



PATH TO PARTNERSHIP

FOR BUSINESS BUILDERS



Globe Life
American Income Division

SENIOR PARTNERS



RICK ALTIG
Chairman



MARIO HAJRO
Chief Executive
Producer
Top 1%



ROB HAY
Chief Marketing
Officer



JAMES HILL
Chief Operating
Officer



MARK NEILSON
Chief Executive
Producer Top 1%



JOSH OLIN
Chief Executive
Producer
Top 1%



DUSTIN VENEKAMP
Chief Development
Officer

PARTNERS



ANDY ALTIG



TAULANT BANE
Chief Executive
Producer
Top 1%



DAVID CARPENTER
Chief Executive
Producer
Top 2%



JESS CHANG
Chief Executive
Producer
Top 1%



MARK DUSHAJ
Chief Executive
Producer
Top 1%



TODD ENGELSON
Chief Executive
Producer



BOB GUJRAL
Chief Executive
Producer
Top 1%



CHRIS HINTZ
Chief Executive
Producer
Top 2%



ENZO IFTIU
Chief Executive
Producer
Top 1%



JENNY KIM
Chief Executive
Producer
Top 1%



NICK LORENCE
Chief Executive
Producer



BRANDON SUMMERTON
Chief Executive
Producer
Top 2%



JOE TOMANOVICH
Chief Executive
Producer
Top 1%

TOP 1% OF BUSINESS BUILDERS



TAULANT BANE
Chief Executive Producer
& Partner



JESS CHANG
Chief Executive Producer
& Partner



MARK DUSHAJ
Chief Executive Producer
& Partner



BOB GUJRAL
Chief Executive Producer
& Partner



ARI HAJRO
Chief Executive Producer



MARIO HAJRO
Chief Executive Producer
& Partner



ANDI IFTIU
Executive Producer



ENZO IFTIU
Chief Executive Producer
& Partner



JENNY KIM
Chief Executive Producer
& Partner



MARK NEILSON
Senior Partner



JOSH OLIN
Chief Executive Producer
& Partner



JOETOMANOVICH
Chief Executive Producer
& Partner

TOP 2% OF BUSINESS BUILDERS



MOHAMED AL-JAHMI
CoExecutive Producer



BLEDAR BANE
Chief Executive Producer



DAVID CARPENTER
Chief Executive Producer
& Partner



JOE GOJCAJ
Chief Executive Producer



ZACK HAKIM
Chief Executive Producer



CHRIS HINTZ
Chief Executive Producer
& Partner



MELINDA-RAE LYSE
Chief Executive Producer



RYAN STENGLEIN
Chief Executive Producer



BRANDON SUMMERTON
Chief Executive Producer
& Partner



SARA VAZ
Chief Executive Producer



BRUCE VIAJE
Chief Executive Producer



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OUR PLATINUM RULE ▶

Do more for others than they 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.



UNLOCK THE POWER OF YOUR CONTRACTS

Everyone starts with two contracts: a producer contract and a business builder contract. You can activate your producer contract and business builder contract at the same time. The goal of your business builder contract is to help people get what they want, build your business, and become a Partner with AO.

PRODUCER PATHWAY

From Producer in Training at 50% to 100% contract, explore all producer contracts and find out how far you can go with AO.

YOU START
HERE

[VIEW MORE INFORMATION](#)

1

50% PRODUCER

QUALIFICATION:

Become licensed in your state or province, and activate your contract with AIL.

2

60% PRODUCER

QUALIFICATION:

Achieve \$15,000 ALP

3

62.5% PRODUCER

QUALIFICATION:

Achieve at least one year of continuous service and meet the minimum production requirement of \$75,000 NET ALP in the past 12 months.

6

75% PRODUCER

QUALIFICATION:

Achieve at least five years of continuous service and minimum production requirement of \$600,000 Net ALP over the last five years, of which \$75,000 must have been in the past 12 months.

5

72.5% PRODUCER

QUALIFICATION:

Achieve at least five years of continuous service and meet the minimum production requirement of \$75,000 NET ALP in the past 12 months.

4

67.5% PRODUCER

QUALIFICATION:

Achieve at least three years of continuous service and meet the minimum production requirement of \$75,000 NET ALP in the past 12 months.

