



AO GLOBE LIFE

ABOUT AO GLOBE LIFE

ABOUT AO

AO was founded in 1982 by our Chairman, Rick Altig. With a revenue of \$156,315,485 in 2024 for 21.8% growth over 2023, AO has grown 358% 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 Los Angeles Lakers.

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 & BENEFITS

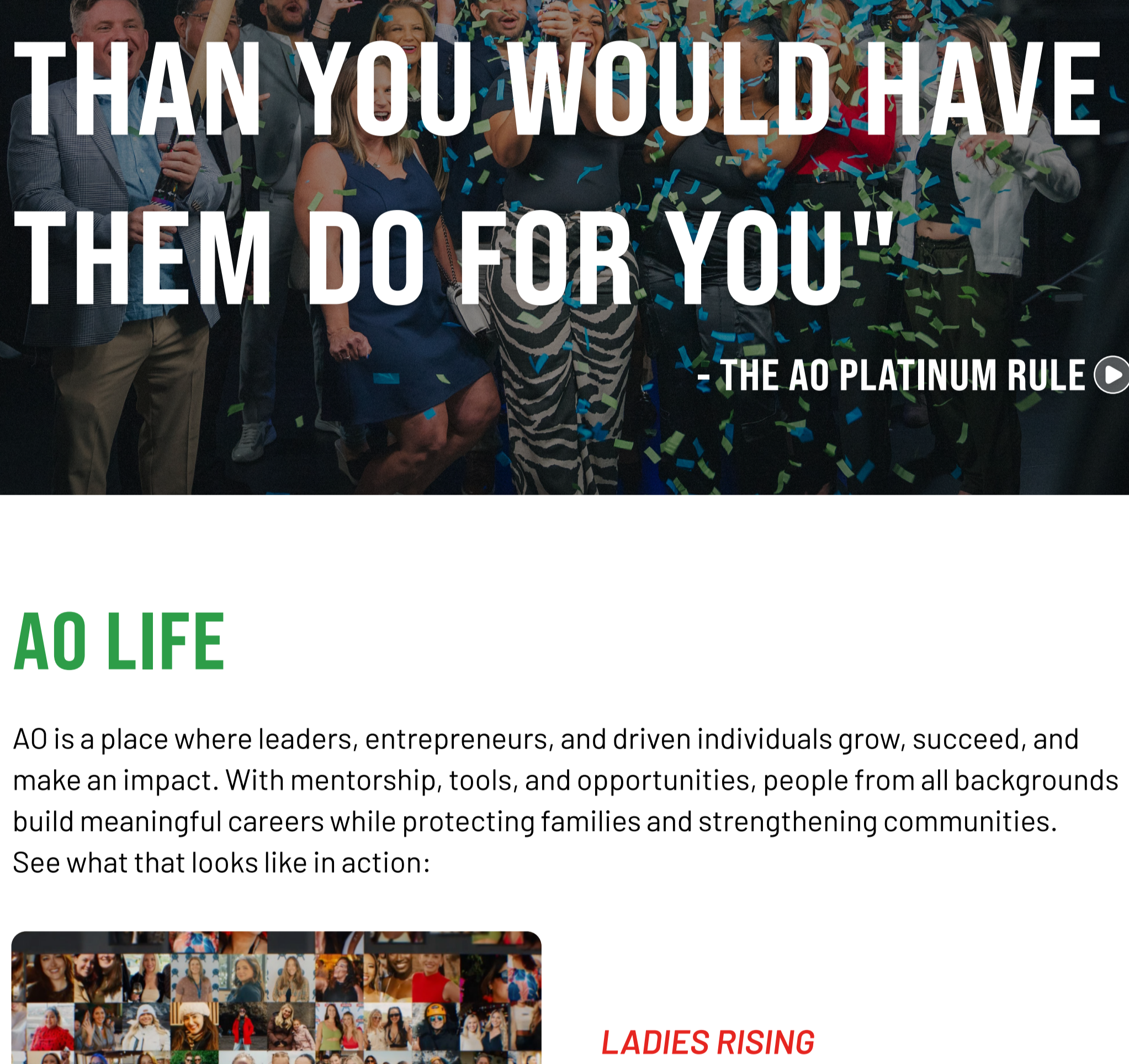
Everyone at AO has two contracts, a Producer Contract and a Leadership Contract.

