



Worksite Advantage

Liberty National Division benefits offered from your employer through payroll deduction

Should you decide to enroll in supplemental coverage through Liberty National Division, your employer may offer these products on a pre-tax savings basis:

- Group Term Life Insurance
- Cancer
- Hospital Intensive Care
- Hospital Accident
- Accident Protector Max

After-tax products your employer may offer are:

- CareerLife Plus — Whole Life Insurance
- Critical Illness
- 10-Year Renewable and Convertible Worksite Term



For more information contact:

What the Globe Life Liberty National Division **Worksite Advantage** Can Do for You

Because the Globe Life Liberty National Division Worksite Advantage allows you to pay for supplemental health and life insurance premiums on a pre-tax basis, you pay less tax on your income. In other words, through Liberty National Division Worksite Advantage you receive an IRS approved tax break to pay for benefits.

Employee Savings with the Globe Life Liberty National Division's **Worksite Advantage***

	Without Premium Only Plan	With Premium Only Plan
Based on \$2,000 Monthly Income		
Gross Monthly Income	\$2,000	\$2,000
Pre-tax Insurance Premium	-\$0	-\$200
Total Taxable Income	\$2,000	\$1,800
Federal Income Tax (25%)	-\$500	-\$450
Total	\$1,500	\$1,350
Insurance Premium (taxed)	-\$200	-\$0
Take-Home Net Pay	\$1,300	\$1,350
Additional Monthly Take-home Pay	0	+\$50
Additional Annual Take-home Pay	0	+\$600

*For illustrative purposes only. These tax savings are simply an example. Individual tax savings will vary from employee to employee.

NOTE: Products described in this brochure can be purchased through a Section 125 plan or a conventional payroll deduction program made available by your employer.

This is a solicitation for insurance. Policies and certificates may vary by state, and have some limitations and exclusions. Policy Forms: GE2, GE65, GE100, 5KM 5KN, 5KO, LCNLS2, 5JP, 5JQ, 5JR, JAH, HAK, HAL, 8039, 5MB, 10RC, 20RC, ICC10T, ICC10R, 6566, 6567 (STR), 5050, 5050S, 6349, 6350; availability varies by state.

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