



Globe Life
Liberty National Division

Worksite Enrollment Training Guide

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Section 1:

Enrollment Setup



Employee Engagement Process

EMPLOYEE ENGAGEMENT PROCESS

The most important part of a successful benefit enrollment is 100% participation by all employees. This benefits you in three ways. (Please initial)

- 1. Tax Savings:** The more employees that participate in the plan by purchasing pre-tax products, the greater your tax savings as an employer. This works by reducing the amount of taxable payroll on which you pay Federal Insurance Contribution Act (FICA) tax and Federal Unemployment Tax Act (FUTA).
- 2. Employee Goodwill:** As discussed, we will provide an Accidental Death Policy to all eligible employees with no cost to them for the first policy year. We will also provide a Health Savings Discount card to all eligible employees at no cost. We will make sure your employees know that these benefits are being made available on your behalf.
- 3. Compliance:** Our goal is to make sure your plan stays in compliance with Section 125 guidelines. Your plan stays in compliance when you ensure that all employees have an opportunity to participate in the benefits.

Enrollment Date(s): _____

Enrollment Start Time: _____

Contact Person Day of Enrollment: _____

Person Who Will Receive Deduction Authorizations: _____

Enrollment Location: _____

Employee List With Names And Hire Dates

Employer Verification Call

Location Checklist

- Private location to discuss HIPAA sensitive health questions
- Easily accessible to all employees
- Table, chairs, power outlet, etc.

Liberty National does not provide tax or legal advice. If tax advice or legal advice or expert assistance is required, Liberty National recommends that you seek and consult with a competent professional prior to implementing any section 125 plan.

We suggest writing down what is decided on the Employee Engagement Process sheet. “**(Decision Maker's Name)**, we want to make sure we do three things for your company and employees.”

Read (and get initials):

1. Tax Savings
2. Employee Goodwill
3. Compliance

“**(Decision Maker's Name)**, to get started, I'll need a list of your employees with their names, hire dates, and phone numbers. If you would, go ahead and print that list for me. **I'll wait.**”

To ensure a successful enrollment process, make sure to outline the benefits for both the business and for the employees.

Enrollment Setup

The key to closing and setting up a proper enrollment is giving the Decision Maker a plan of action that fits their schedule.

Field Service Businesses

- Plumbing
- Heating and Air
- Electric
- Landscape
- Construction

These are examples of businesses with employees who typically work outside the office 80% of the time. These businesses tend to have their service employees come in on certain days of the week to turn in paperwork, restock, or prepare for the week. Most of these businesses have scheduled safety meetings each month as well. Use these times to ensure you see everyone when setting up your enrollment.

On the **Benefits Fact Sheet**, here are some additional questions you can ask in order to be prepared to set up the enrollment properly:

- **How many employees work more than 28 hours per week?**
- **Of those employees, how many have been employed for more than six months?**
- **How many employees work in the office?**
- **How many of their employees work in the field?**
- **Is there a certain day of the week everyone comes in?**
- **Do they have a safety meeting?**
 - **When is that safety meeting?**

Suggested Closing Script

“(Decision Maker's Name), all we ask is for the employees who want to help protect their families that you will allow them to do so through payroll deduction, so the company and the employee can save on payroll taxes.

I can be here next Tuesday at 8:00 am or I can come to the safety meeting next Thursday and make sure to see everyone. Would Tuesday at 8:00 am or Thursday's safety meeting work better for you?

(Decision Maker's Name), as you can see, we have multiple businesses in the community that need our benefits. So any time I give to you, I cannot give to someone else. In order to make sure I take care of you and your employees properly, can you commit to **(day and time)** for me to provide our valuable benefits to your employees?”

Manufacturing Companies

- Steel Company
- Warehouse
- Fabrication

These type of businesses tend to have employees who are in one location. The goal with this business is to not interfere with production.

On the **Benefits Fact Sheet**, here are some additional questions you can ask in order to be prepared to set up the enrollment properly:

- **How many employees work more than 28 hours per week?**
- **Of those employees, how many have been employed for more than six months?**
- **Do you have different shifts?**
 - **What are the different shift times?**

Suggested Closing Script

“(Decision Maker's Name), all we ask is for the employees who want to help protect their families that you will allow them to do so through payroll deduction, so the company and the employee can save on payroll taxes.

As you stated your employees work in shifts and I do not want to interrupt production, I have some time available on Tuesday morning at 7:00am for that first shift and Thursday afternoon around 3:30pm for the second shift. Do those days work for you?

(Decision Maker's Name), as you can see, we have multiple businesses in the community that need our benefits. So any time I give to you, I cannot give to someone else. In order to make sure I take care of you and your employees properly, can you commit to (day and time) for me to provide our valuable benefits to your employees?”

Medical Offices

- Doctor
- Dentist
- Vet Clinic
- Physical Therapy

The best time to enroll Medical Offices is during lunch time and the early part of the afternoon before patients start coming in. Medical Offices are continually brought lunch from different vendors and are accustomed to having meetings during this time. It is also a time when they start to slow down or close down. This creates an opportunity for you to bring in lunch and meet with all the staff without interruption.

Suggested Closing Script

“(Decision Maker's Name), all we ask is for the employees who want to help protect their families that you will allow them to do so through payroll deduction, so the company and the employee can save on payroll taxes.

I will have some time available on Wednesday at lunch, or would Thursday at lunch work better?”

Auto

- Auto Body Shops
- Oil Change Shops
- Tire Shops

On the **Benefits Fact Sheet**, here are some additional questions you can ask in order to be prepared to set up the enrollment properly:

- **How many employees work more than 28 hours per week?**
- **Of those employees, how many have been employed for more than one year?**
- **With auto shops they are a one-year rule.**

A majority of auto shops are busy first thing in the morning and at the end of the day. Their customers will drop their car off first thing and pick it up towards the end of the day. The best times to enroll them are mid-morning, lunch, or mid-afternoon.

Suggested Closing Script

“(Decision Maker's Name), all we ask is for the employees who want to help protect their families that you will allow them to do so through payroll deduction, so the company and the employee can save on payroll taxes.

I will have some time available on Wednesday morning at 10:00am or Thursday afternoon around 2:00pm, which works better for you?

(Decision Maker's Name), as you can see, we have multiple businesses in the community that need our benefits. So any time I give to you, I cannot give to someone else. In order to make sure I take care of you and your employees properly, can you commit to (**day and time**) for me to provide our valuable benefits to your employees?”

Bigger Industries (30 or more employees)

- City
- County
- Borough
- State
- Car Dealerships
- Hospital

These are industries with multiple departments. When working with these types of bigger businesses, make sure the HR Manager or Decision Maker will get you in contact with each department head to ensure each department is set up to see everyone. It is difficult for the Decision Maker to make sure everyone is on the same page when it comes time for you to come in. You can control that by having the Decision Maker give you the phone number for each department head as well as send an email introducing you as the new benefits coordinator. If you can get the Decision Maker to personally introduce you to each of the department heads, your chances of seeing more than 60% of the employees is greatly increased.

Before leaving the business, ask the Decision Maker if you can hang posters in each department where every employee will see it.

On the **Benefits Fact Sheet**, here are some additional questions you can ask in order to be prepared to set up the enrollment properly:

- **How many employees work more than 28 hours per week?**
- **Of those employees, how many have been employed for more than six months?**
- **How many departments do you have?**
- **How many shifts are there?**

Suggested Closing Script

“(Decision Maker's Name), all we ask is for you to allow the employees who want to help protect their families to do so through payroll deduction, so the company and the employee can save on payroll taxes.

Like you mentioned earlier, I know you have different departments. I want to start off with your department first and get that scheduled. I do have Tuesday morning at 8:00am available or Wednesday afternoon available, which works better for you?

(Decision Maker's Name), as you can see, we have multiple businesses in the community that need our benefits. So any time I give to you, I cannot give to someone else. In order to make sure I take care of you and your employees properly, can you commit to (day and time) for me to provide our valuable benefits to your employees?

Who would be in charge of each department? Could you introduce me to them real quick?

Let’s send them an email letting them know I am coming by to set up a time to meet with each of their team members and drop off posters at each location. I will then follow up with you after each department is set up.”

Worksite 125 Checklist



Worksite Advantage Worksite Section 125 Checklist

Complete these required forms and employee list when requesting approval for a Section 125 worksite case. **E-mail scanned required forms to LNWorksite@GlobeLife.** To qualify as a Section 125 case, the requirements for Eligible Employees and Qualified Employers must be met. Refer to the **Worksite Advantage Agent Guide** (R-3631) for these administrative guidelines.

For ALL Worksite cases, you must have a minimum of **five (5) eligible employees with one (1) or more policies** being billed to the employee(s). Businesses with less than five (5) eligible employees must be written as individual.

