



PATH TO PARTNERSHIP





RICK ALTIG
Chairman



ROB HAY
Chief Marketing Officer



JAMES HILL
Chief Operations Officer



DUSTIN VENEKAMP
Partner



MARK NEILSON
Partner



NICK LORENCE
Partner



PATRICK STENGLEIN
Partner

TOP 1% OF LEADERS



MARIO HAJRO



JOSH OLIN



DAVID CARPENTER



BOB GUJRAL



RYAN STENGLEIN



CHRIS HINTZ



MEAGHAN KRECSKO



JENNY KIM



TAULANT BANE

OUR **PLATINUM RULE**

Do more for others than you would have them do for you.

OUR **PURPOSE**

Enrich lives and enable dreams. We are dedicated to teach and inspire responsibility while protecting futures, one family at a time.



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CAREER PATHWAY

PERSONAL • LEADERSHIP

UNLOCK THE POWER OF YOUR CONTRACTS ▶

Everyone starts with two contracts; a personal production contract and a leadership contract. You can activate your leadership and personal production contract at the same time. The goal of leadership is to help people get what they want and build your business.

PRODUCER PATHWAY

FROM PRODUCER IN TRAINING AT 50% TO 100% CONTRACT, EXPLORE HOW FAR YOU CAN GO AS A PERSONAL PRODUCER.

[VIEW MORE INFORMATION](#)

LEADERSHIP PATHWAY

FROM SUPERVISING AGENT TO PARTNER, EXPLORE HOW FAR YOU CAN GO AS A LEADER.

[VIEW MORE INFORMATION](#)

60% PRODUCER

QUALIFICATION

Achieve \$15,000 ALP or after 60 days, whichever comes first.

COMPENSATION

PRODUCER COMPENSATION

- 60% - up to 60% contract on personal business
- 3% - up to 3% lifetime vested renewals paid monthly
- 30% - Producers over 12 months can earn up to 30% World's Greatest Bonus paid weekly on your personal Net ALP
- 30% - Producers over 12 months can qualify for up to 30% Retention Booster on their World's Greatest Bonus
- \$750 - Producers earn \$750 when their Personal Recruit submits their first life application within the recruiting agents' first 90 days of tenure. After recruiting agents' first 90 days, bonus is \$250 per recruit.

EXPECTATIONS

- Minimum standard of 4 sales each week
- Build leadership contract through Personal Recruiting
- Opportunity Unlimited schedule every week

72.5% PRODUCER

QUALIFICATION

Achieve at least five years of continuous service and meet minimum production of \$100,000.

COMPENSATION

PRODUCER COMPENSATION

- 72.5% - up to 72.5% contract on personal business
- 5% - up to 5% lifetime vested renewals paid monthly
- 30% - Producers over 12 months can earn up to 30% World's Greatest Bonus paid weekly on your personal Net ALP
- 30% - Producers over 12 months can qualify for up to 30% Retention Booster on their World's Greatest Bonus
- \$250 - Producers earn \$250 for each personal recruit (no limit)

EXPECTATIONS

- Minimum standard of 4 sales each week
- Build leadership contract through Personal Recruiting
- Opportunity Unlimited schedule every week
- Minimum production standard of \$100,000 Net ALP per year

MASTER GENERAL AGENT (MGA)

QUALIFICATION

Mentor one of your associates to achieve their GA contract.

COMPENSATION

MASTER GENERAL AGENT COMPENSATION

- All recruits are coded directly to your hierarchy.
- * PLUS PERSONAL PRODUCTION COMPENSATION PLAN

EXPECTATIONS

- Personally be a qualified MGA with a minimum per month of 10K in F6 Net, 20K Net or 2 codes in previous month
- Add/Net 1 MGA per year to your organization

PARTNER

QUALIFICATION

Mentor 11 qualified MGAs.