7

77.5% PRODUCER

QUALIFICATION:

Achieve at least 10 years of continuous service and minimum production requirement of \$650,000 Net ALP over the last five years, of which \$130,000 must have been in the past 12 months.

8

80% PRODUCER

QUALIFICATION:

Achieve at least 10 years of continuous service and minimum production requirement of \$750,000 Net ALP over the last five years, of which \$150,000 must have been in the past 12 months.



PARTNERSHIP PATHWAY

From Regional Producer (SA) to Senior Partner, explore all business builder contracts and find out how far you can go at AO.

[VIEW MORE INFORMATION](#)

YOU START
HERE

1

REGIONAL PRODUCER (SA)

QUALIFICATION:

Personally recruit and code one new agent or make 10 sales in a month and train and code one new agent.

2

COEXECUTIVE PRODUCER (GA)

QUALIFICATION:

Have a total of five coded agents, mentor one of your associates to achieve their Regional Producer contract, and achieve a minimum of 10 sales in a month.

4

CHIEF EXECUTIVE PRODUCER (RGA)

QUALIFICATION:

Have a total of five directly coded agents and mentor one of your associates to achieve their Executive Producer contract.

3

EXECUTIVE PRODUCER (MGA)

QUALIFICATION:

Have a total of five directly coded agents, mentor one of your associates to achieve their CoExecutive Producer contract, and achieve a minimum of 10 sales in a month.

5

PARTNER

QUALIFICATION:

Mentor 6 Executive Producers hitting minimums.

6

SENIOR PARTNER

QUALIFICATION:

Mentor 11 Executive Producers hitting minimums.



CHANGE YOUR CAREER HERE AT AO

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.

AOWORKFROMHOME.COM

COMPANY OVERVIEW

USA 



CAN 



AO VAMOS



Jess Chang, Jesse Doherty, and Sabrina Agostini share all AO has to offer from unlimited career opportunities to incredible prizes and retreats!



AO 321 TRAINING

Get all the secrets to success with just one click!

2024 REPORT

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

To gain more information, please click on the three underlined items and begin.

AO Globe Life is the largest distribution system of Globe Life & AIG.

• AO Globe Life has experienced tremendous growth, as Sales have increased by 407% in the last 10 years with \$154.5 Million in Sales in 2023.

• Producers can work from the comfort of their homes, while earning several months of growth by protecting the individuals and families they serve.

• 2024 Forecast: With the year increasing need for life insurance, the most new Producers protected their first family in a single year across United States and Canada in 2023. AO Globe Life will continue to increase new sales and growing leaders to meet the growing demand of markets around.

AO REPORT

Everything you need to know about AO, Globe Life American Income Division, and Globe Life in one easy to use Report.



LADIES RISING

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



AO REWARDS

A loyalty program that allows Producers to redeem their points for flights, hotels, shopping, and much more!

AO PRODUCTION CLUBS

Year after year, AO has recognized the best in sales excellence by awarding the prestigious AO Production Clubs: Gold, Platinum, Diamond, Blue Diamond, and Ucar. 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!



GOLD CLUB

\$50,000 Net Personal Production in one month

Earn the AO Gold Plaque and Squire Ring



PLATINUM CLUB

\$100,000 Net Personal Production in one month

Earn the AO Platinum Plaque and Knight Ring



DIAMOND CLUB

\$150,000 Net Personal Production in one month

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



BLUE DIAMOND CLUB

\$300,000 Net Personal Production in one month

Earn the AO Blue Diamond Trophy



UCAR CLUB

Break the All-Time Monthly Net ALP Record of \$362,123

Record Holder: Firat Ucar October 2023


DIAMOND CLUB RECOGNITION

| | |
|---------------------------|------------------|
| Daniel Paravisini | 16 Diamond Clubs |
| Firat Ucar | 10 Diamond Clubs |
| Marshall Fernandez | 6 Diamond Clubs |
| Salaur Khorrami | 3 Diamond Clubs |
| Ali Saad | 1 Diamond Club |
| Mario Hajro | 1 Diamond Club |
| Brian Harrington | 1 Diamond Club |
| Dina Boghdady | 1 Diamond Club |
| Franco Bilbili | 1 Diamond Club |
| Joe Tomanovich | 1 Diamond Club |
| Mark Neilson | 1 Diamond Club |
| Nikolla Lulgjuraj | 1 Diamond Club |
| Roger Fredericks | 1 Diamond Club |
| Serge Brouillette | 1 Diamond Club |
| Tyler Morrow | 1 Diamond Club |

[VIEW COMPANY RECORDS](#)



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.