- Payroll Deduction Billing Information Sheet** (R-3240)
 - Agent's printed name and signature required
 - Agency Owner signature required
 - Keep original for Employer Implementation Manual
 - Give a copy to the Payroll Administrator
- Advantages of Online Billing**
 - Pay directly from your company's bank account using a secure, encrypted web service
 - Add or remove employees instantly
 - Paperless invoicing
 - Manage invoices for multiple companies at once
 - Update company information online
 - Assign roles to other employees; restrict employees to do specific tasks, or have another employee handle everything
- Section 125 Plan Adoption Agreement** (EIM-001, Section 5 Tab, page 1)
 - Employer signature required
 - Keep original for Employer Implementation Manual
 - Give a copy to the Payroll Administrator
- Payroll Deduction Agreement** (R-337)
 - Employer signature required
 - Keep original for Employer Implementation Manual
 - Give a copy to the Payroll Administrator
- Employee Engagement Form**
 - Employer initials three benefits
 - Agent complete enrollment date, time, and location
 - Agent completes enrollment contact person and person who receives payroll deduction authorizations.
- Application for Group Term Life** (GE-APP)
Complete even if not initially offering Group Term.
 - Employer signature required
 - Keep original for Employer Implementation Manual
 - Give a copy to the Payroll Administrator
 - Not required in CA, IN, and KS
- Full Employee List**
Typed employee list with hire dates must be signed by the employer/bookkeeper. List only those employees who work 28 or more hours per week.
 - Keep original for Employer Implementation Manual
 - Give a copy to the Payroll Administrator

XYZ BUSINESS

1234 STREET AVE, SUITE 121
DALLAS, TX 75200
p: 214.555.1234 f: 123.555.2145
www.xyzbusiness.com

Below is a complete list of XYZ Business employees and their hire dates:

Adams, Chris	February 12, 1992
Douglas, Marsha	September 2, 2000
Dugan, Janelle	March 17, 2002
Evans, Dan	August 28, 1999
Frank, Jim	January 15, 1997
Gregory, Nancy	March 22, 2000
Hudson, Mary	November 5, 2006
Jackson, Sam	October 2, 2003
Jones, Mark	July 21, 2001
Lawton, Judy	April 3, 2009
Michaels, Eric	December 11, 2004
Peterson, Tom	March 21, 2009
Smith, Jay	June 10, 2005
Wilson, Wendy	May 4, 2007

Jane Smith
Employer/Payroll Administrator Signature



LNL070121 1121

Before you leave the business, make sure you have:

- All required signatures on paperwork:** allows the employees to participate in pre-tax benefits and the employer to save on payroll taxes
- Solidified date, time and location:** ensures you have a proper setup of your enrollment
- Signed employee roster:** verifies the employees' hire date and eligibility for purchasing products
- Date to drop off enrollment posters:** have a date prior to the enrollment to announce our arrival to the staff

Worksite Poster



Globe Life
Liberty National Division

**Globe Life Liberty National Worksite Advantage
Voluntary Benefits Enrollment**

Your company has teamed with Globe Life Liberty National Division to help you get life insurance and supplemental health benefits using pretax dollars. What does this mean for you? It means you get more for your money. You can choose the benefits you need for your family and use pretax dollars to pay for them! It's called a Section 125 Plan.

 **Find out more by talking with your Liberty National Division Agent.**

Globe Life Liberty National Division is one of the nation's top providers of individual life and supplemental health insurance. Founded in 1900, we help our customers make sure their family's financial future is protected. **We are here to help.**

ENROLLMENT INFORMATION

Dates: _____

Times: _____

Location: _____

1-3-2018 1401107-0220

- **Set a date prior to the enrollment to drop off enrollment flyers/hang enrollment posters.**
- **This is key to ensure the employees are aware you are coming in (no surprises).**
- **This also establishes another face-to-face contact prior to the enrollment.**
- **During this time, you want to eliminate any objections a decision maker may have prior to coming in for the enrollment by resolidifying how the enrollment will be conducted.**

Poster Drops

**Poster drops must be completed with POC for day of enrollment.*

Agent: Hi! Good to see you again. I was just coming by to hang up a poster for the day we meet with the employees. Where would be a good place to put this to notify the employees when we are coming?

DM: Breakroom.

Agent: Awesome. I will hang it there. As a reminder, when we come in, we will sit with each and every employee regardless of interest to complete their needs-based assessment, educate them on their options, and get them set up on those two no cost benefits we discussed.

DM: Sounds good.

Agent: Since some of our information we discuss with the employees is HIPAA sensitive information, where would a private location be we could meet with them one on one for 10-15 minutes?

DM: My office is fine for the day.

Agent: That is perfect, thank you. Lastly, just to confirm, will you be my contact person the day I meet with the employees or is there someone else I should ask for in case you are not here? Someone that can assist me in seeing all employees?

DM: Yes, John the plant manager.

Agent: Would you mind introducing me to him before I leave?

DM: Sure.

Agent: Great! We will see you on **(date and time)**.

Managing Enrollments in EPIC

Looking at the **Opportunities** tab in EPIC, you can see all of your enrollments this month, next month, or two to three months out. This allows you to plan your schedule for 30/60/90 day touch-points.

Action	Agency Office Num...	Opportunity Name	Account Name	Payroll Admin Name	Payroll Admin Phone	Enrollment Date	Not Enrolled Reasons	Billing City	Total Annual Premi...	Number of Eligible ...	Opportunity Annual...	Enrollment Period ...	Clos...
Edit +	139	...	HON...	MA...	618...		Unwilling to Set Up ...	RED BUD	\$0.00	2	\$0.00	1/15/2020	2/2
Edit +	645	...	PIN...	NIK...	828...			LENOIR	\$0.00	10	\$1,364.15	1/15/2020	2/2
Edit +	110	...	CO...	CHR...	601...			JACKSON	\$0.00	7	\$0.00	1/15/2020	2/2
Edit +	110	...	CO...	CHR...	601...			JACKSON	\$0.00	4	\$0.00	1/15/2020	2/2
Edit +	001	...	EM...	JAN...	205...			BIRMINGHAM	\$0.00	2	\$0.00	2/15/2020	3/3
Edit +	138	...	AC...	VAL...	337...			CROWLEY	\$0.00	7	\$379.40	2/15/2020	3/2
Edit +	138	...	CI...	KAT...	337...			ST MARTINVILLE	\$0.00	55	\$4,772.71	1/15/2020	2/2
Edit +	030	...	TH...	SAR...	954...			FT LAUDERDALE	\$0.00	6	\$0.00	2/15/2020	3/2
Edit +	151	...	TR...	MIC...	740...			PORTSMOUTH	\$0.00	5	\$0.00	2/1/2020	2/2
Edit +	645	...	SO...	TO...	704...			CHERRYVILLE	\$0.00	20	\$8,200.76	1/15/2020	2/2
Edit +	169	...	TH...	BE...	501...			SEARCY	\$0.00	5	\$0.00	2/15/2020	3/2

Enrollments in Map View

Enrollments Three Months Out

- Enrollment Period Ends in Three Months

Enrollments Two Months Out

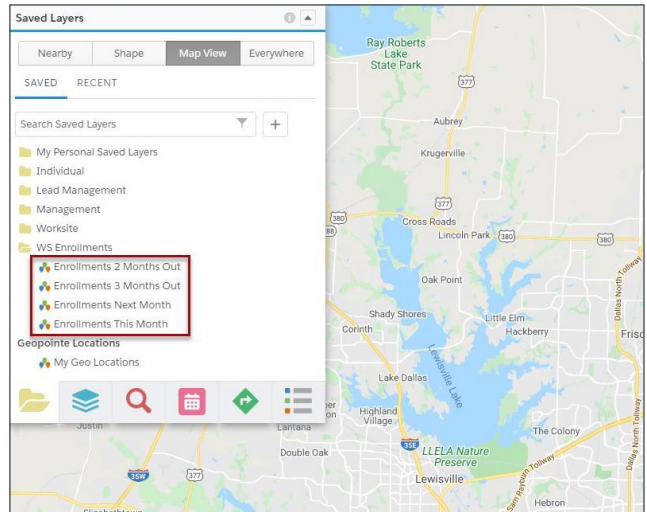
- Enrollment Period Ends in Two Months

Enrollments Next Month

- Enrollment Period Ends Next Month

Enrollments This Month

- Enrollment Period Ends this Month



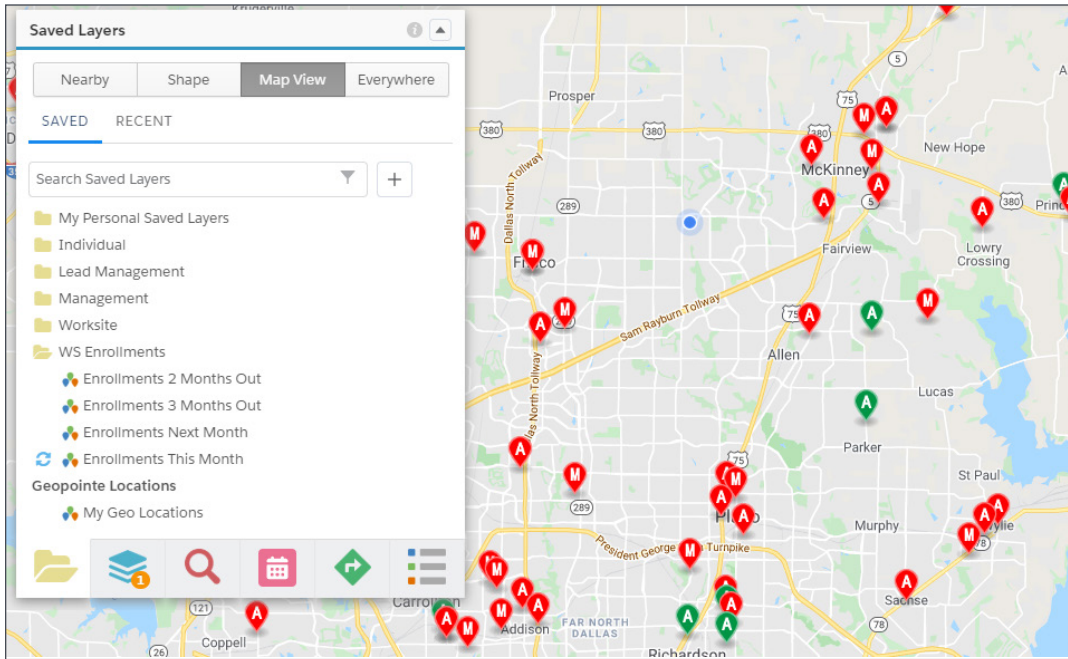
Marker with A = Annual Enrollment

Marker with M = Mid-Year Enrollment

For the Enrollments This Month Layer:

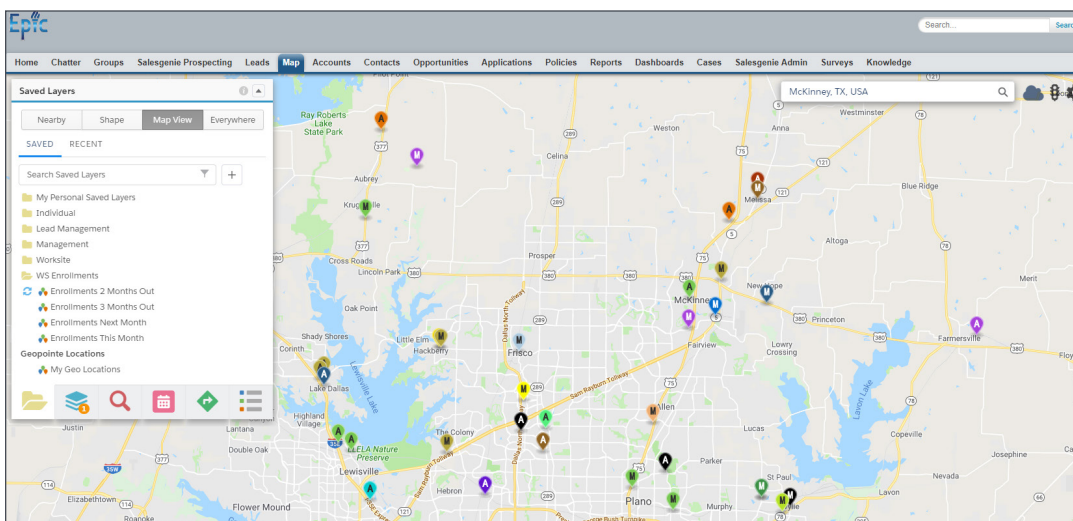
Red Marker = No Opportunity Annual Premium has been written for that enrollment period

Green Marker = Opportunity Annual Premium has been written during that enrollment period



For the Next Month and 2 to 3 Months Out Layers:

Markers are color coded by agents.



Click on the **marker** to see all info related to the enrollment.

On the **Enrollment This Month** layer, if the marker is **green**, you can view the Opportunity Annual Premium (amount of AP written during that enrollment period) on the Opportunity Details page.

Opportunity Detail

Opportunity Name	ABC R
Account Name	ABC R
Franchise Number	ABC R
Decision Maker Name	
Payroll Admin Name	SHAWNA OBI
Payroll Admin Phone	
Total Annual Premium	\$0 00
Stage	Ready for Enrollment
Not Enrolled Reasons	
Quality Manager	
Type	Initial Enrollment
Cafeteria Plan (Sec125)	<input type="checkbox"/>
Enrollment Date	
Enrollment Notes	

Enrollment Data

Number of Check Ins	0
Number of Discount Cards	0
Number of \$3000 ADP	0
Opportunity Annual Premium	\$1,880.60
Total Premium Written	\$0 00

Use the **Chatter Feed** on the WS Account to communicate to the Worksite Department any communication or changes regarding the WS Account.

Account **SOLARK**

← Back to List: Opportunities

Feed Details

Post File New Note

@Worksite Approval

B I U S I_x [Rich Text Editor Icons]

Worksite Approval

For Worksite Account Communicate Tag:

@FranchiseApproval

- Updated Employee List

@WorksiteApproval

- Questions about the Account
- Changing the enrollment period
- Changing the Account Owner
- Update Information

@Verification

- Communication regarding the verification call in the WS Account Approval Process

Setting Up Re-Enrollments Best Practices

30 Days Out: Phone Call Suggested Script

Phone Call:

Agent: "Hi (**Gatekeeper's Name**) this is (**Agent Name**). I am calling to speak to (**DM's Name**). Would you mind transferring me to him/her?"

Feel free to build rapport with the Gatekeeper.

When you get the DM on the phone – Start with rapport (one minute long using research/previous walk-in activity in EPIC).

Agent: "**(DM's Name)** I am calling to schedule a time to meet with your employees in (month). I know we can get busy and my schedule is filling up quick. I have some time on (**date**) (**day**) (**time**) (*Make sure the time fits for the industry they are in*) or (**date**) (**day**) (**time**). Which of those time frames work best for you?"

If you get pushback on the dates, change them. However keep the impression of being busy and needing to get a specific time.

After You Get an Enrollment Date:

Agent: "**(DM's Name)** since this is your annual enrollment we will sit with everyone who currently has coverage with us to determine if they need to make any changes to beneficiaries or add/remove any of their current coverage. I also need to make sure that we get a chance to see all current employees you have so they can either renew or receive their two offers. Even if employees do not want to participate in the offers we need to see them in order for them to sign a waiver that says they were offered benefits from their employer but chose to decline them. Who will be the best point of contact for me to make sure that I get to see everyone?"

Agent: "OK great, next month I will bring by a poster with the enrollment dates on it to put in the break room and provide you with flyers for the employees to let them know when we are coming."

If you come across any other business that could possibly benefit from what I do, please feel free to send me their contact information. Thank you for your time."

Suggested Checklist:

- Make sure that eApp is synchronized and updated
- Download the Franchise number in eApp no later than the day prior to the enrollment
- Make sure you have a printed Roster as a backup to your phone and computer
- Pre-made folders with Needs Analysis and Salary Redirection Forms in them
- Have Policy Brochure Binder (A binder full of Color Copies of Policy Brochures to give to employees who purchased policies)

Confirmation Call Script

Confirmation Calls

Agent: Hi is this **(DM)**?

(DM's Name): Yes

Agent: Hi **(DM)**, this is **(Agent)** with Globe Life Liberty National. I was calling to confirm we are still set to complete your open enrollment on this **(day and time)**?

DM: Yes

Agent: Perfect! As a reminder, we will sit with each and every employee for 10-15 minutes to ensure they have equal access to our benefits and get their no-costs renewed.

DM: OK

Agent: To ensure we bring enough supplies, I have ___ employees listed on our most recent employee roster. Can we expect to see all ___ employees that day?

DM: I believe so.

Agent: OK, and can you please have an updated employee roster ready when we arrive to make the process as efficient as possible?

DM: Yes

Agent: Great and lastly, will you be my contact person on the day of enrollment or is there someone else I should ask for when I get there?

DM: Yes, it will be.

Agent: Awesome. Thanks for your help and we will see you on **(date)**."

Section 2:

Enrollment Sales Process



Enrollment Scenarios

Scenario 1

Primary: Johnny Morris	Spouse: Jenny Morris	Dependents
DOB: 03/07/1975	DOB: 07/19/1980	Dependent 1: Lisa Morris DOB: 01/11/2007
Current Policies: \$25,000 Term through work Cancer Plan w/Short Term Disability	Current Policies: \$10,000 Term through work	Dependent 2: John Morris DOB: 02/01/2009
Income: \$70,000/yr	Income: \$60,000/yr	
Mortgage: \$70,000		

Scenario 2

Primary: Jack Henry	Spouse: Lora Henry	Dependents
DOB: 06/03/1961	DOB: 04/20/1970	Dependent 1: Matthew Henry DOB: 01/05/2009
Current Policies: \$50,000 Term Individual	Current Policies: \$10,000 Term through work	
Income: \$0	Income: \$35,000/yr	
Rent: \$600/mo		

Scenario 3

Primary: James Malone	Spouse: Betti Malone	Dependents
DOB: 03/07/1985	DOB: 09/19/1987	Dependent 1: Karina Malone DOB: 11/11/2007
Current Policies: \$20,000 Term through work Cancer Plan w/Short Term Disability	Current Policies: \$10,000 Term through work	Dependent 2: Luis Malone DOB: 02/01/2009
Income: \$45,000/yr	Income: \$35,000/yr	Dependent 3: Kimberly Malone DOB: 05/11/2011
Mortgage: \$115,000		Dependent 4: Jackie Malone DOB: 01/05/2013

Scenario 4

Primary: Christopher Brown	Spouse: Jamie Brown
DOB: 05/07/1982	DOB: 07/19/1985
Current Policies: \$15,000 Term through work w/ Short Term Disability	Current Policies: No Coverage
Income: \$60,000/yr	Income: \$60,000/yr
Mortgage: \$120,000	

Scenario 5

Primary: Matthew McDonald	Spouse: Debbie McDonald	Dependents
DOB: 03/07/1956	DOB: 07/19/1957	Dependent 1: Lizzie McDonald DOB: 01/11/2011
Current Policies: \$25,000 Term through work	Current Policies: \$10,000 Term through work	Dependent 2: Kyle McDonald DOB: 02/14/2013
Income: \$40,000/yr	Income: \$60,000/yr	
Rent: \$575/mo		
Pre-Existing Conditions: High Blood Pressure 140/90 and Diabetes	Pre-Existing Conditions: Multiple Sclerosis	

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Section 3:

**Policy
Information**




Pre-Tax Products

Group Term 65 Insurance *(Not available in SC)*

Testimonial:

"We had a client in their late 20s enroll in Group Term coverage intending to have affordable life insurance that was paid up after retirement. Unfortunately, the client passed away the same night they purchased the policy. While Group Term in no way lessened that incredibly unexpected misfortune for her family, it did make sure they didn't feel an additional financial burden that no one was expecting."



Globe Life
Liberty National Division

**Group Term Life
Paid up at 65**
For You and Your Family

375700 1002074-0520

You can add these optional insurance riders for an additional premium:

Accidental Death Benefit (ADB):
The Accidental Death Benefit (ADB) rider can provide an additional death benefit up to \$200,000 if you die from an accidental bodily injury. ADB is available for proposed insureds age 1 and above and may be added for your spouse and children too. Accidental Death Benefit expires at age 65. See rider for details.

Premium Waiver (PW):
With the Premium Waiver (PW) rider, your Group Term life insurance coverage continues if you become totally disabled and can no longer pay premiums. Premiums are waived if the insured (employee, spouse or child) named in the policy becomes totally disabled. Premium Waiver expires at age 65. See rider for details.

This is a solicitation for insurance. The benefits described in this brochure are contained in group policy form GE45 and certificate GE45C, rider forms GE4D and GEPM. This brochure is not an insurance contract. The certificate explains the rights and obligations of both Liberty National and the insured. It is important to read your certificate carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.