COMPENSATION

PARTNER

- 85% Leadership Contract
- * PLUS PERSONAL PRODUCTION COMPENSATION PLAN
- * PLUS MASTER GENERAL AGENT COMPENSATION PLAN
- * PLUS REGIONAL GENERAL AGENT COMPENSATION PLAN
- * PLUS NATIONAL GENERAL AGENT COMPENSATION PLAN

EXPECTATIONS

- Personally be a qualified MGA with a minimum per month of 10K in F6 Net, 20K Net or 2 codes in previous month
- Add/Net 1 MGA per year to your organization
- Maintain a minimum of 11 direct qualified MGAs for three consecutive months



AO WORK FROM ANYWHERE ▶

WHO IS AO?

AO is a facet of the life insurance industry that few people know about. Our mission is to protect every child and serve all working people.

Who do you know that wants to work from home, make great money and help protect families?

What we've found is the best office is your home, or wherever you want it to be. Share these videos and links to show how great AO is.

COMPANY OVERVIEW



Jess Chang shares all AO has to offer from unlimited career opportunities to incredible prizes and retreats!

[AOWORKFROMHOME.COM](https://aoworkfromhome.com)



Share Opportunity Unlimited with just one click!

LADIES RISING



A community of leaders and producers that connects and supports women within AO.

AO REPORT

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.

Everything you need to know about AO, AIL, and Globe in one easy to use Report.





AO PRODUCTION CLUBS ▶

Year after year, AO has recognized the best in sales excellence by awarding the prestigious AO Production Clubs: Gold, Platinum, and Diamond. Just like there is no limit on the amount of families you can protect, there is no limit on the amount of club qualifications you can earn!

[VIEW COMPANY RECORDS](#)



GOLD CLUB

\$50,000 Gross Personal Production in one month

Earn the AO Gold Plaque and Squire Ring



PLATINUM CLUB

\$100,000 Gross Personal Production in one month

Earn the AO Platinum Plaque and Knight Ring



DIAMOND CLUB ▶

\$150,000 Gross Personal Production in one month

Earn the AO Diamond Plaque, Knight Ring, and Diamond Club Trophy

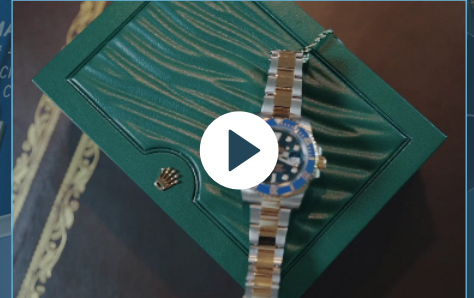
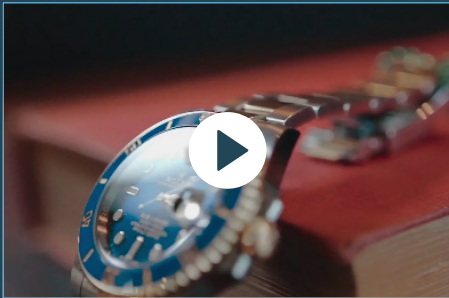
Record Holder:
Joe Tomanovich,
\$209,361 Gross ALP
October 2021





AO ROLEX

The legacy of gifting the AO Rolex began nearly four decades ago, and now includes 47 exclusive recipients — each one embodies the values, character, and culture of the Platinum Rule: **Do more for others than you would have them do for you.**



“THE ROLEX IS NOT EARNED, IT’S GIVEN.”

RICK ALTIG, CHAIRMAN

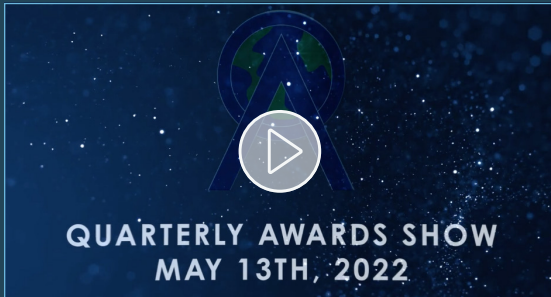


42nd and 46th recipients, Andrew Haskins & Chris LaFond!





AO AWARDS



The AO Awards show honors the company leaders at all levels based on net sales. Winners will receive trophies to commemorate their spectacular results.



