



Globe Life

Liberty National Division



Worksite Advantage

Serving Working Americans Since 1900

Who We Are



Local offices
nationwide



The Globe Life
companies have
more policyholders
than any other life
insurance company
in the country

*Excluding reinsurance companies.
Source: S&P Global Market Intelligence 2019

Top Financial Strength Ratings



**A (Excellent)
or higher**
for more than 40
consecutive years¹



A+
Member of Better
Business Bureau²



Named to Ward's
Top 50
Life-Health List³

¹(as of 7/21) ²(as of 7/20) ³(as of 7/20)
Ratings for Liberty National Life Insurance Company,
a Globe Life company

Major League Sports Sponsorships



**OFFICIAL LIFE INSURANCE OF
THE TEXAS RANGERS**



**OFFICIAL LIFE INSURANCE OF
THE DALLAS COWBOYS**



PROUD PARTNER OF FC DALLAS

What We Do

**At no cost
to employers to
help attract and
retain employees
with much
needed benefits**



**Help employers and
employees save
valuable tax dollars**



**Help employees
protect those they
care about most**



How We Are Different



Unique Life
Benefits



Needs-Based
Approach



Introductory
Offers for
Every Employee

Introductory Offers

Accidental Death Coverage

*Accidental injury is the third leading cause of death in the United States**

- \$3,000 coverage for employee
- \$3,000 coverage for spouse
- \$1,000 per child

No Cost Discount Card

*Quality Discount Health Services Program***

- Access to a national network
- Thousands of local providers
- Discounts on:
 - Vision and hearing
 - Prescription drugs
 - Chiropractic care



*National Safety Council, *Injury Facts*, 2019

**This plan is not insurance.

Accidental Death, Policy Form 7061. A premium is due at the end of the policy year. Policies and benefits may vary by state and have some limitations and exclusions.

Needs-Based Approach

If Your Average Employee Passed Away:

	YES	NO
Final Expenses	<input type="checkbox"/>	<input type="checkbox"/>
Income Replacement	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Protection	<input type="checkbox"/>	<input type="checkbox"/>

If Your Average Employee or a Family Member Suffered:

	YES	NO
Cancer	<input type="checkbox"/>	<input type="checkbox"/>
Heart Attack or Stroke	<input type="checkbox"/>	<input type="checkbox"/>
Accident	<input type="checkbox"/>	<input type="checkbox"/>

Needs Planner

Name: _____

Death Benefits

1. When you pass away, do you have enough permanent life insurance to cover final expenses? YES NO

Final Expenses	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

2. When your spouse passes away, do you have enough permanent life insurance to cover their final expenses? YES NO

Final Expenses	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

3. When you pass away, do you have \$_____ of life insurance to pay off your mortgage or continue paying your rent? YES NO

Amount Needed	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

\$ _____ Mortgage	\$ _____ x 24 months = \$ _____ Monthly Rent Rent Protection
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4. When you pass away, do you have \$_____ of life insurance to replace your income? YES NO

Amount Needed	\$ _____
Minus Current Coverage	\$ _____
Amount Needed	\$ _____

_____ x \$ _____ = \$ _____ Year(s) Annual Income

Existing Policies/Notes _____

Living Benefits

5. If cancer were to strike you or a family member, would you have the money to manage a loss of income, high deductibles, copays, and all other out-of-pocket expenses? YES NO

6. If you or a family member were to be diagnosed with a critical illness, would you have enough money to continue living the way you do now without your income? YES NO

7. If you or a family member were injured in an accident, would you be protected from loss of income and additional medical expenses? YES NO

The benefits marked 'No' indicate a family need.

Unique Life Benefits

Group Term Life

- Coverage to age 100 – paid up option at 65

Portable

- Coverage continues when employee retires
- Premiums never increase
- Benefit amount never decreases

Pre-Tax

- Enables employers and employees to save valuable tax dollars

\$30,000 Coverage	Whole Life (weekly)	Group Term (weekly)
Employee Premium	\$19.24	\$9.99
Employee Tax Savings	\$0.00	\$2.00*
Employee Net Cost/Savings	\$19.24	\$7.99



*Based on a combined FICA, federal, and state income tax rate of 20%, 35-year-old male tobacco user, \$30,000. For example purposes only. Compares sale of individual Whole Life to Group Term product purchased at a worksite. Policy forms GE65, GE2, GE100. Policies and benefits may vary by state and have some limitations and exclusions.

Unique Life Benefits

Income Replacement

- Can help replace the employee's income for their family

Mortgage Protection

- Can be used to help pay off the home for the family

Benefit Options:

- Monthly Income
- Lump sum benefit up to \$200,000



The #1 cause of personal bankruptcy filing in the United States is medical debt.¹

Cancer Policy

Who is affected by cancer?

According to the American Cancer Society²



1 in **3** People in the U.S.

Schedule Benefit Plan Available With No Lifetime Maximum:

- First Occurrence Benefit
- Hospital Confinement
- Chemotherapy/Radiation
- Transportation

¹The Balance, Medical Bankruptcy and The Economy, 2019 | ²American Cancer Society, Cancer Facts and Figures, 2018
These Are Limited Policies: Cancer Endurance Policy Forms 5KM, 5KN, 5KO. Policies and benefits may vary by state and have some limitations and exclusions.

Heart disease is the #1 killer worldwide, and stroke ranks second. Even when those conditions don't result in death, they cause disability and diminish quality of life.¹

Critical Illness Policy

An American will suffer from a heart attack **every 40 seconds²**.

On average, someone in the United States will have a stroke **every 40 seconds²**.

Stroke • Heart Attack • Kidney Failure • Organ Transplant

\$10,000 CASH

to

\$50,000 CASH

Lump Sum Benefits Available for Cancer And Critical Illness Policies

¹American Heart Association Annual Report 2018-2019

²American Heart and Stroke Associations, Heart Disease and Stroke Statistics 2019 At-A-Glance

These Are Limited Policies: Cash Cancer Policy Form LCNALS-2, Critical Illness Policy Form 5MB. Policies and benefits may vary by state and have some limitations and exclusions.

Accident Protector Max

*Coverage for the entire family
– 24 hours a day –
on and off the job*

Pays cash directly to insured

For	We pay
Emergency Treatment	Up to \$500
Initial Hospitalization Benefit	\$1,000
Daily Hospital Confinement	\$150 to \$500
Hospital Intensive Care	2 times daily hospital benefit



**You may use our
Quick Claims process for your
Accident policy claims**

*Once proper forms are received,
a Direct Deposit is made.*

Hospital Accident Policy, Forms HAJ, HAK, HAL. Policies and benefits may vary by state and have some limitations and exclusions.

Liberty National Quick Claims is available for most properly documented accident claims with an emergency room (ER) benefit. The claim must be submitted online through our eService portal Monday through Friday and the required documentation must be uploaded by 2 pm Central time zone in order to be reviewed in one business day. Processing time is based on business days and after all required documentation needed to render a decision is received and no further validation and/or research is required. The claims payment must be \$5,000 or less to qualify for Direct Deposit. If you are submitting multiple accident claims on the same day then the sum of payments must be \$5,000 or less to qualify for Direct Deposit.

How it Works



We meet with each employee for a few minutes



We provide each employee with the Introductory Offers



Complete the Needs Analysis



Offer protection for those with needs



This is a solicitation for insurance. You may be contacted by an Agent representing Globe Life Liberty National Division. Policies and benefits may vary by state and have some limitations and exclusions.