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Globe Life
Liberty National Division

3700 S Stonebridge Dr | McKinney, TX 75070

Insurance protection for employee, spouse, and children.

Issue Age: 0–55

Features of this plan include:

- Guaranteed Rates – once you purchase the plan, your rates will not increase
- Your coverage can never be reduced or canceled as long as you pay premiums
- Coverage for you, your spouse and dependents
- Paid up at age 65, coverage continues to age 100
- You can continue your coverage after you leave employment
- Up to \$100,000 of insurance protection available
- Pre-tax savings for the first \$50,000 of employee coverage
- Accident Death Benefit and Premium Waiver (availability varies by state)
- Can issue up to \$50,000 on spouses/dependents

Group Term 65/100 is good for anyone in need of fixed-cost, permanent protection against their family being burdened by the Final Expenses and immediate costs/debts following their death, whether that unfortunate day comes in 25 years, or 25 months.

Group Term 65 allows employees up to the age of 55 to pay for the cost of their life insurance while they are working, but enjoy the same coverage at no further cost past the age of 65.

Group Term 100 Insurance



**Group Term
Life to 100**
Insurance for You and Your Family

323100 UN095A 0520


You can add these optional insurance riders for an additional premium:

Accidental Death Benefit (ADB):
The Accidental Death Benefit (ADB) rider can provide an additional death benefit up to \$200,000 if you die from an accidental bodily injury. ADB is available for proposed insureds age 1-59 and may be added for your spouse and children too. Accidental Death Benefit expires at age 65. See rider for details.

Premium Waiver (PW):
With the Premium Waiver (PW) Rider, your Group Term life insurance coverage continues if you become totally disabled and can no longer pay premiums. Premiums are waived if the insured (employee, spouse or child) named in the policy becomes totally disabled. Premium Waiver expires at age 65. See rider for details.

This is a solicitation for insurance. The benefits described in this brochure are contained in group policy form G62 and certificate G62C rider forms G64D and G67W. This brochure is not an insurance contract. The certificate explains the rights and obligations of both Liberty National and the insured. It is important to read your certificate carefully. Please see your Globe Life Liberty National Division agent for cost and complete details. Underwritten by Liberty National Life Insurance Company, a Globe Life company.

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3700 S Stonebridge Dr | McKinney, TX 75070

Testimonial:

"We had a client in their late 20s enroll in Group Term coverage intending to have affordable life insurance that was paid up after retirement. Unfortunately, the client passed away the same night they purchased the policy. While Group Term in no way lessened that incredibly unexpected misfortune for her family, it did make sure they didn't feel an additional financial burden that no one was expecting."

Insurance protection for employee, spouse, and children

Issue Age: 0–70

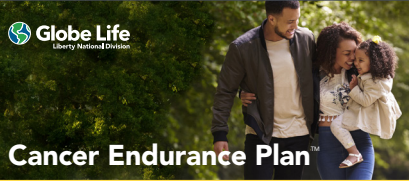
Features of this plan include:

- Guaranteed Rates – once you purchase the plan, your rates will not increase
- Your coverage can never be reduced or canceled as long as you pay premiums
- Coverage for you, your spouse and dependents
- You can continue your coverage after you leave employment
- Up to \$150,000 of insurance protection available
- Pre-tax savings for the first \$50,000 of employee coverage
- Accident Death Benefit and Premium Waiver (availability varies by state)
- Can issue up to \$50,000 on spouses/dependents

Group Term 65/100 is good for anyone in need of fixed-cost, permanent protection against their family being burdened by the Final Expenses and immediate costs/debts following their death, whether that unfortunate day comes in 25 years, or 25 months.

Group Term 100 gives employees age 55 or older the ability to protect their families from the financial impact of their passing at a fixed premium, while covering them all the way to the age of 100 with no decrease in coverage amount.

Cancer Endurance



Cancer Endurance Plan™

You don't have to endure the financial strain of cancer alone.

Cancer shows no favoritism. Everyone is at risk.

Cancer isn't just a devastating disease. Cancer can also be devastating to your family's finances. But if you are diagnosed with cancer, you don't have to endure the financial strain of cancer alone.

The Cancer Endurance Plan's benefits do not reduce as you age. And, most benefits do not have lifetime maximums, meaning our policy can be with you or your family member for the entirety of treatment, providing help when it is needed most.

Features

- Pays in addition to any other insurance you have
- Benefits will be paid to you unless you direct otherwise in writing. Under some governmental plans (such as Medicaid) benefits have already been assigned by the insured.
- Choice of individual, family, or single parent coverage
- Policy can be converted to different type (individual, family, single parent) if your family status changes (adoption, birth, death, divorce)
- Guaranteed renewable for life
- Cannot be canceled as long as premiums are paid on time
- Rates cannot be increased on an individual basis, but may increase on a class basis by state

Lifetime Chance of Developing Cancer
1 in 3 People in the U.S.*

*Source: American Cancer Society, Cancer Facts & Figures, 2020
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Benefit	Pay
First Occurrence	\$1,500 upon the first written diagnosis of cancer. Payable only once. For this benefit only, this cancer (except for melanoma) is not covered.
Hospital Confinement	Up to \$10,000 per day of continuous confinement. And \$400 per day thereafter for continuous confinement. No maximum number of days. No Lifetime Limit.
Surgical	Up to \$2,000 per surgical procedure for surgeon's fees as specified in the surgical schedule of the policy. No Lifetime Limit.
Anesthesia	Up to \$250 if not covered payable for surgery. No Lifetime Limit.
Outpatient Surgery	Up to \$250 for each day if a surgical procedure for cancer treatment is outpatient in hospital or ambulatory surgical center. No Lifetime Limit.
Attending Physician	Up to \$10 per day for one attending physician charges for cancer treatment, in or out of hospital. Charges by physician for surgery, radiation, chemotherapy, or other visit for chemotherapy and/or radiation not covered under this benefit. No Lifetime Limit.
Private Duty Nursing	Up to \$75 per day for graduate RN or LPN care recommended by physician, in or out of hospital. No Lifetime Limit.
Hospice	Up to \$75 per day for care from hospice representative or visiting physician facility by treatment or services related to cancer as determined by physician. Does not pay if patient is confined to hospital or U.S. government hospital. No Lifetime Limit.
Radiation and Chemotherapy	Up to \$500 per day for radiation or chemotherapy administered in person by a physician or nurse. No Lifetime Limit.
Prescription Chemotherapy Drug	Up to \$10,000 per year for prescription cancer fighting chemotherapy drugs prescribed to be self-administered. No Lifetime Limit.
Blood Transfusion	Up to \$500 per day for blood or blood components and administration of blood or plasma for blood transfusion for cancer treatment. Does not pay for cross matching, lab tests, supplies, or blood naturally by donor. No Lifetime Limit.
New or Experimental Treatment	Covered person charges for new or experimental cancer treatment under policy's regular schedule of benefits. Treatment must be approved by AMA and FDA and administered in United States by licensed physician. Some specific provisions may apply.
Transportation	All charges covered person and any intended recipient for commercial transportation by aircraft, railroad bus, or automobile to and from AMH hospital or clinic in U.S. to receive specialized treatment for cancer. Up to 25¢ per mile if personal car is used and destination is more than 100 miles away on any day. This benefit is payable only when traveling to a center for cancer care or a center for cancer care not available within 100 miles of the city where you live. Maximum limit of 6 trips in a consecutive 12-month period. (No maximum number of trips in North Carolina).
Income Replacement	\$100 per week if disabled due to cancer, up to a lifetime maximum of 26 weeks. All insured persons generally employed when the disability begins are covered. A 14-day elimination period applies.
Prostheses	Up to \$750 in prostheses used as a result of cancer. Lifetime limit of 2 prostheses.
Government Hospital Confinement	\$1,500 per Occurrence Benefit upon the first diagnosis of cancer (if not already paid). \$250 per day for the first 90 days of hospital confinement and \$400 per day thereafter for continuous confinement in lieu of other hospital benefits.
Dread Disease	Pay Hospital Confinement Benefit in lieu of other benefits for treatment of acute leukemia, lymphoma, encephalitis, Lou Gehrig's disease, meningitis, multiple sclerosis, myeloid dysplasia, osteomyelitis, polyomyelitis, rabies, scurvy, tetanus, tick-bite, warts, emphysema, venereal, tuberculosis, typhoid, typhus, typhoid fever.

*No event will charge for chemotherapy drug be covered under both the "Radiation and Chemotherapy" benefit and the "Prescription Chemotherapy Drug" benefit. See policy for full details and coverage amounts.

Limitations and Exclusions: This policy contains a 30-day waiting period that begins with the policy's effective date. If a covered person has cancer manifested during the waiting period, coverage for that cancer will apply only to expenses incurred after two years from the policy's effective date, and no First Occurrence Benefit will be paid. No benefits are payable to anyone who has cancer manifested before the effective date of this policy. If a covered person has one of the specified dread diseases mentioned before the policy's effective date or waiting period, coverage for the specified disease will apply only to expenses incurred after two years from the policy's effective date. The policy does not cover treatment for any disease or sickness or hospitalization that occurs or one of the specified dread diseases, treatment or services when no charge is normally made in the absence of insurance, except U.S. government hospital, treatment or services outside the continental United States, treatments that are not accepted by the American Medical Association or an effective cancer treatment, or drug or substance not approved by the Federal Drug Administration for use in the treatment of cancer. These Limitations and Exclusions may vary by state.

This is a cancer policy. This **NOT** major medical insurance or a traditional replacement policy. There is a substitution for insurance. The benefits described in this brochure are contained in policy forms, SPM, SM, SMO Forms, and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.

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Testimonial:

"We had the children of two business owners visit a regional office to file claims on their parents' life insurance with us. After looking at the cause of death, the agent realized both had died from cancer without ever filing on their Cancer Endurance policy. After compiling all the records of cancer treatment and filing the claim all at once, we were easily able to calculate how much benefit the family received from the Cancer Endurance policy for the full treatment of cancer. Both claim payouts ended up in excess of \$250,000."

A supplemental policy pays in addition to any other insurance you may have Family, Single Parent, or Individual Coverage

Issue Age: 0–69 (0–64 in Florida and North Carolina)

Features of this plan include:

- No overall lifetime maximum benefit
- First Occurrence cancer diagnosis (**\$10,000 in Florida**)
- Income Replacement
- Hospital Confinement (**\$750 in Florida**)
- Radiation and Chemotherapy
- Prescription Chemotherapy Drugs
- Blood Transfusions
- Attending Physician and Private Duty Nursing
- Surgery
- Anesthesia
- Transportation (6 trips in a 12-month calendar year)
- Prosthesis (up to 2 lifetime per prosthesis)
- Government Hospital Confinement
- New or Experimental Treatment (Administered in U.S. after FDA/AMA Approval)

Cancer Endurance is good for clients wishing to supplement their major medical insurance. The first-occurrence benefit can help with reaching their deductible/max out-of-pocket. Cancer Endurance also pays for transportation costs which are not typically covered by health insurance. This helps the client not feel as much financial pressure if their doctor decides they need to travel to a specialty center for treatment.

Accident Protector Max

Accident Protector Max
Individual | Two-Parent Family | Single-Parent Family Coverage

Accidents can happen anytime, anyplace, 24 hours a day. You need around-the-clock protection. You need Accident Protector Max.

The Problem:

- There are more than **47 million** accidental injuries in the U.S. every year.
- Every hour **4,589** injuries require emergency room visits.
- Accidental injuries cost the U.S. **\$1,034 billion** every year.

The Solution: Liberty National Division's Accident Protector Max

- Accidental death and dismemberment benefits
- Protection on and off the job
- Guaranteed Renewable to age 65
- Benefits paid directly to you unless you direct otherwise in writing
- Initial and daily hospital benefits
- Intensive care unit benefit
- Emergency treatment benefit
- Coverage for dislocations and fractures
- Ambulance benefit
- Transportation benefit
- Blood and plasma benefit
- Waiver of premiums for extended confinement
- Pays in addition to workers' compensation

Source: National Safety Council, Injury Facts, 2019 Edition.
*Under some governmental plans, such as Medicaid, benefits have already been assigned by the insured.

QUICK CLAIMS

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Liberty National Division's Accident Protector Max
Individual | Two-Parent Family | Single-Parent Family Plans (with reduced benefits for Spouse and each Child)

We pay for death of, or loss involving (with reduced benefits for Spouse and each Child):

	Insured	Spouse (if applicable)	Each Child* (if applicable)
Accidental Death	If death is accidental: \$25,000	\$10,000	\$1,000
	Or if death by avoidable accident: \$50,000	\$20,000	\$2,000
Dismemberment	Or if death by travel accident: \$250,000	\$100,000	\$4,000
	For loss of eye(sight): \$20,000	\$20,000	\$2,000
	For loss of hand(s): \$10,000	\$10,000	\$1,000
	For loss of two or more limbs: \$20,000	\$20,000	\$2,000

Also For:

	We pay
Emergency Treatment	Actual expenses up to a maximum amount of \$500. Treatment must be received within 48 hours of the injury (27 hours in Georgia).
Initial Hospitalization Benefit	Lump sum benefit after the first 24 hours of hospital confinement as a result of accidental bodily injury (single use one time per covered person per calendar year).
Daily Hospital Confinement	<ul style="list-style-type: none"> If policy has been in force at date of the accident: \$100 Less than one year: \$150 One year but less than two years: \$200 Two years but less than three years: \$250 Three years or more: \$300
Intensive Care Unit Confinement	To receive the Daily Hospital Benefit up to a maximum of 30 days. This is paid in addition to the Daily Hospital Benefit.
Specified Injuries	\$100 maximum. See policy for details on specific injuries.
Blood and Plasma	If whole blood or blood components are administered during the hospital confinement resulting from accidental bodily injury (benefit payable one time per accident).
Ambulance	If ambulance or air ambulance is used for transportation to an emergency center or hospital within 100 miles of an accident that results in bodily injury (benefit is payable one time per accident).
Transportation	We will pay a benefit for transportation to and from any hospital located more than 100 miles from the site of the accident or the residence of a covered person for special treatment and hospital confinement as the result of accidental bodily injury. This benefit is payable one time per accident and is payable only if your attending physician prescribes treatment not locally available.
Waiver of Premium	If you have received benefits for continuous hospital confinement for 30 days or more, we will waive the payment of each premium that becomes due while hospital benefits continue to be paid.

*No benefit for accidental death and dismemberment will be payable for a covered child less than 1 year old. Not applicable in TN and VA. The policy is designed to provide coverage for certain losses resulting from a covered accident only subject to any limitations contained in the policy. Coverage is not provided for any loss resulting wholly or partially from sickness.

Exclusions: The policy does not cover death, injury, or other loss caused or contributed to by (1) any disease, illness or infirmity, or medical or surgical treatment, benefits (2) any condition or an accident, killing, maiming or dismemberment, (3) any condition or an accident, killing, maiming or dismemberment, or any other cause or injury or injuries intentionally self-inflicted upon oneself or another, (4) any condition or an accident, killing, maiming or dismemberment, or any other cause or injury or injuries intentionally self-inflicted upon oneself or another, (5) operating or riding or descending from any kind of aircraft which is covered person is an officer, pilot or member of the crew, or which is covered person's operating, riding or descending from, (6) any condition or an accident, killing, maiming or dismemberment, or any other cause or injury or injuries intentionally self-inflicted upon oneself or another, (7) any covered person being under the influence of alcohol or other intoxicant, or under the influence of any drug or narcotic unless taken on the advice of a physician.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy forms (H&J, H&K, H&L) forms and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Liberty National Liberty National Insurance Company for more complete details. Underwritten by Liberty National Life Insurance Company, a Globe Life company. ©2014-2020 Liberty National Life Insurance Company, a Globe Life company. All rights reserved.

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Testimonial:

"We had a client who picked up a Family APM policy as they spent a lot of time driving for work, their spouse was a chef, and their daughter played soccer. At the daughter's birthday party about three months later, she broke her leg at a trampoline park. The agent helped the client file the claim, and the company was able to pay the family over \$700 to help with the visit to the urgent care."

Protection from the unexpected, with coverage you need and benefits you can use.

Issue Age: 3–60

Features of this plan include:

- Accidental death and dismemberment benefits
- On and off the job protection
- Guaranteed renewable to age 65
- Benefits paid directly to you
- Daily hospital benefit up to \$500 (state dependent)
- Intensive care unit benefit (Doubles up to \$1,000)
- Emergency treatment benefit up to \$500
- Coverage for dislocations and fractures (Specified Injuries)
- Ambulance benefit
- Transportation benefit
- Blood and plasma benefit
- Waiver of premiums
- Coverage may continue when you leave your employer

Accident Protector Max is especially good for clients who work in trades where their being injured in an accident would impact their ability to earn an income. Accident Protector Max is also good for clients with children, especially children who play sports.

Intensive Care Protector (Not available in PA or VA)

Testimonial:

"We had a client whose son was hit by a car; the son had to spend 3 days in ICU and ended up being OK. With the Intensive Care policy, they were able to pay all the excess hospital bills and time off work."



Globe Life
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Intensive Care Protector™ Insurance Policy

We can help relieve some of the pressure of being in intensive care.

A study from academic researchers found that 66.5 percent of all bankruptcies were tied to medical issues — either because of high costs for care or time out of work. An estimated 250,000 families turn to bankruptcy each year because of medical issues and bills, the research found. That's why Globe Life Liberty National Division developed specific coverage for intensive care.

*Source: CNBC. This is the exact most American file for bankruptcy 2019 <https://www.cnbc.com/2019/02/11/this-is-the-exact-most-american-file-for-bankruptcy.html>

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Liberty National Division's Intensive Care Protector™ Insurance Policy

Issue Ages: 0–60 for individuals | 15–60 for family or single parent

Benefit for:	We pay:
Daily Intensive Care	\$1,000 per day up to 30 days for each ICU confinement (other than automobile and travel accidents) beginning the first day for accidental bodily injury and the second day for sickness.
Automobile and Travel Accident	\$1,000 per day up to 30 days for each ICU confinement for treatment of an accidental bodily injury resulting from an automobile or travel accident. This benefit pays for confinements that begin within 48 hours of the accident, and pays in addition to Daily Intensive Care Benefit.
Regular Hospital Room	\$200 per day for confinement in a regular hospital room up to the same number of covered days of ICU confinement. For example, if you are in ICU for two covered days, you would receive \$200 per day for up to two days of regular room confinement occurring during the same hospitalization.
Blood	\$200 for whole blood or blood components administered during a hospital stay involving an ICU confinement.
Ambulance	\$200 for a professional ambulance or air ambulance when a covered insured is transported to the hospital for an ICU confinement.

* On Family policies, older spouse is proposed insured. | ICU Intensive Care Unit as defined by the policy. See policy definition for details. Note: Benefit amounts shown above are based on two units of coverage. For one unit of coverage, the benefits will be one-half the amount shown.

Plus you get these extra features:

- Benefits will be paid to you unless you direct otherwise in writing. Under some governmental plans (such as Medicaid), some benefits have already been assigned by law.
- There is no maximum limit for total benefits paid on this policy.
- Your coverage is guaranteed renewable until you are 65 or eligible for Medicare due to age, as long as you pay premiums.
- Insured children remain covered until the earliest of: the child's marriage, age 21, or when they are no longer dependant on you if not living with you. Coverage on mentally or physically incapacitated children may continue even longer. Coverage on full-time students may continue to age 25.
- This policy is available to individuals, single parents, families, and children.
- Benefits are paid when you are confined to a U.S. government hospital.

