefer?