

MY DREAM....WAS YOURS PROTECTED BY AMERICAN FAMILY LIKE MINE WAS?

Still have your dream? Has American Family protected your dream? Here's my experience:

I had a dream! I dreamt in 1978 that I'd invest in myself for the future. An agency with American Family Insurance Company.

In 2003 I still had my dream. But I was let go for not signing a blank sheet of paper. (Yes, I was the only one in the district who wouldn't sign a blank sheet of paper. Who knows what the company was going to add to it!!) And yes, we agents were told that "It is ethical to take advantage of the consumer and there is nothing you can do about it!" And for being the rebel that I am, company officials falsely accused me of calling my district manager a racial name. It later came out that he had lied.

I left American Family still believing in my dream, but a dream with a different slant from what I had back in 1978.

Oh yes, I had another dream! I dreamt I'd put dollars into the L-95 to protect my family and I dreamt that future dollars were *truthfully* projected by the A+ company.

Age 31, premium \$781.90, death benefit base \$70,000.00, plan **L-95**.

Projected cash value at age 65:	\$87,356.00.
Projected death benefit at age 65:	\$178,321.00.
Real cash value today:	\$69,965.80.
Real death benefit today:	\$137,061.98.

What's happening to my dream?

I had yet another dream! I dreamt I'd put dollars into the L-100 to protect my family and that future dollars were *truthfully* projected by the A+ company.

Age 30, premium \$3,148.00, death benefit base \$200,000, plan **L-100** .

Projected Cash value at age 65:	\$401,914.00.
Projected Death benefit at age 65:	\$966,112.00
Real numbers at age 65*: Cash value:	\$189,608.00.
Real numbers death benefit at age 65:	\$463,974.07. (Mustn't forget the 7 cents)

* Used age 67 because that's the printout I have.

So you can see for yourselves how American Family pretends to protect dreams. My dream became a nightmare. (And I hear they're still doing it with other life and long term care policies.) I didn't know I was working for a dream crusher. But guess what? Once I got away from American Family, I began dreaming again. And this time I surrounded myself with people who encouraged me, not crush me. I will never ever be totally free of the scars inflicted on me by this company, but finally, the sun shines more than it storms.