TOP SA 2021

Kris Basho, \$505,003 ALP



TOP GA 2021

Jillian Getz, \$1,557,586 ALP



TOP ROOKIE MGA 2021

Taulant Bane, \$2,940,181 ALP



TOP AO VAMOS PRODUCER 2021

Eddie Leon, \$208,919 ALP



TOP MGA 2021

Enzo Iftiu, \$2,638,726 ALP



TOP RGA 2021

Mark Neilson, \$7,666,139 ALP



ALAN MARTYN AWARD 2021

Enzo Iftiu, \$4,054 ALP Per Agent



TOP ROOKIE PRODUCER 2021

Carrington Hanna, \$379,988 ALP



TOP VETERAN PRODUCER 2021

Daniel Paravisini, \$911,722 ALP



LEADER OF THE YEAR 2021

Mario Hajro, \$2,517,680 ALP Growth





AO CONTESTS & RETREATS

In addition to commissions, recognition, clubs and conferences – AO puts on multiple recruiting and production contests to incentivize everyone to break their own personal records and grow their organization.

PRIZES & TRIPS

Prizes range from exciting trips around the world, to the latest in tech and apparel to dress for success! These world class trips are once of a lifetime.

AO RETREAT



CABO RETREAT



TULUM RETREAT



MARIO HAJRO, JEEP WRANGLER WINNER!



[WATCH MORE HERE!](#)





AIL CONVENTION & CLUBS ▶

Each year, American Income Life brings together its top people in places like Bahamas, Cancun, and Cabo at Convention. You can earn this all-expense paid trip for two by achieving personal and/or leadership minimums for your contract by the end of December.



GRAMMY-NOMINATED DJ KASKADE
HEADLINES THE AIL 2022 CONVENTION!



2022 AIL CONVENTION LOCATION: LAS VEGAS

2022 QUALIFICATIONS

PRD

\$93,000 net personal ALP; pro-rate if you have been with AIL for less than 11 months*

SA

\$93,000 net personal ALP or achieve \$155,000 of 1st 6 month agent's net production & have at least 1 active 1st 6 month agent*

GA

\$93,000 net personal ALP or achieve \$205,000 of 1st 6 month agent's net production & have at least 2 active 1st 6 month agents*

MGA

\$93,000 net personal ALP or write \$300,000 in agency net ALP or write \$300K in Agency Net ALP with minimum 10% YTD growth over prior year as of Dec 31 2021 YTD MGA/RGA Report*

RGA

Write \$300,000 in agency net ALP or RGA can qualify as an MGA with his/her own MGA agency production or write \$300K in Agency Net ALP with minimum 10% YTD growth over prior year as of Dec 31 2021 YTD MGA/RGA Report*

*Through the 12th month = 80% Net to Gross
12+ Months = 74% Retention

CLUBS & RECOGNITION

FOUNDER'S CLUB [CLICK HERE](#)

After 8 months, you can qualify for Founders Club by producing \$13,000 of Net ALP for 4 consecutive months with 80% retention.

Founder's Club Ring + \$500 + Founder's Club Trophy

2+ Qualifications:

1 Diamond
added to ring

+ \$500 Each
Qualification

PRESIDENT'S CLUB [CLICK HERE](#)

After 8 full months, you can qualify for President's Club by producing over \$200,000 net ALP in the calendar year & 81% retention.

President's Club Ring + \$1,500 + 1 Day Early at Convention

2+ Qualifications:

1 Diamond
added to ring

+ \$1,500
+ \$200 Consecutive
Qualifications

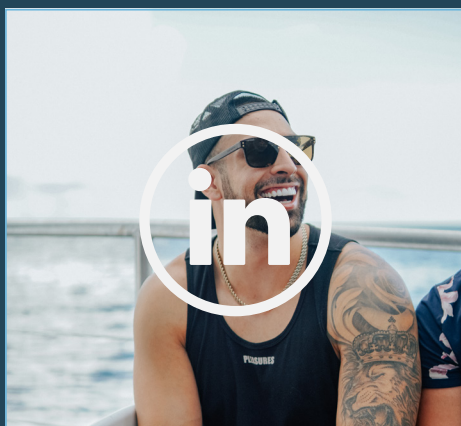
MILLION DOLLAR CLUB [CLICK HERE](#)

Membership to this prestigious club is earned by achieving \$1 million Net ALP in personal production over the course of your career.

EARN
\$5,000



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