Limitations and Exclusions: No benefits will be paid for medical treatment (1) Caused by mental or emotional disorders; (2) Resulting from war or act of war; (3) Involving preexisting conditions for any part after the effective date of the policy; (4) For which no charge is normally made in the absence of insurance, except for U.S. government hospitals, Medicare, Medicaid, and Champus; (5) For the first day of confinement in an ICU due to sickness; (6) Occurring or beginning within the first 30 days of the child's birth within 10 months of the effective date of the policy.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy forms S-IP, L-IC, S-B. Rates and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for needed complete details.

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A supplemental policy which pays in addition to any other insurance you have, Guaranteed renewable until you are 65 or eligible for Medicare due to age, and you can continue coverage after you leave employment.

Issue Age: 0–60

Pays benefits for:

- Daily Intensive Care Confinement
- Extra benefits for Intensive Care confinement due to Automobile and Travel Accident
- Regular Hospital Room following ICU Confinement
- Blood Transfusions
- Ambulance

Intensive Care Policy is good for young families or anyone that is about to give birth.

Accidental Death Policy (ACB) (Not available in NM, PA, or VA)

Testimonial:

"We had a client in their mid-20s who told their agent they didn't need any coverage. The agent kept talking to the client and found they rode a motorcycle very often, so they discussed the need for life insurance. The client decided it made sense to purchase a smaller GT policy to make sure their final expenses were covered, as well as an A6X policy due to their motorcycle riding. Not even three months later, they were hit on their motorcycle and passed away before the company had even received the first premium. The client's mother (and beneficiary) was understandably upset over her child's passing, but thanked the agent multiple times for convincing her child they needed coverage, as she wouldn't have been able to pay for a funeral without it."



Accident Policy

Accidents are the leading cause of death among those 1 to 44 years old and the third leading cause overall.

Globe Life Liberty National Division's Accident Policy can pay:

- \$150,000** Death by Travel Accident*
- \$75,000** Death by Automobile Accident*
- \$50,000** Accidental Death*
- \$30,000** Loss of Eyesight*

*See policy for definitions.

The top causes of unintentional death are:

- Poisoning
- Motor Vehicle
- Falls
- Choking
- Drowning
- Fire and Burns
- Natural/Environmental Disaster

Non-cancelable and Guaranteed Renewable with premiums payable to policy anniversary following insured's 75th birthday.
Source: National Safety Council, Injury Facts, 2019 Edition.
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Globe Life Liberty National Division's Accident Policy can help give you the protection you need.

Accident Policy Plan ACB

We Pay	
Death by Travel Accident	\$150,000
Death by Automobile Accident	\$75,000
Accidental Death	\$50,000
Accidental Loss of Eyesight	\$30,000
Loss of Two or More Limbs	\$30,000
Accidental Loss of One Limb	\$15,000

The Accident Policy gives you the full coverage listed until you reach age 75. We cannot cancel, restrict, or refuse to renew your policy as long as you pay premiums and have not reached age 75. Premium rates for the Accident Policy are guaranteed.

Accidental Death
Accidental Death is death resulting, directly and independently of all other causes, from accidental bodily injury, and occurring within 90 days of such injury.

Death by Automobile Accident
Accidental death which results from injuries sustained while you are riding in an automobile which is involved in a collision or upset on a street or public highway.

Automobile
An automobile is any four or more wheeled, self-propelled vehicle and is licensed for use on a public street or highway.

Conditions Not Covered No benefit will be paid for losses caused or contributed to by: (1) any disease, illness or infirmity or medical or surgical treatment thereof, unless the accidental injury, aggravates, renders active, or sets in motion a latent or dormant disease or bodily infirmity leading to death; (2) Participation in an assault, brawling, riot or insurrection; (3) Civil disturbance or any change thereof, whether active or not; or (4) any person covered by this policy covered, whether sole or joint; (5) operating, riding in, or occupying any type of aircraft of which you are an owner, pilot, or member of the crew; (6) while you are receiving training or giving instruction or having any duty; (7) War or act of war (declared or undeclared) whether or not you are in military service; (8) Not being under the influence of alcohol or other intoxicant, or under the influence of any drug or narcotic unless taken on the advice of a physician.

Applications accepted on persons ages 1 through 65, last birthday.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy form 7063. Forms and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for more complete details.

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Issue Age: 3–65

Features of this plan include (state dependent):


- \$150,000 benefit for death by travel accident
- \$75,000 benefit for death by automobile accident
- \$50,000 benefit for accidental death
- \$30,000 benefit for loss of eyesight
- \$30,000 benefit for loss of two or more limbs
- \$15,000 benefit for loss of one limb

The Accidental Death Policy is good for clients in need of additional coverage for Accidental Deaths due to certain lifestyle choices or the industry they work in.

The Accidental Death Policy is also good for employees who may not qualify for a Group Term or Career Life Plus policy this year, but are in need of some protection against unexpected passing.

Post-Tax Products

Career Life Plus



Liberty National Division

CareerLife Plus

A big plus for you and your dependents

- Policy available for worksite sales only.
- Issue ages are 0 through 70 years.
- Permanent coverage is available for employee, spouse, and dependents.
- No medical exam required.
- Each employee who is employed with an approved worksite company for at least six months is guaranteed a policy. Even employees who are unemployable can be covered at a reduced face amount. Guaranteed issue does not apply to dependent coverage.
- Your policy can never be canceled, and there is no loss in benefits if you leave employment, as long as you continue paying premiums on time.
- The total face amount that can be issued to an employee is \$50,000. You may purchase more than one policy as long as the cumulative face amount of the policies does not exceed \$50,000 per insured person.
- Premiums can be as low as \$1 per week, and you select the amount of your premium.
- Your policy builds cash value that can be used in case of an emergency.
- You are covered when you sign the application, providing underwriting requirements are met and you are currently employed.
- There are no male/female or smoker/non-smoker rate differences.

Insured Family Members	Summary of Coverage		Premium
	Age	Amount of Insurance	
Employee			Basic Life \$ _____ Basic Life with ADB and PW \$ _____
Spouse			Basic Life \$ _____ Basic Life with ADB and PW \$ _____
Dependents			Basic Life \$ _____ Basic Life with ADB and PW \$ _____
			Basic Life \$ _____ Basic Life with ADB and PW \$ _____
Total			\$ _____

The face amounts determined by your age and health at issue

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Additional Product Features

Dependents (Spouse and Children)
Coverage may be written on an employee's natural-born or legally adopted children or grandchildren ages 0 through 20. Parents must be advised if a grandparent is the applicant, and the employee is not required to cover all dependents.

Accidental Death Benefit (ADB) and Premium Waiver (PW)
May be added to the policy for additional premium. ADB is available for ages 1-59. Ages 1-17 can add ADB with a benefit amount equal to the face amount of the policy applied for. For ages 18-59 can add ADB with a maximum benefit amount of \$200,000. The PW is available for ages 1-59. ADB and PW are not available on related policies. These riders cease at the policy anniversary following the insured's 65th birthday. The ADB and PW must be added as a package, but may be excluded due to occupational or health risks, or certain state requirements.

Option to Purchase Additional Insurance (OPA)
You may buy additional insurance on the second and fourth anniversaries of your policy regardless of your health, if you are 0-55 years old when you initially buy the policy. This feature allows you to purchase additional CareerLife Plus insurance without proof of insurability in an amount equal to the lesser of \$25,000 or the original face amount. OPA is automatically included on the first CareerLife Plus policy issued to each insured. OPA is not available on related policies. Policies issued as a result of exercising the OPA will include ADB and PW if the original policy had ADB and PW. OPA is not available if the policy is issued from an OPA.

Riders
Term riders cannot be added to the CareerLife Plus product.


Surrender Charge
CareerLife Plus does not contain a surrender charge.

This is a calculation for insurance. The benefits described in this brochure are contained in policy and rider forms B231, B464, B200 and B217. Terms and benefits may vary by state, limitations and exclusions apply. This brochure is not an insurance contract. The policy and rider explain the rights and obligations of both Liberty National and the insured. It is important to read your policy and rider carefully. Please see your Liberty National Division agent for cost and complete details. Underwritten by Liberty National Life Insurance Company.

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If employment benefits are added, brochure 373402 must be used in conjunction with this brochure to define those supplemental benefits.

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Liberty National Division

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Testimonial:

"We had a client purchase a \$50,000 policy for their child to get them permanent life insurance and lock in a low rate for their entire life. Two years later, the Option to Purchase Additional Insurance came around. When the agent spoke to their client about this option, the client began to cry, saying their son had just been diagnosed with cancer. They chose to exercise the option to double their son's coverage since there was no additional underwriting required. Their son did unfortunately pass, and their family received \$100,000 from the son's life insurance."

Issue Age: 0-70

Features of this Plan include:

- Issue Amounts: \$1,000 – \$50,000
- Whole life insurance
- Builds Cash Value
- Coverage for employee, spouse, dependents and grandchildren
- No medical exam required
- Guaranteed issue policy
- Accidental Death Benefit and Premium Waiver available (may vary by state)

Career Life Plus is good for employees to cover their children with affordable, permanent life insurance that can stay with them for their entire lives when the employee doesn't get any Group Term coverage. Career Life Plus gives the policy owner the ability to purchase additional insurance at the second, and fourth-year policy anniversaries, with no additional underwriting. Career Life Plus is also good for some employees with blood pressure issues that may exclude them from a Group Term coverage, but not severe enough to need an ALX policy. Career Life Plus can be used to cover grandchildren.

Cash Cancer

Issue Age: 15–69 (15–64 in FL)

Choice of lump-sum benefit amount:



First Diagnosis Cash Cancer Policy

Up to \$50,000 cash, one time, and you decide how it's spent

Are you financially prepared if the doctor were to diagnose cancer?

Does your insurance coverage allow you the freedom to choose how to treat your illness?

Now, more than ever, a cancer diagnosis brings with it an amazing number of treatment options. However, traditional health insurance plans may not offer you the freedom to pursue non-traditional treatments. Globe Life Liberty National Division's Cash Cancer Policy is a one-time benefit supplemental policy for the first-time diagnosis of cancer.