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.

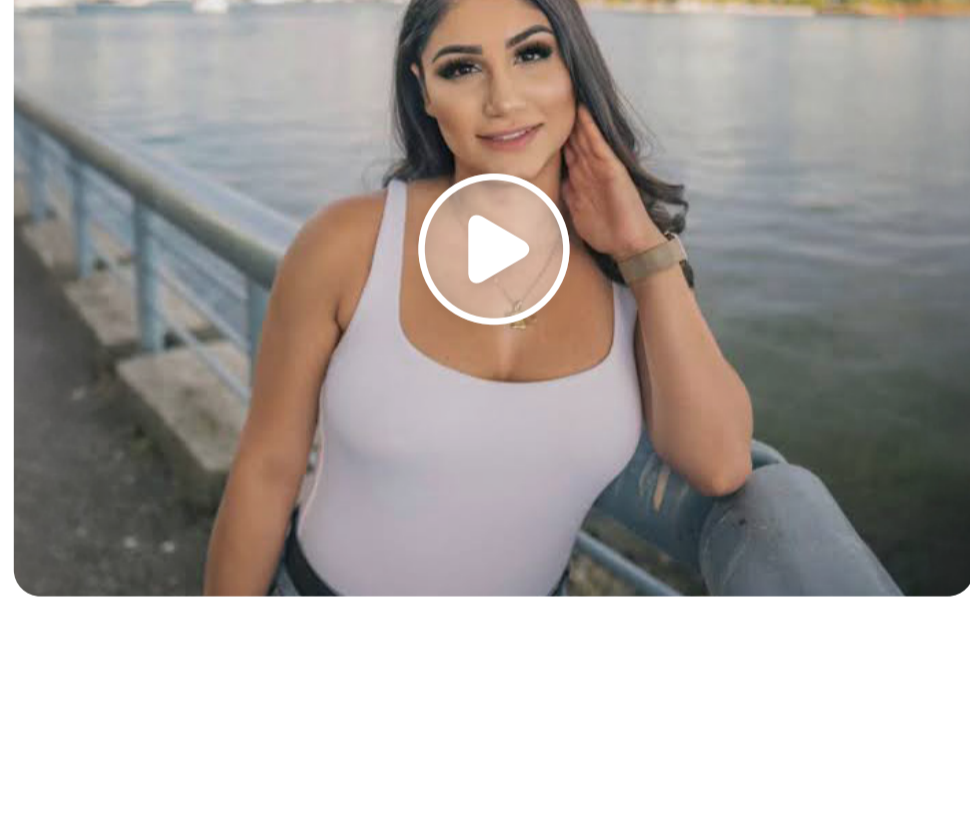
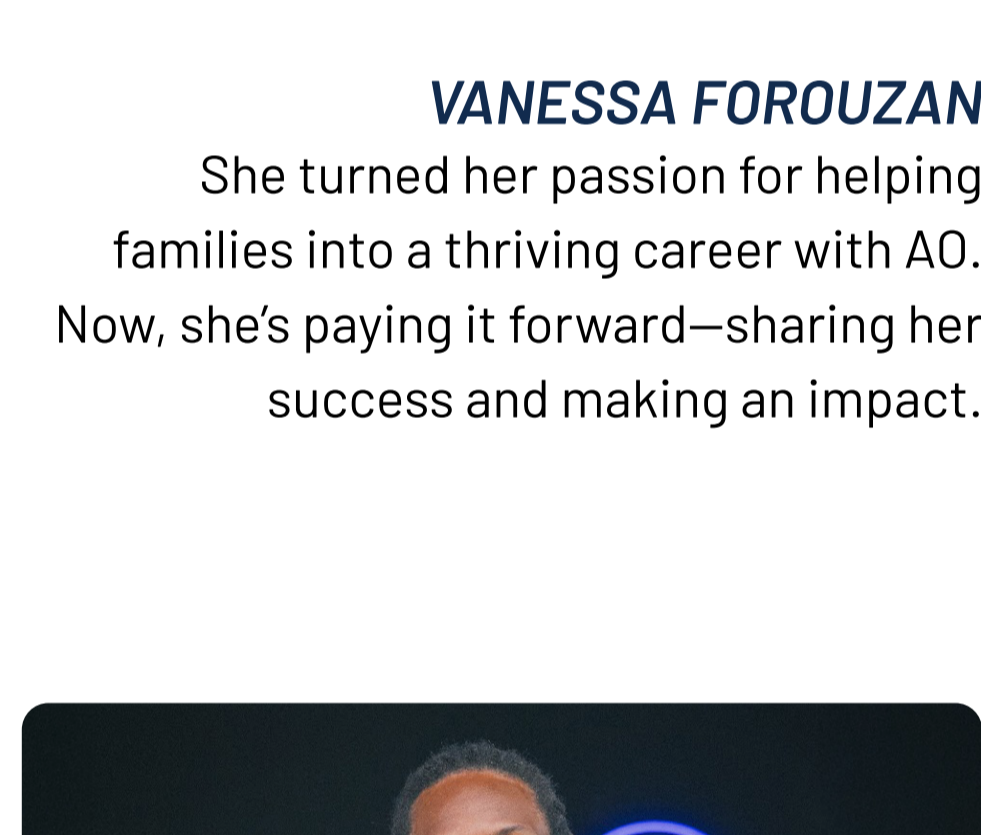
LEADERSHIP COMPENSATION

