



AO GLOBE LIFE

ABOUT AO GLOBE LIFE

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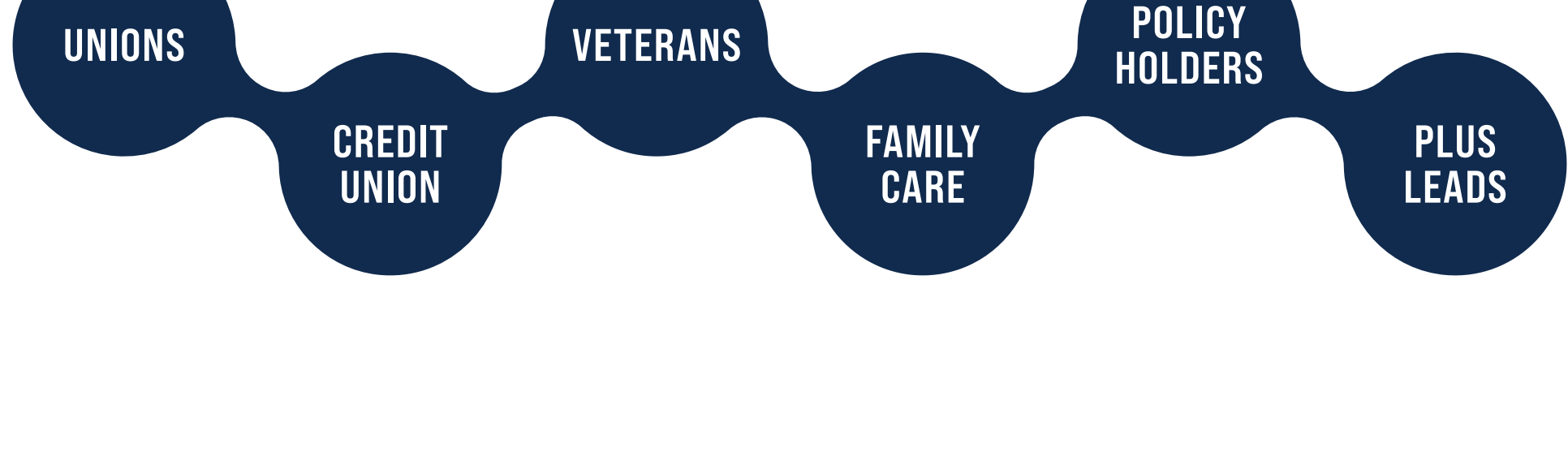
AO started in 1982 with Rick Altig. AO's revenue in 2023 was \$114,519,814 for 34% growth over 2022. AO has grown 409% in the last 10 years! As a subsidiary of Globe Life, AO represents the largest distribution channel in all of Globe Life, licensed to operate in 50 US States and 7 Canadian Provinces. Check out the [AO Report](#) to learn more.

ABOUT GLOBE LIFE

- As a nationally recognized insurance carrier, Globe Life has more policyholders than any other life insurance company in the world. Globe Life has strategic partnerships that allow anyone building a business at AO to leverage national exposure. Partnerships in place include the Texas Rangers, Dallas Cowboys, Atlanta Braves, and FC Dallas.

AO EXCLUSIVE MARKETS

AO strives to fulfill its mission to protect all working families across North America, generating resources for all producers across several exclusive markets.



PATH TO PARTNERSHIP

Every Producer at AO has the opportunity to be on their very own [Path to Partnership](#). The Career Track is customized to the individual, but the outline to achieving the next promotion is in black-and-white.



COMPENSATION

Everyone at AO has two contracts, a Producer Contract and a Leadership Contract.

PRODUCER COMPENSATION

When a producer enrolls a client into a program, that producer will typically earn about half of the total annual life premium of the program. For illustration purposes, a client, on average, will pay \$1,500 annually for a program. The producer who enrolls that client into that program would earn about \$750 per enrollment.

LEADERSHIP COMPENSATION

On top of their own client enrollments, leaders at AO earn income whenever their producers enroll clients into programs. In the Producer Compensation example above, when one of your producers enrolls a client into a program for \$1,500 annually, the producer earns about \$750. The leader who is training the producer can expect to earn about half of what the producer earns, or about \$375 per enrollment.

UNION NEGOTIATED BENEFITS

- Group Health Insurance Program
- Group Life Insurance
- Globe Life Stock Purchase Program, [watch here](#).

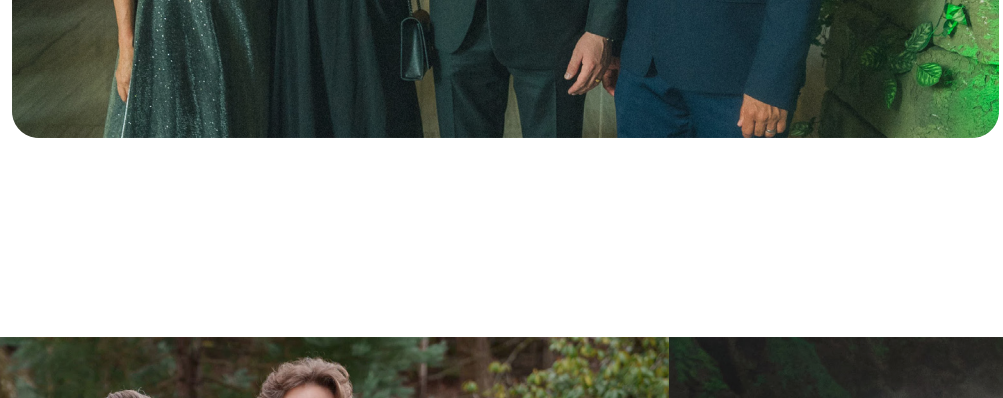
"DO MORE FOR OTHERS THAN YOU WOULD HAVE THEM DO FOR YOU"

- THE AO PLATINUM RULE

RENEWALS

The number one reason people join this industry is renewals. Producers and leaders earn renewals for all their prior enrollments as the clients continue renewing their policies over the years. A typical producer will earn about \$1,000/month per year of tenure in the form of renewed income. This is over and above their earnings for new enrollments! Check out the videos to learn more about renewals:

THE POWER OF RENEWALS



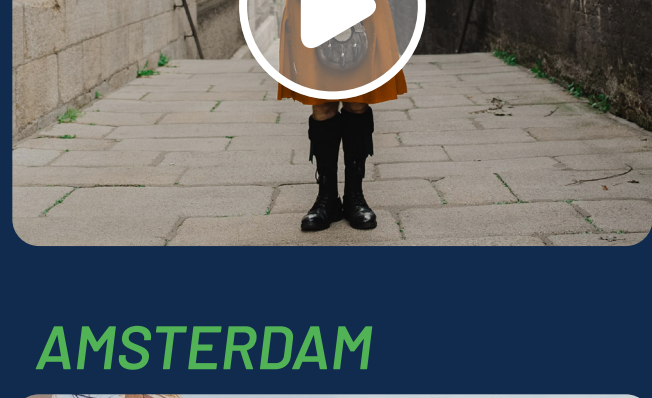
AO RENEWALS // TESTIMONIALS



AO RETREATS

AO offers life-changing experiences at incredible destinations all over the world. Everyone has an opportunity to qualify for these retreats simply by doing their jobs.

DUBLIN



DUBAI



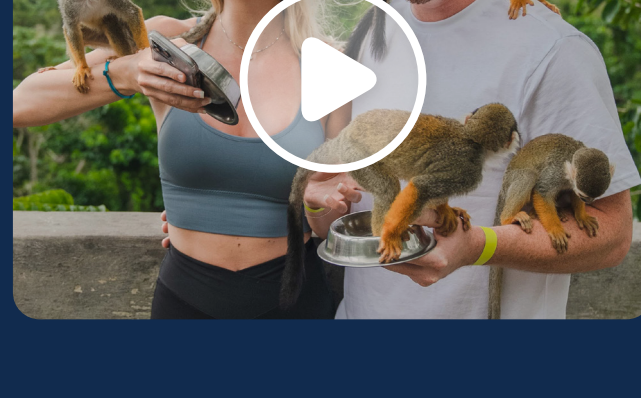
ICELAND



AMSTERDAM



DOMINICAN REPUBLIC

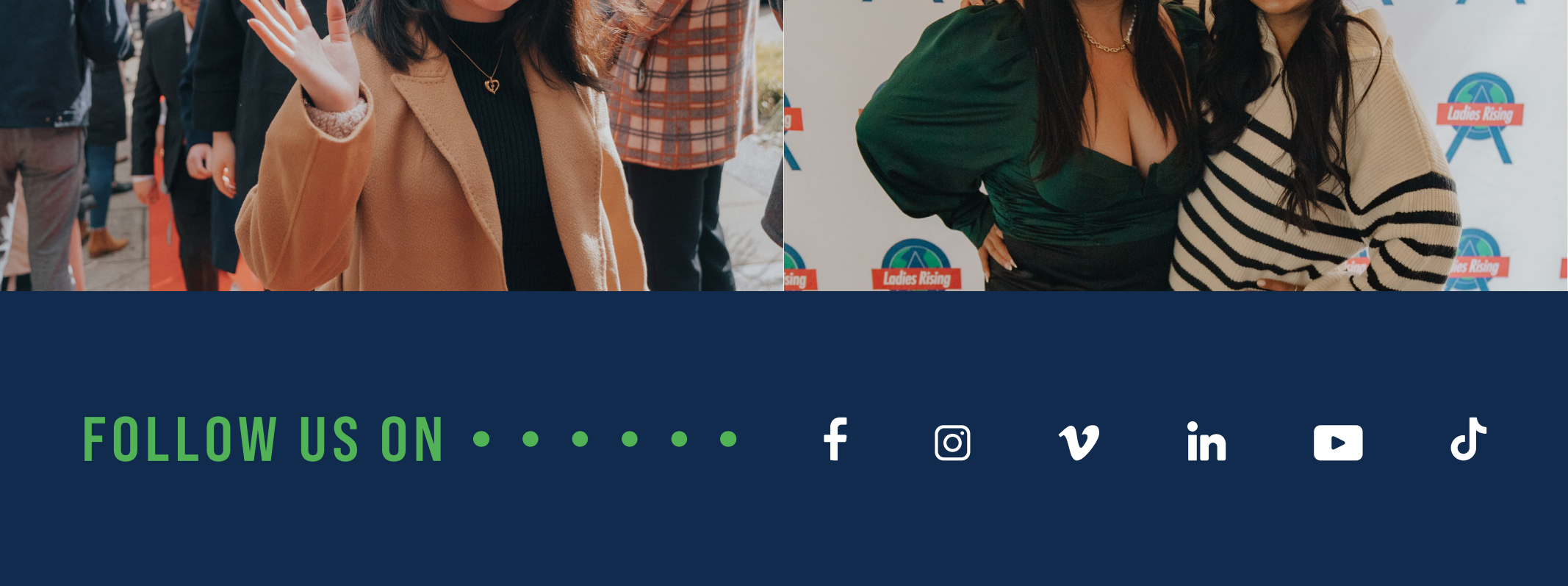


& MORE!



IMPACT ON THE COMMUNITY

- We strive to make a difference in communities around the world through Globe Life's Make Tomorrow Better initiative, [learn more](#).
- If you have always wanted to be a part of something bigger while making a significant impact - there are opportunities at AO on the local, national, and international level to do just that.



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