Choose a cash benefit amount up to \$50,000 to be used in whatever manner you see fit. Use it for any type of treatment you and your doctor deem appropriate. Use it to help cover lost wages, pay the mortgage or other bills. Use it to take your family on a vacation, if you like.

The Coverage

- Choice of lump-sum benefit amount: \$10,000, \$20,000, \$30,000, \$40,000, and \$50,000 (benefit limits may vary by state)
- Issue ages 0–69 for individual, ages 15–69 for single parent or family coverage
- Only health of applicant considered for eligibility – heredity not an issue
- No physical exam required to qualify, just a few simple health questions
- Premiums will not increase as you age, only on a class basis by state
- Guaranteed renewable for life (or coverage until insured's one-time cash benefit is paid)

The Payoff

- Pays the selected maximum benefit amount, as listed in the policy schedule, up to \$50,000 for first diagnosis of internal cancer or malignant melanoma.
- Pays in addition to any other insurance coverage you may have, even at a government or VA facility
- The money comes directly to you and you decide how it's spent – all of it – upon written satisfactory proof of first-time diagnosis of cancer while policy is in force
- There is no requirement for you to be hospitalized or receive treatment following a cancer diagnosis in order to receive your total cash benefit.

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The Company Behind The Coverage

Experience
Since 1900, Globe Life Liberty National Division has provided secure protection to thousands of Americans. We have a special commitment to our policyholders and offer supplemental life and health insurance policies designed to fit your needs.

Tradition
For more than 40 years, Liberty National Division has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 7/19). We are also rated A+ "Very Strong" for Financial Strength by Standard & Poor's (as of 11/19), A1 for Insurer Financial Strength by Moody's (as of 9/16), and an "Aaa" (Strong) for Insurer Financial Strength by Fitch (as of 11/19) and named to Ward's Top 50 Life-Health List (as of 6/19).*

Service
Our licensed agents are an important resource for our policyholders. A Liberty National Division agent can explain our policies in detail and answer any questions or concerns you might have.

Questions and Answers

Do I have to take a physical to qualify for coverage?
No. No physical exam is required. A few health questions will determine if you qualify. That's it!

But cancer runs in my family. Does that make me ineligible?
No. Only the health of the proposed insured is considered for eligibility.

What if I already have other cancer coverage. Can I still purchase this policy?
Absolutely! With our policy there's no duplication of coverage. Liberty National Division's policy supplements other coverage and pays in addition to existing coverage and/or use of government/VA hospitals. The benefit is a single cash payout for the total amount.

Do I have to take a physical to qualify for coverage?
No. No physical exam is required. A few health questions will determine if you qualify. That's it!

But cancer runs in my family. Does that make me ineligible?
No. Only the health of the proposed insured is considered for eligibility.

What if I already have other cancer coverage. Can I still purchase this policy?
Absolutely! With our policy there's no duplication of coverage. Liberty National Division's policy supplements other coverage and pays in addition to existing coverage and/or use of government/VA hospitals. The benefit is a single cash payout for the total amount.

Do I have to send in cancer claims before I can receive the cash benefit?
There is only one claim – when you file for full cash payment. The first time you are diagnosed with internal cancer, send in satisfactory pathological written proof of the diagnosis and Liberty National will do the rest for you.

Do I have to be hospitalized or treated to receive my benefit?
No. No hospitalization or cancer treatment required. We pay you your total cash benefit due upon first diagnosis.

Limitations and Exclusions: We will not pay benefits under this policy for: 1. Any other disease, illness, disability, or injury; 2. First diagnosis of cancer before the policy has been in force 30 days from the effective date shown on the Policy Schedule; 3. Any diagnosis of cancer made by the Covered Person or a member of the Covered Person immediately prior to hospitalization; 4. Any diagnosis of cancer made outside the United States of America.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy form ICANCL2. Terms and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important that you carefully read your policy carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.

*Rating for Liberty National Life Insurance Company, a Globe Life company
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Liberty National Division

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Testimonial:

"We had a client who had elected \$30,000 CC coverage as they didn't have major medical insurance. They were diagnosed with cancer a couple years later and filed their claim with the company. The client fought hard, but unfortunately passed due to their cancer. In one of the last conversations the agent had with the client, they thanked the agent repeatedly, telling them that the \$30,000 from their cancer policy allowed him to stay in his home during his fight, instead of losing it to bankruptcy."

- \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 (Maximum benefit \$30,000 in GA)
- No medical exam required
- Level premiums
- Guaranteed renewable for life

Cash Cancer is good for clients who might need additional money to pay for their living expenses while they go through treatment as it pays a lump-sum benefit upon first diagnosis. Cash Cancer is good for clients who may wish to pursue alternative options should they be diagnosed with cancer. The Cash Cancer plan requires only a pathology report showing a positive cancer diagnosis for payment.

Modified Life (ALX) (Not available in NC and PA)



Modified Life Insurance Policy

Health problems don't have to mean insurance problems. With Liberty National Division's Modified Life plan, coverage may be available to you even if you have health problems. Have you ever thought about the expenses your family will incur after your death?

Here are some facts that you might want to consider:
The average cost of a funeral is \$9,135.
 This does not include casket, monument, or marker costs.

Social Security is just not enough!

- No income is provided to a surviving spouse until retirement, unless there are dependent children under age 16.
- Even then, only a fraction of a deceased spouse's income is provided.

Most families have little or no savings to cover final expenses or provide a continuing income.

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With Liberty National Division's Modified Life Plan

You Get:	The Benefit to You Is:
Choice of benefit amounts: • \$2,500–\$30,000 for issue ages 18–80 • \$2,500–\$15,000 for issue ages 0–17	Your family will have cash available to help offset the cost of final expenses and to provide for the necessities of life.
During the first three years: The natural death benefit equals the premiums you have paid plus 10% per year. If death is by accident, the benefit equals the face amount.	Your family receives a death benefit even if you die early. Your family receives the full death benefit.
Beginning the fourth policy year: The death benefit for natural death or accidental death is equal to the face amount.	Your family receives the full death benefit.
Limited premium payment period:	You pay only 20 years but your protection lasts a lifetime!
Guaranteed Premiums:	You will never be charged a higher rate for this insurance.
Cannot be Canceled:	You will have coverage as long as you pay premiums, or for life when your policy becomes paid-up.
Guaranteed Policy Values:	Your policy will build cash value that can be used in case of an emergency.
Easy Enrollment:	You do not have to have a physical exam to qualify for this coverage. Issuance of the policy may depend upon the answers to the health questions set forth in the application.
Personal Service:	Your hometown Agent will be there when you need service.

*Payable for 20 years if the issue age is 0-70, or payable to age 90 if issue age is 71-80, providing coverage for life.

Agent's Name: _____
 Premium \$: _____
 Mode: _____

Help Protect Your Family Today

This life insurance does not specifically cover funeral goods and services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may not be provided for any purpose unless otherwise directed.
 This is a solicitation for insurance. The benefits described in this brochure are contained in policy form ALX Form and benefits may vary by state. Limitations and exclusions apply. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.
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Testimonial:

"We had a client with two children who had been diagnosed with a permanent, serious health issue at birth. After speaking with their agent and learning we had an option for the children to still get some coverage, the client elected to take out a policy on each child. Unfortunately, one of the children passed shortly after, and all premiums paid towards the policy were returned plus an additional 10%. The other child continues to fight their condition, and now that they have passed the 3-year mark of the policy, they are covered by the full face amount, and the policy will be entirely paid-up at the end of the 20-year period."


Issue Age: 0–80

Features of this plan include:

- Whole life Insurance (Builds Cash Value)
- Paid up in 20 years
- Coverage for employee, spouse or dependents
- Modified Life may be issued at any face amount from \$2,500 to \$30,000 for issue ages 18–80; \$2,500 to \$15,000 for issue ages 0–17
- Payable for 20 years if the issue age is 0–70, or payable to age 90 if issue age is 71–80, providing coverage for life
- Premiums and cash values are guaranteed
- During the first three years, the death benefit equals the premiums paid, plus 10 percent per year, if death is due to natural causes
- The death benefit equals the face amount if the insured dies during the first three years due to accidental death
- Beginning the fourth policy year, the death benefit for natural death or accidental death is equal to the face amount

Modified Life is great for clients who may not be able to purchase standard life insurance due to health or lifestyle factors. Modified Life gives the client the opportunity to get affordable, permanent life insurance with a limited pay period so they can take some control over the impact of their passing on their families.

Critical Illness Protector (Not available in VA)




Globe Life
Liberty National Division

Critical Illness Protector Insurance Policy

The risk of a Critical Illness is real. You need affordable protection you can count on.

Underwritten by Liberty National Life Insurance Company, a Globe Life company.



Every 40 seconds...
Someone in the U.S. suffers a **heart attack**.
Someone in the U.S. suffers a **stroke**.
Will you be able to beat the odds?

The risks of developing a critical illness are high. So is the cost of surviving.

The Problem:
You need immediate financial help.

The Expenses:

- Loss of Income
- Child Care
- Lifestyle Change
- Money to "Tide a Family Over"
- Special Medical Needs
- Loss Savings and Retirement
- Insurance Deductibles
- Coinsurance Payments

The Solution:
Critical illness protection that pays a lump sum benefit directly to you upon first diagnosis of a critical illness.

- Major Organ Transplant
- Total Loss of Eyesight
- Total Loss of Hearing
- Heart Attack
- Stroke
- End Stage Renal Failure

Be prepared with Liberty National Division's Critical Illness Protector.

Even though a person's chances of survival have increased, surviving a critical illness comes with a cost. Be prepared financially with Liberty National Division's Critical Illness Protector. The risks are real.
Source: American Heart Association/American Stroke Association's Heart Disease and Stroke Statistics, 2019
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Testimonial:

"We had a client who purchased a \$20,000 Critical Illness Protector policy from their agent during open enrollment. Several months later they experienced a large unexpected stroke. With the money from their Critical Illness Protector claim, they were able to meet their max out-of-pocket for their health insurance, and retrofit their home with assistance devices to make their recovery more effective and enjoyable."

