

# 2020 REPORT

## On the Largest Distribution System of American Income Life Insurance Company

American Income Life: AO is the largest distribution system of Globe Life & AIL.

- For each of the last six years, AO has experienced tremendous growth and new sales have increased by over 100% in that time frame.
- 2020 Forecasts: AO will continue to increase the number of associates and increase sales, while developing leaders across North America to meet the growing demand of the 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
- Naming Rights to the Texas Rangers Ballpark
- Backed by investors that include Warren Buffett/Berkshire Hathaway
- Official Life Insurance of the Dallas Cowboys
- Top Volume Issuer of Life Insurance Policies in the United States



Principle subsidiary of Globe Life Inc. and one of the nation's largest providers of supplemental life insurance to credit unions, labor unions, and associations.

- Founded in 1924
- Operating in United States, Canada, and New Zealand
- \$4.4 Billion in Assets
- Over \$63 billion of life insurance in force
- Paid Out over \$211 Million in Claims in 2018
- Developed Labor Advisory Board of 50+ International Union Leaders to best serve the labor movement & related causes
- A+ (Superior) Financial Strength Rating from AM Best Company
- Ranked among Forbes 2018 Happiest Companies to Work For



The largest distribution system of AIL, AO provides training and support for its Associates throughout North America.

- Established in 1982
- Over 50 Associate Offices across North America, including 20 States & 6 Provinces
- \$135 Million in Assets
- More than 1,500 licensed Associates
- Consistently ranked among Top Workplaces by News Outlets across America

## Relationships That Matter

- Approximately 40% of all people in North America do not have any Life Insurance ([LIMRA's 2018 Insurance Barometer Study, Life Happens and LIMRA](#)).
- AIL & AO 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

- Union contract and representation
- Life insurance policy for agent, including ADB
- Medical insurance reimbursement
- Backend chargeback program
- Management track available from day one
- Lifetime Renewals on all life products
  - Over \$20 Million paid in Renewals in 2018
  - 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 online training and in-office mentorship
- Industry-leading technology platforms and CRM
- 100+ person [centralized Support Staff](#)
- [Annual convention, conferences](#) and [incentive trips](#)
- Check out more in the [AO Society Brochure](#)

## Company Values

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

**PURPOSE:** To enrich lives and enable dreams while teaching responsibility one family at a time.

**VISION:** 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 PLATINUM RULE:** Do more for others than you would have them do for you.

**SUPPORTED CAUSES:** Globe Life's Closer to the Heart program, Food Bank donations in every home