

# 2022 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.

- AO has experienced tremendous growth and new sales have increased by 160% in the last 10 years overall.
- During the unprecedented events of 2020 and 2021, AO made a seamless transition to virtual sales. Associates can now work from the safety of their homes while setting record months of growth by protecting the individuals and families they serve.
- 2022 Forecast: With the ever-increasing need for life insurance, demand for talented associates is at an all-time high across United States and Canada. AO will continue to increase new sales and develop leaders 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
- Naming Rights to the Texas Rangers Ballpark - Host of the 2020 World Series
- Investors include Warren Buffet, The Vanguard Group, Berkshire Hathaway, Wellington Management, and BlackRock Fund Advisors.
- Official Life Insurance of the Dallas Cowboys
- \$91 Billion of insurance in force with 16 Million Policyholders



Principle Subsidiary of Globe Life Inc. and one of North America'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
- Along with National Income Life, AIL has assets approaching \$5 Billion with \$73 Billion in force
- Paid out over 25,000 claims totaling more than \$47M in 2020
- Developed the Labor Advisory Board of 50+ International Union Leaders to best serve the labor movement & related causes
- A (Excellent) Financial Strength Rating from AM Best Company\*
- Ranked among Forbes' 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
- Operates across all of North America
- \$161 Million in Assets
- 2,700 and counting licensed Associates
- 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 [Labor Advisory Board](#), AIL provides substantial financial assistance to labor-related causes and develops programs to best meet the needs of union members & their families.
- 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 \$17 Million paid in Renewals in 2021
  - 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 [welcomes all](#) backgrounds and [experience levels](#)
- Weekly recognition on AO TV & extensive [award & club programs](#)
- Industry-leading technology platforms and CRM
- 70+person [centralized Support Staff](#)
- [Annual convention](#), [conferences](#) and [destination retreats](#)
- Check out more in the [AO 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 Make Tomorrow better program, [Food Bank donations in every home](#)