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.



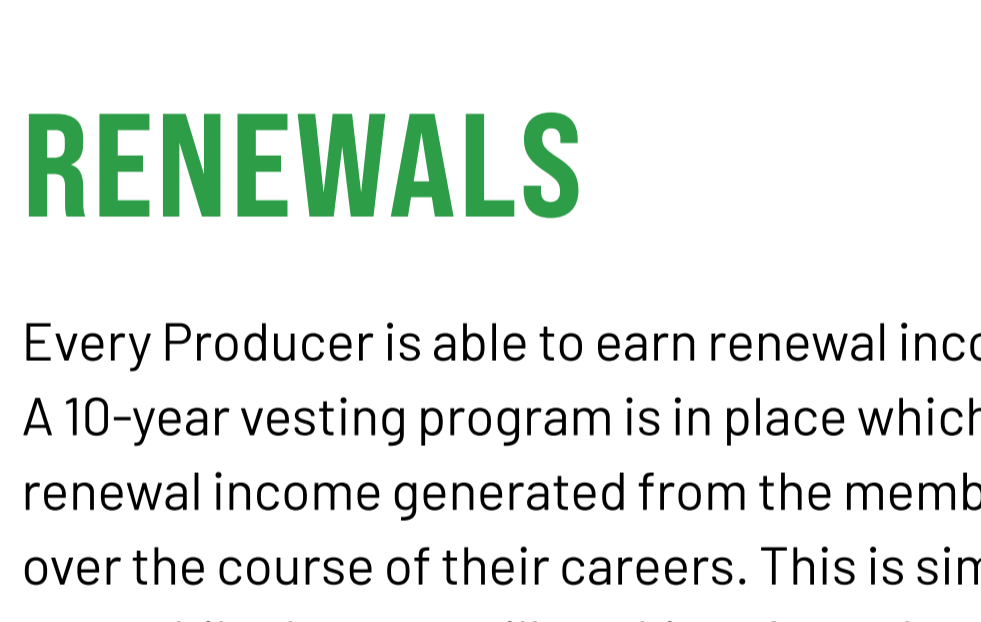
AO LIFE

AO is a place where leaders, entrepreneurs, and driven individuals grow, succeed, and make an impact. With mentorship, tools, and opportunities, people from all backgrounds build meaningful careers while protecting families and strengthening communities. See what that looks like in action:



VANESSA FOROUZAN
She turned a passion for helping families into a thriving career with AO. Now, she's paying it forward—sharing her success and making an impact.

LADIES RISING
A community of women at AO empowering each other to lead, succeed, and grow—building each other up, achieving their goals, and making a lasting impact.



STEVEN WARNER
He learned from his parents that success comes from hard work, and with the right mindset, nothing can stop you. Now at AO, he's leading with that same drive—helping others win along the way.

RENEWALS

Every Producer is able to earn renewal income generated from previous enrollments. A 10-year vesting program is in place which allows a Producer to receive 100% of the renewal income generated from the members they have enrolled into benefit programs over the course of their careers. This is similar to a retirement program that Producers earn while they are still working. At each step on the Path to Partnership, these renewals can increase. Check out the videos to learn more about renewals!