2023 AWARD WINNERS



TOP ROOKIE PRODUCER

Joseph Gojcaj
\$947,488 ALP*



TOP VETERAN PRODUCER

Mario Hajro
\$4,420,776 ALP*



TOP AO REWARDS POINT EARNER

Roger Fredericks
\$311,836 ALP*



TOP REGIONAL PRODUCER

Montzer Alwatan
\$996,235 ALP*



TOP COEXECUTIVE PRODUCER

Katelyn Ucar
\$2,559,663 ALP*



TOP ROOKIE EXECUTIVE PRODUCER

Andi Iftiu
\$4,193,452 ALP*



TOP VETERAN EXECUTIVE PRODUCER

Enzo Iftiu
\$7,159,417 ALP*



TOP CHIEF EXECUTIVE PRODUCER

Mario Hajro
\$22,231,422 ALP*



TOP AO VAMOS MARKET PRODUCER

Heccy Rivas



TOP UNION MARKET PRODUCER

Melissa Hayfa



TOP MCGRUFF MARKET PRODUCER

Rea Alwan



TOP POS MARKET PRODUCER

Firat Ucar



TOP VETERAN MARKET PRODUCER

Roger Fredericks



TOP CREDIT UNION MARKET PRODUCER

Gunnar Jorstad



TOP PROMOTING EXECUTIVE PRODUCER

Andi Iftiu
\$1,875,544 ALP*



TOP PROMOTING CHIEF EXECUTIVE PRODUCER

Mark Neilson
\$3,022,416 ALP*



LEADER OF THE YEAR

Mario Hajro
\$10,160,827 ALP Growth



HOW IT WORKS

* All Recognized ALP is NET ALP.

The legacy of gifting the AO Rolex began nearly four decades ago, encompassing 60 recipients who embody the values, character, and culture of the Platinum Rule: **Do more for others than they do for you.**

[VIEW ROLEX RECIPIENTS](#)



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

RICK ALTIG, SENIOR PARTNER



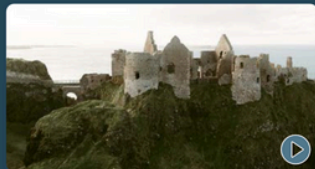
AO CONTESTS & RETREATS

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

PRIZES & TRIPS

Prizes range from AO swag to the latest in tech to exciting trips around the world! Check out a few highlights of these amazing prizes and trips below.

IRELAND RETREAT



DUBAI RETREAT



ICELAND RETREAT



AMSTERDAM 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 by the end of December.



2025 AIL CONVENTION LOCATION: LAS VEGAS



HAWAII IN MAY 2024! LOCATION: HAWAII

2025 QUALIFICATIONS [CLICK HERE](#)

PRODUCER

\$97,500 net personal ALP. If you started after December 31st, 2023, [CLICK HERE](#) to see how much you need to write to Qualify*

REGIONAL PRODUCER

\$97,500 net personal ALP or achieve \$175,000 of 1st 6 month Producer's net production & have at least 1 active 1st 6 month Producer*

COEXECUTIVE PRODUCER

\$97,500 net personal ALP or achieve \$225,000 of 1st 6 month Producer's net production & have at least 2 active 1st 6 month Producers*

EXECUTIVE PRODUCER

\$97,500 net personal ALP or write \$350K in Agency Net ALP with minimum 10% YTD growth over prior year as of Dec 31, 2024 YTD Executive Producer/Chief Executive Producer Report*

CHIEF EXECUTIVE PRODUCER

Write \$320,000 in Agency net ALP or Chief Executive Producer can qualify as an Executive Producer with his/her own Executive Producer Agency production*

*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 over \$200,000 net ALP for 4 consecutive months with 80% retention.

Founder's Club Ring + \$500 + 1 Day Early At Convention
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](#)

EARN \$5,000

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



[AOWORK2LIVE.COM](https://aowork2live.com)



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