



Globe Life
Liberty National Division



OPPORTUNITY
OF A LIFETIME



OPP ORTU NITY OF A LIFETIME

Be your own boss and take charge of your career as an independent contractor at Globe Life Liberty National Division. Learn from industry pioneers and thrive in a community of champions. Your drive, determination, and commitment can unlock extraordinary rewards: uncapped compensation, performance bonuses, exclusive travel incentives, and residual income from policy renewals.

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

Earning Opportunity

Pay Example For illustrative purposes only

Annualized Life Premium (AP)

\$43.75 Total Life Premium per Month
x 12 Months

\$525 AP

Weekly Production

\$3,150 AP (6 sales at \$525 AP)
x 50% 1st Year Commission Rate

\$1,575 Potential 1st Year Commission
x 60% Advance Rate

\$945 Direct Pay
+ \$630 Bonus (20% Weekly Bonus Rate)

\$1,575 Total per Week

Bonus Schedule

Consecutive Weeks	Bonus Percentage
1	5%
2	10%
3	15%
4+	20%

Based on: Producer submitting \$1,500 Annual Life Premium for 4 Consecutive Weeks.

Potential Income Stream

- ✓ Weekly Direct Pay
- ✓ Weekly Bonuses
- ✓ Renewals
- ✓ Additional Weekly Bonuses (if in management)



Lead with Opportunity

At Liberty National Division, we empower your career growth and earnings potential. Our dedicated support system includes field training, mentorship, continuous learning opportunities through webinars and product training, leadership development, and networking events.

AGENCY OWNER \$500k – \$2M+

TIME TO ACHIEVE: TYPICALLY 2+ YEARS

QUALIFICATIONS*

- \$300,000 FYA production in previous 12 months
- Team DCN and Persistency rate better than the Company average
- Attend Globe Life University 301 and AO bullpen

OBJECTIVES

- Develop, coach, and mentor an Agency
- Ensure recruiting, training, and leadership development systems are in place
- Recruit motivated Agents
- Train your trainers
- Develop new leaders

BENEFITS

- Own your own Agency
- Be in business for yourself, but not by yourself
- The opportunity to earn a high level of override commissions and leadership bonuses
- Potential for highest residual income
- Qualify for Convention based on your team's results

REGIONAL AGENCY DIRECTOR \$250k – \$500k

TIME TO ACHIEVE: 18-24 MONTHS

QUALIFICATIONS*

- Advance 2 or more Agency Directors
- Team DCN and Persistency rate better than Company average
- Must have completed Globe Life University 201 and 301

OBJECTIVES

- Develop, coach, and mentor a team of ADs, GAs, and SAs
- Inspect and maintain recruiting and training systems
- Work with ADs to help grow satellite locations
- Advance ADs

BENEFITS

- Greater ability to build a large team of ADs
- The opportunity for AD override commissions and leadership bonuses
- Override commissions on your RAD team
- Potential for increased residual income
- Qualify for Convention based on your team's results

AGENCY DIRECTOR \$100k – \$300k

TIME TO ACHIEVE: 12-18 Months

QUALIFICATIONS*

- 4-week average of \$5,500 team FYA net submit
- Any combination of 2 GAs or SAs and 2 active agents
- Team DCN and Persistency rate better than Company average
- Must have completed Globe Life University 101 and 201

OBJECTIVES

- Develop, coach, and mentor a team of GAs and SAs
- Inspect and coach new Agents
- Develop existing SAs and identify new leaders on your team
- Increased involvement in recruiting system

BENEFITS

- Build your team at a higher level
- The opportunity for increased override commissions and leadership bonuses
- Attend Globe Life University 301 and 401
- Potential for residual income
- Qualify for Convention based on your team's results

GENERAL AGENT \$75k – \$175k

TIME TO ACHIEVE: 6-12 MONTHS

QUALIFICATIONS*

- 4-week average of \$3,500 team FYA net submit
- Minimum 1 SA and 2 active agents
- Team DCN and Persistency rate better than Company average
- Must have completed Globe Life University 101

OBJECTIVES

- Develop, coach, and mentor a team of SAs
- Inspect and coach new Agents
- Develop existing SAs and identify new leaders on your team
- Increased involvement in recruiting system

BENEFITS

- Build your team at a higher level
- The opportunity for increased override commissions and leadership bonuses
- Attend Globe Life University 201
- Potential for residual income
- Qualify for Convention based on your team's results

SUPERVISING AGENT \$50k – \$150k

TIME TO ACHIEVE: 2-6 MONTHS

QUALIFICATIONS*

- 4-week average of \$1,750 AP net submit
- DCN and Persistency rate better than the Company average

OBJECTIVES

- Effectively train new Agents
- Recruit and build a team
- Identify and coach potential new SAs

BENEFITS

- Build your team
- The opportunity for override commissions and leadership bonuses
- Attend Globe Life University 101
- Qualify for Convention based on your team's results

CAREER AGENT \$30k – \$100k

START YOUR CAREER

You will start your career as a state-licensed and Globe Life Liberty National Division-appointed professional, offering supplemental insurance benefits to individuals and working families.

*Must be recommended by your AO and approved by Home Office

As independent contractors, agents are free to set their own schedules and work as much as they like. The figures represent the average range of earnings potential and time frame for advancement associated with each level. The average range of earnings potential and time frame for advancement associated with each level are typical, but not guaranteed. Actual results can vary based on individual performance.

Build Lifelong Revenue

With Renewals

Build lasting income through renewals at Liberty National Division. Each sale not only enhances your immediate earnings but also builds a revenue stream from renewals.

Monthly Renewals

You can consistently earn from policy renewals each month.

Increasing Income

Your renewal income grows as you continue selling policies.

10-Year 100% Vesting

Liberty National 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.

Renewals in Leadership

2023 Earnings Data

Leadership Level	Average Income	Average Renewal Income*
Supervising Agent	\$52,060	\$1,514
Agency Director	\$114,351	\$11,914
Regional Agency Director	\$279,279	\$48,441
Agency Owner	\$652,769	\$211,384

*Renewal income is calculated from existing policyholders who renew a policy.



Let's Plan Your Success

Sun	Mon	Tues	Wed	Thurs	Fri	Sat

Notes

The Agent Concierge Team welcomes you



We are here to:

- Answer questions about your course work and exam prep
- Put you in touch with the right contact or resource
- Provide exam scheduling requirements

Contact a team member throughout the exam prep process if you have any questions. Liberty National Division's Agent Concierge Team will also stay in touch with you along the way, helping you stay on track. We will provide updates and encouragement as you study and prepare for the exam.

LAUNCH YOUR CAREER WITH CONFIDENCE

HOW TO CONTACT A TEAM MEMBER



214-250-5026



AgentConcierge@LibNat.com



909-580-8934

**OPP
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Unforgettable Opportunities

Join us for the ultimate celebration – our annual Convention. Qualifying agents and their guests will revel in a series of events recognizing significant achievements and exceptional sales records. Beyond formal recognition, partake in exclusive group adventures and connect with peers and leaders in unforgettable settings.

This is your opportunity to shine among the best and enjoy a well-deserved adventure!



CABO SAN LUCAS, MEXICO



LAS VEGAS, NEVADA



NASSAU, BAHAMAS



CANCUN, MEXICO



Incentive Contests

Liberty National Division hosts exciting monthly, quarterly, and special event contests with exciting rewards.

Winners could cheer for the Texas Rangers from the Globe Life Suite, experience the thrill of a Dallas Cowboys or Los Angeles Lakers game, or enjoy VIP concert seats. You might even win a once-in-a-lifetime trip for you and your guest!



DUBLIN, IRELAND



Opportunity to Support Through Giving

Our purpose-driven mission is to help families **Make Tomorrow Better** by working to protect their financial future.

Globe Life, our agency offices, and employees collectively donated **more than \$4.11 million** in 2023 to help Make Tomorrow Better, where we live, work, visit, and serve.



BIRTHDAY PARTY PROJECT



UT SOUTHWESTERN GENE THERAPY CENTER



Globe Life

Make Tomorrow Better



COOK CHILDREN'S HEALTH FOUNDATION

Opportunity to Excel

Through Training

At Liberty National Division, start your journey surrounded by leaders who began just like you. Our training framework includes:

Initial Field Training:

Jump-start your career with hands-on experience.

Continuous Product and Sales Training:

Stay updated with regular webinars and team meetings.

Globe Life University:

Experience intensive three-day leadership programs at The Venue, a state-of-the-art facility at Globe Life headquarters, where advanced technology and expert education transforms training.

This structured approach not only elevates your skills but also **helps prepare you for leadership roles,** empowering your career at every step.



Globe Life

UNIVERSITY



OPPORTUNITY OF A LIFETIME



THE LEVEL UP
LIFESTYLE

PODCAST

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 |  @LNAgencyDivision

About Globe Life Liberty National Division:

- In business since 1900
- Serving working families in the United States
- Liberty National Life Insurance Company is a wholly owned subsidiary of Globe Life Inc.

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



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