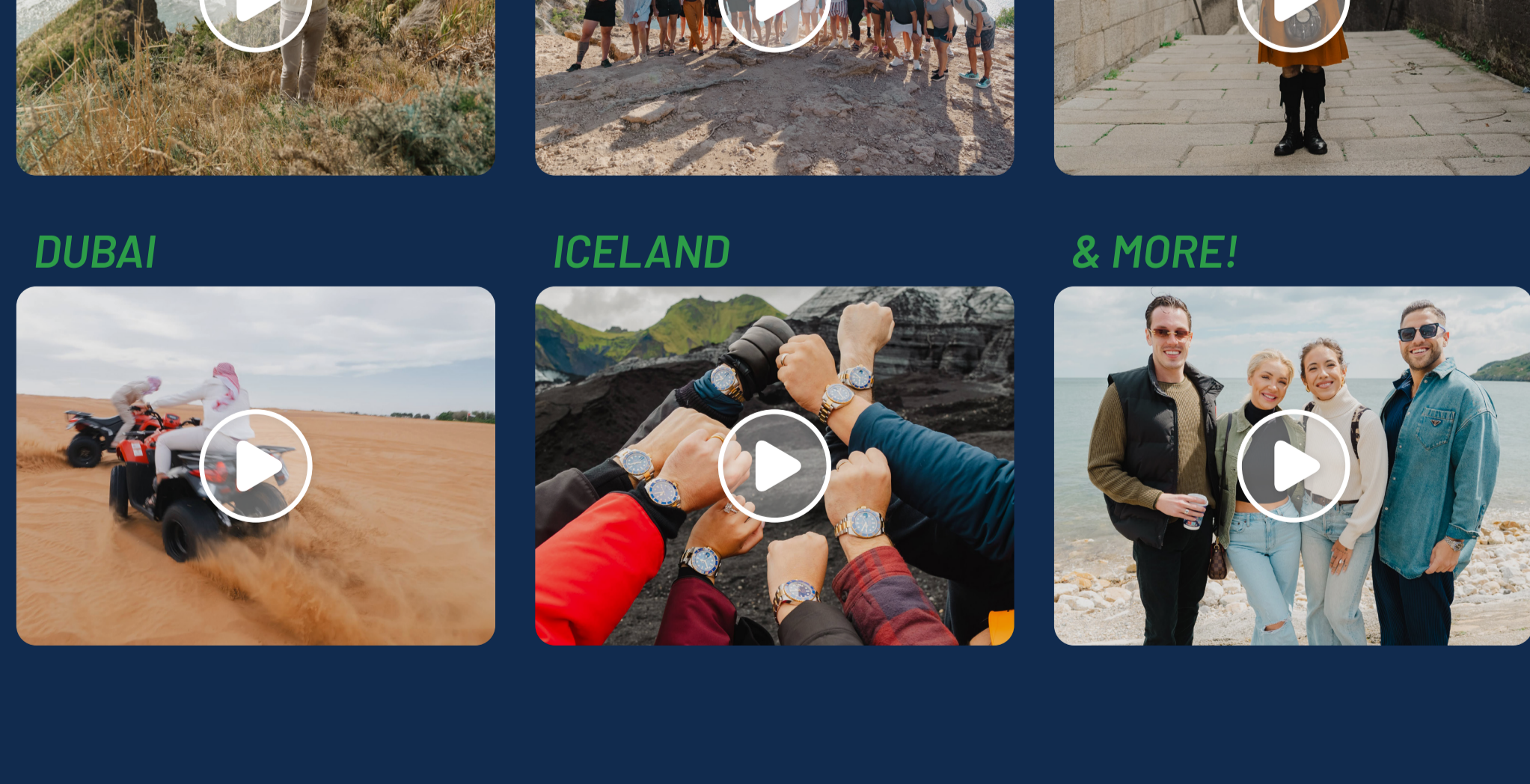
UNION NEGOTIATED BENEFITS

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



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.



IMPACT 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.
- AO's mission is to protect families and serve working people when they need it most. See why our work matters through these powerful policyholder stories:

