2025 REPORT

On the Largest Distribution System of the American Income Life Division of Globe Life

To gain more information, please click on the <u>blue underlined</u> items and logos. <u>AO Globe Life</u> is the largest distribution system of Globe Life & AIL.

- AO Globe Life has experienced tremendous growth, as Sales have increased by 358% in the last 10 years with \$156 Million in Sales in 2024.
- <u>Associates can work from the safety of their homes</u> while setting record months of growth by protecting the individuals and families they serve.
- 2025 Forecast: With the ever-increasing need for life insurance, the most new Producers protected their first family in a single year across United States and Canada in 2024. <u>AO Globe Life will continue to increase new sales and develop leaders</u> to meet the growing demand of markets served.



NYSE publicly-traded company specializing in life and supplemental health insurance for middle-income North Americans marketed through multiple distribution channels including direct response and independent agencies.

- Founded in 1900
- Fortune 600 Company; NYSE Symbol: GL
- Named among Top 15 Insurance Companies in the World
- Naming Rights to the Ballpark for Major League Baseball's Texas Rangers - Globe Life Park hosted the 2023 MLB World Series and the 2024 MLB All-Star Game
- Official Life Insurance of the Dallas Cowboys as well as Partnerships with Sports Franchises such as the Los Angeles Lakers and Atlanta Braves
- Investors include <u>The Vanguard Group</u>, <u>BlackRock Fund Advisors</u> <u>Wellington Management</u>, <u>JP Morgan Chase & Company</u>, and State Street Corporation
- \$227 Billion of insurance in force with over 17 Million Policyholders



<u>Principle Subsidiary of Globe Life Inc.</u> and one of North America's largest providers of <u>supplemental life insurance</u> to <u>credit unions, labor unions, and associations.</u>

- Founded in 1924
- Operating in United States, Canada, and New Zealand
- Along with National Income Life, AIL Division of Globe Life has assets of \$8.7 Billion with \$88 Billion in force
- Accounts for more than 50% of Globe Life's Total Life Insurance Distribution
- Paid out \$280.5 Million in Claims in 2023
- Developed the <u>Labor Advisory Board</u> of 50+ International Union Leaders to best serve the labor movement and related causes
- A (Excellent) Financial Strength Rating for both <u>United States</u> and <u>Canada</u> from <u>AM Best Company</u>



As the largest distribution system of the American Income Life Division of Globe, AO Globe Life provides training and support for its Producers throughout North America.

- Established in 1982
- Operates Across All of North America
- Nearly 4,500 and counting <u>licensed Producers</u>, with over 1,400 Producers in Leadership at the start of 2025
- Consistently ranked among Top Workplaces by News Outlets across America

^{*}This rating refers only to the financial strength of the company and is not a recommendation of the specific policy provisions, rates, or practices of the insurance company.

Relationships That Matter

- With the advice of the <u>Labor Advisory Board</u>, AlL provides substantial financial assistance to labor-related causes and develops programs to best meet the needs of union members & their families.
- AIL & AO Globe Life work with more than 20,000 Different Groups, including:
 - National Crime Prevention Council
 - American Federation of Teachers
 - International Union of Police Associations
 - National Football League Players Association
 - Plus many others from labor unions, credit unions, associations, fraternal organizations, sporting groups, licensed professionals, and nonprofit organizations
- Policyholder Endorsements
 - Each policyholder can extend benefits to their family and friends

Stats & Facts

- <u>Union contract and representation</u>
- Life insurance policy for Producer, including ADB
- Medical insurance reimbursement
- Backend chargeback program
- Management track available from day one
- <u>Lifetime Renewals</u> on all life products
 - Nearly \$27 Million paid in Renewals in 2024
 - Lifetime Vesting Contract
 - Renewals paid to Estate for life of policy
- No-charge for all leads and resources
- No service fees to process applications
- No-charge bi-weekly training and mentorship
- Inclusive workplace that <u>welcomes all</u> backgrounds and <u>experience levels</u>
- Weekly recognition on AO Globe Life TV & extensive <u>award</u> & <u>club programs</u>
- Industry-leading technology platforms and CRM at no charge
- 100+ Person centralized Support Staff
- Annual Convention, Leadership Councils, and Destination Retreats
- Check out more in the AO Globe Life Path to Partnership

Company Values

MISSION: To protect every child and serve all working people.

<u>PURPOSE</u>: To enrich lives and enable dreams while teaching responsibility one family at a time.

<u>VISION:</u> Energize, Equip, Engage, Empower and Execute

OPERATING PRINCIPLES: Principle Driven Growth, Exemplary Leadership, Open Communication, Authentic Relationships, Innovations and Improvements, Culture of Fun and Excitement

THE AO GLOBE LIFE PLATINUM RULE: Do more for others than they do for you.

<u>SUPPORTED CAUSES</u>: Globe Life's Make Tomorrow better program, <u>Food Bank donations</u>