



Globe Life

Family Heritage Division

WHY CHOOSE GLOBE LIFE, FAMILY HERITAGE DIVISION?

THE ARNDT AGENCY

**WE TAKE THE RISK OUT OF INSURANCE
100% OF YOUR PREMIUMS (MINUS CLAIMS) ARE RETURNED, TAX-FREE**

- 90% of injuries happen **OFF THE JOB = NO Workers Compensation**. We cover you and your family around the clock, **ON and OFF the job, 24/7**.
- Claims are paid in **CASH** directly to your bank account, **TAX FREE**, hassle-free. **YOU** decide exactly how to spend your money - i.e., mortgage payment, truck payment, putting food on the table. You can use the money for what you need.
- Your benefits are paid in **addition** to any other insurance you may have, including the VA, U.S. Government Hospitals, Tricare, Major Medical, Workers Compensation, and Blue Cross Blue Shield, as well as additional voluntary coverage.
- Premiums start at a low rate of **\$15/month** for individual policies and **\$25/month** for family policies.
- Premiums **NEVER** increase with age, claims, employment status, or change in residency. 1099 contractors, part-time employees, and seasonal workers are eligible to participate and receive the coverage they need and deserve.
- You are the owner of this coverage; it does not stay with your employer. **Your coverage goes wherever work or life sends you.**

WHY CHOOSE ME AS YOUR AGENT?

I am a local business owner, and the Director for the Helena area, who really cares about the incredible community of Helena. You are welcome to stop by my office downtown near the walking mall. As your agent and local business owner, I believe in not just selling a policy, but being there for your family when some of the worst, unexpected things in life can occur. Accidents, heart issues and cancer are never planned and never wait to happen when it's financially convenient for you. As your agent, I am honored to keep the promises Globe Life Family Heritage and I can make to your family. With our 100% return of unused premium benefit, you can have peace of mind knowing it is there for you if you need it or even if you don't. That is how insurance should be and I am proud to be able to offer you that peace of mind!

**I AM HONORED TO SERVE AND PROTECT THE FAMILIES AND
COMMUNITIES OF EAST HELENA AND SURROUNDING AREAS**

Teresa Gonzales

Insurance Provider, Director

314 N Last Chance Gulch Ste. #201

Helena, MT 59601

cell: 406-533-5690

email: trgonzales406@gmail.com

www.arndtagency.com

Corporate Office

Customer Service: 440-922-5222

Customer Service Fax: 440-922-5223

Claims: 440-922-5151

Claims Fax: 440-922-5152

www.globelifefamilyheritage.com

DOES YOUR INSURANCE HAVE A RETURN OF PREMIUM?