



Globe Life
American Income Division



COMPENSATION AND INCENTIVES



OPPORTUNITY

UNLIMITED

As an independent contractor at Globe Life's American Income Division, your success can reach as far as your desire, discipline, determination, and commitment will take you. With lucrative compensation, bonuses, and travel incentives, plus residual income from lifetime vested renewals, you have the opportunity to achieve an income you might not have thought possible.

**Success is in your hands –
*make it happen.***

Opportunity to Succeed

Pay Example For illustrative purposes only

Annualized Life Premium (ALP)

\$70	Total Life Premium per Month
x 12	Months
\$840	ALP

Weekly Production

\$2,520	ALP (3 sales at \$840 ALP)
x 60%	1st Year Commission Rate
\$1,512	Annualized Commission
x 65%	Advance Rate
\$982	Advance on Friday
+ \$333	Weekly Average Bonus*
\$1,315	Total per Week

Monthly Bonus Paid Weekly

MTD Net ALP	Bonus Percentage
≤ \$2,499.99	0%
\$2,500–\$4,249.99	10%
\$4,250–\$10,249.99	19%
\$10,250–\$20,249.99	21%
\$20,250–\$30,249.99	23%
\$30,250+	29%

* Weekly average bonus is based on the producer writing \$2,400 ALP per week for 4 weeks.

Compensation Growth Example – Individual Producer

	Year 1	Year 2	Year 3	Year 4–10	Year 11–15
Total Compensation*	\$65,750	\$78,416	\$90,401	\$122,973	\$186,863

* 1099 income is comprised of 1st Year Commissions, Renewals, Bonuses, etc

Total compensation reflects actual averages for all contracted agents of AIL/NIL. Income from revenue streams may vary based on contract. Based on internal Company records. For illustrative purposes only. Compensation is performance-based.

Additional Revenue Streams

Paid Monthly

- Pinnacle Bonus
- Reinstatement Bonus

Paid Weekly

- SA/GA Training Bonus
- Leadership Bonus

Opportunity to Lead

American Income Division has established a strong reputation within our industry for fostering a culture of leadership development. We are seeking individuals who possess a growth mindset and aspire to lead others. We immerse you in an environment of continuous development, which brings with it the possibility of increased earnings potential. Promotions are merit-based and internal, offering abundant opportunities for advancement.



INDIVIDUAL PRODUCER

SUPERVISING AGENT 3–6 MONTHS

GENERAL AGENT 6–12 MONTHS

MASTER GENERAL AGENT 12–18 MONTHS

REGIONAL GENERAL AGENT 18–36 MONTHS

STATE GENERAL AGENT SELECTED BY COMPANY TOP LEADERSHIP

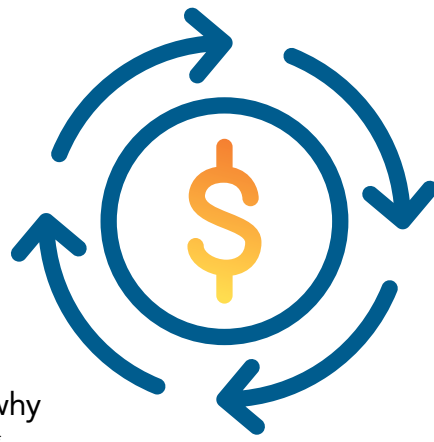
Compensation Growth Example – MGA/RGA/SGA

	Year 1	Year 2	Year 3	Year 4–7	Year 8–10	Year 11–15
Total Compensation*	\$65,750	\$128,877	\$134,566	\$242,204	\$280,131	\$461,454

Total compensation reflects actual averages for all MGAs, RGAs, and SGAs of AIL/NIL. Income from revenue streams may vary based on contract. Based on internal Company records. For illustrative purposes only. Compensation is performance-based.

* 1099 income is comprised of 1st Year Commissions, Renewals, Bonuses, etc

Opportunity to Build for Your Future



Residual Income is the primary reason why people choose a career in this industry.*

Monthly Renewals

Earn thousands of dollars each month before other new sales ever occur.

Increasing Income

Reap the benefits of our outstanding, financially rewarding program

10-Year 100% Vesting

American Income Division fully vests renewals for a lifetime, after 10 years, as long as the premiums continue to be paid on the policies you have sold.

* Source: <https://www.liveabout.com/insurance-sales-2918252>

Earn Money Toward Health Insurance*

Our compensation program offers qualifying agents the opportunity to earn additional commissions to use toward health insurance coverage of their choice. Agents with no dependents can receive **\$3,100–\$8,100 annually** and agents with dependents can receive **\$6,200–\$14,100 annually**.

* Amounts vary by tenure and collective bargaining agreement.

Source: 2021 OPEIU 277 CBA; 2020 Unifor 247 CBA; 2022 UFCW 1518 CBA



Opportunity for Incentives

Incentive opportunities at American Income Division are frequent, generous, and FUN! Contests encourage friendly competition for financial incentives, merchandise, and luxurious trips. Additional bonus opportunities sweeten the deal and offer a chance to earn even more money. Qualify to attend our annual Convention and celebrate with some of your closest friends!



LAS VEGAS, NEVADA



LISBON, PORTUGAL



CANCUN, MEXICO



PARIS, FRANCE



VIP



MAKE TOMORROW BETTER

Opportunity to Give Back

We *Make Tomorrow Better* through charitable giving, helping communities we visit for meetings and conventions and leaving them better than before we came. We partner with local charities and support them financially as well as engaging in hands-on volunteer projects to benefit worthy organizations.



More than \$7 Million in 2024

Globe Life, agents, and employees collectively donated **more than \$7 million in 2024** to help *Make Tomorrow Better*, where we live, work, and visit.



Globe Life partners with some large and well-known national sponsorships:

Globe Life AIL NIL Agency

American-Income-Life

 |  |  AILNILagency

About Globe Life American Income Division:

- In business for more than 65 years
- Serving working families in the United States, Canada, and New Zealand
- American Income and its New York subsidiary, National Income Life Insurance Company, have more than \$92 billion of life insurance in force for working families
- A (Excellent) Financial Strength Rating from A.M. Best Company insurance industry analysts (rating as of 10/24)
- Wholly owned subsidiary of Globe Life Inc.



OFFICIAL LIFE INSURANCE OF
THE TEXAS RANGERS



OFFICIAL LIFE INSURANCE OF
THE DALLAS COWBOYS



OFFICIAL LIFE INSURANCE OF
THE LOS ANGELES LAKERS



PROUD PARTNER OF THE ATLANTA BRAVES

