## To Whom It May Concern,

I'd like to recommend Andrea Fayville and Kylee Larson and the coverage they offer with Globe Life, Family Heritage Division. I have known Andrea since the day she was born, and I have known Kylee for many years. When they took on this new adventure, I had to check it out to see what it's all about and I knew they would not steer me wrong and would be looking out for what is best for me and not just trying to make a sale.

When I was introduced to Globe Life, I was a current customer of another Accident and Illness company. I did a side-by-side comparison between the two companies and discovered that I have had the wrong coverage for many years. Globe exceeded the other company's benefits tremendously and after paying premium for 25 years you get a return of premium! I immediately switched coverage and have not regretted it. When I have a question, and I do ask a lot of questions, I receive an answer immediately. My claims are submitted for me I just email what happened, and they take over, this above and beyond service, we are all so busy with life and this is one less thing we have to worry about.

I did keep the other company's cancer policy thinking the benefits were somewhat better, but in the last month I have found out that is not the case, even though my husband was diagnosed with a type of cancer, it wasn't a type of cancer that the company thought was serious enough to warrant very good benefits. I did talk to Andrea what they would pay and it was so much more so once treatments are done, we will be switching that policy over to Globe Life also.

Andrea and Kylee are professional, responsive, and dedicated to their work and they genuinely care about their customers. They are very knowledgeable & informative. They are there for the whole process and won't let you down, I even get emails just checking in and seeing if there is anything they can do for me. In today's busy lifestyles they will work with you to make everything easier for you and fit into your schedule from discussing the products to the application process to the claim process. You won't regret working with them.

Regards,

Deb Zillmer