Critical Illness Protector pays a lump sum benefit directly to you upon first diagnosis of a critical illness.

Issue Age: 18–60

This plan includes coverage for:

- Heart Attack
- Stroke
- Major Organ Transplant
- Total loss of Eyesight
- Total loss of Hearing

Critical Illness Protector is good to protect from out-of-pocket expenses that come from covered health event.

Critical Illness Protector can pay for things like major medical deductible, max out-of-pocket, and even living expenses like rent and groceries while in recovery.

10-Year Renewal & Convertible (10RCW)

Testimonial:

"We had a client, a business owner of one of our clients. He and his wife had looked into getting a 10-year term policy on their own to supplement their coverage while they still had children in the family home. Due to his smoking, the rates he had seen didn't fit their desired budget. We were able to get them a \$100,000 policy at a lower rate that allowed them the peace of mind that their daughter could still attend college if he passed away."

Globe Life
Liberty National Division

Worksite Term Life Insurance Policy
10-Year Renewable & Convertible Term (10RCW)
For Employee Only

Underwritten by Liberty National Life Insurance Company, a Globe Life company.

Help Protect the Lives You Love

Provide a Monthly Income Pay Mortgage Pay Off Debts

Financial demands following a death may range from income replacement, to payment of debts, to other personal or family needs such as final expenses or college funding.

Features	The benefits to you
Employee Term Coverage	The 10RCW is available as a policy in amounts of \$20,000 to \$200,000 for ages 18-55 for employees who are covered by a Globe Life Liberty National Division Group Term Life policy.
Guaranteed Death Benefit	The 10RCW provides a level death benefit that does not decrease.
Level Premium	The 10RCW premiums remain level during each term period. When a term period expires, your policy can be renewed for a new premium amount based on your then current age.
Guaranteed Renewability	You may continue your coverage until age 70.
Convenient Payroll Deduction Plan	Premiums are deducted automatically through payroll deduction.
Lump Sum or Monthly Income Benefits	Benefits may be paid to your beneficiary in a lump sum or as a monthly income.
Conversion Privilege	The 10RCW is convertible to a whole life policy until age 70, without proof of insurability.

Plus you can add these extra benefits for additional premium

Premium Waiver (PW) The Premium Waiver Rider provides for waiver of premiums in the event the insured becomes totally disabled. Disability must occur after age 5, but before age 65. If disability occurs after age 60, premiums are waived until age 65. Premiums are waived after the primary insured is totally disabled for six consecutive months.

Accidental Death Benefit (ADB) You can add an Accidental Death Benefit Rider up to a maximum benefit amount of \$200,000. The rider pays the additional ADB amount if the insured's cause of death is accidental. The ADB rider terminates at age 65.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy and rider forms (ICC100, 986, 6566 and 5200) Formated benefits may vary by state. Limitations and exclusions apply. This brochure is not an insurance contract. The policy and rider explain the rights and obligations of both Liberty National and the insured. It is important to read your policy and rider carefully. Please see your Globe Life Liberty National Division agent for rates and complete details.

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Issue Age: 18–55

Features of this plan include:

- The 10RCW plan has 10-year level premium periods and is guaranteed renewable to age 70
- When the term is renewed, premiums change according to current age; convertibility is allowed until policy expiration
- 10RCW is convertible to a whole life insurance policy without proof of insurability until the earlier of the policy expiration or to age 70
- HIPAA Authorization Form (R-3590) required
- Rates are unisex
- 10RCW is available in amounts of \$20,000 to \$200,000
- Benefits can be paid in a lump-sum or monthly income benefit
- Maximum combined coverage over all Globe Life Liberty National Division Worksite life policies is \$250,000

10RCW is great for our clients who already have, or are purchasing at least \$10,000 (state dependent) Group Term coverage who need additional short-term coverage for things like mortgage protection or income replacement.

Products Quiz

Group Term

Use these quizzes below to check your knowledge of Group Term 100

True/False

1. Group Term 100 issue age is 0–80. **True or False**
2. Group Term 100 has a locked premium once the policy has been purchased. **True or False**
3. The coverage will be terminated once you retire or leave employment. **True or False**
4. Group Term is available for the employee only. **True or False**
5. Group Term 100 is available only through work. **True or False**
6. If individual has diabetes without insulin, they can purchase plan. **True or False**
7. This plan is whole life and will pay out to insured at age 120. **True or False**
8. This plan has the option to be paid in full at age 65. **True or False**
9. Level death benefit. **True or False**
10. Group Term is post-tax for spouse and dependents. **True or False**

Fill in the Blank

1. If individual has high blood pressure, their last blood pressure reading must be less than _____ / _____.
2. This policy can have an ADB rider of up to \$_____ .
3. The premium waiver expires at age _____ .
4. An individual at the age of 35, can purchase up to \$ _____ of Group Term.
5. Group Term is _____ – tax for the employee only.

Cancer Endurance

Use these quizzes below to check your knowledge of Cancer Endurance

Fill in the Blank

1. Upon diagnosis of cancer, \$_____ is paid out.
2. We pay up to \$_____ for radiation and chemotherapy, as long as it's administered by a physician or nurse.
3. Anesthetist is covered up to _____% for surgery with no lifetime limit.
4. The 30-day waiting period starts when _____.
5. No lifetime maximums except _____.
6. Cancer Endurance issue age is 0 – _____.
7. _____ cancer is not covered for the first occurrence payout.
8. Cancer Endurance is _____ tax, if _____ is attached.
9. Plan pays \$_____ for the first 90 days of hospital confinement, and \$_____ for continuous confinement in lieu of all other benefits.
10. New and experimental treatment must be approved by the _____, _____, and administered in the United States by a licensed physician.

True/False

1. Cancer Endurance can only cover the employee. **True or False**
2. Cancer Endurance can cover treatment anywhere in the U.S. as long as a physician recommends it. **True or False**
3. Cancer Endurance can only be post-tax. **True or False**
4. Applicants who have been diagnosed with cancer, Hodgkin's disease, leukemia, melanoma or any form of malignant growth except skin cancer are ineligible for Cancer Endurance. **True or False**
5. Cancer Endurance is not guaranteed renewable for life. **True or False**

Cash Cancer

Use these quizzes below to check your knowledge of Cash Cancer

True/False

1. Premiums will increase as you age. **True or False**
2. No physical exam is required to qualify. **True or False**
3. The lump-sum benefit is payable per occurrence of cancer. **True or False**
4. This benefit can be used for what the insured deems fit. **True or False**
5. Hereditary cancer lineage is considered for eligibility. **True or False**
6. Guaranteed renewable for life or until lump sum is paid. **True or False**
7. Pays in addition to any other insurance you may have. **True or False**
8. This will not cover you in a government or VA facility. **True or False**
9. You have to be hospitalized in order to receive payout. **True or False**
10. You can have multiple cancer policies alongside this policy. **True or False**

Fill in the Blank

1. The insured is able to purchase policy benefits in the amount of \$_____ to \$_____.
2. The issue age of Cash Cancer for an individual is ages _____ to _____.
3. Cash Cancer is paid in a _____ benefit.
4. There is a waiting period of _____ days prior to a payout of the policy.
5. The total amount of coverage an individual can have is \$_____.

Critical Illness Protector

Use these quizzes below to check your knowledge of Critical Illness Protector

Fill in the Blank

1. The issue age for the policy is _____ – _____.
2. Critical Illness Protector can be provided in benefit amounts of \$_____ to \$_____.
3. Critical Illness Protector is a _____ tax plan through payroll deduction.
4. The Critical Illness Protector policy is guaranteed renewable to age _____.
5. Every _____ seconds someone in the U.S. suffers a stroke.

True/False

1. We have gender specific rates. **True or False**
2. The payout of Critical Illness is given in a one-time lump sum. **True or False**
3. This policy is only available through payroll deduction. **True or False**
4. Policy covers heart attack, stroke, end stage renal failure, major organ transplant, total loss of eyesight, total loss of hearing. **True or False**
5. This policy can be purchased as an individual, single parent or family plan. **True or False**
6. Critical Illness Protector isn't portable. **True or False**
7. No benefit is payable if the Covered Critical Illness first manifests itself during the 30-day Waiting Period. **True or False**
8. The policy terminates upon payment of a benefit or at the policy anniversary immediately following the insured's 65th birthday. **True or False**
9. The largest benefit amount of the Critical Illness Protector is \$35,000. **True or False**
10. You can pay for an additional rider to extend your policy past age 65. **True or False**

Accident Protector Max

Use these quizzes below to check your knowledge of Accident Protector Max

Fill in the Blank

1. Accident Protector Max protects you on and off the job, _____ hours a day.
2. Emergency treatment benefit maximum payout per incident is \$_____.
3. Lump-sum benefit after the first 24 hours of hospital confinement is \$_____.
4. The primary insured is covered for \$_____ for death by a travel accident.
5. After three or more years of owning the policy the daily hospital confinement benefit is \$_____ per day.

True/False

1. Accident Protector Max is only available in Individual and Two-Parent Family plans. **True or False**
2. The policy protects you for any emergency treatment due to an accidental injury. **True or False**
3. We will waive the premium of the Accident Protector Max with 30 days consecutive hospital stays. **True or False**
4. Emergency treatment benefit is only payable within 12 hours of visiting the ER. **True or False**
5. The Accident Protector Max Two Parent Family plan is a pre-tax benefit. **True or False**
6. Within less than one year, the daily hospital confinement benefit is \$200 per day. **True or False**
7. An individual can add Accidental Death and Dismemberment to Accident Protector Max for an additional rider premium. **True or False**
8. After an insured's 65th birthday the Accident Protector Max policy will terminate. **True or False**
9. The Accident Protector Max policy not only covers accidental injuries but also sickness. **True or False**
10. Accident Protector Max will cover loss of two or more limbs for an amount of an \$20,000 for the primary insured. **True or False**

Intensive Care Protector

Use these quizzes below to check your knowledge of Intensive Care Protector

Fill in the Blank

1. Issue ages for an individual policy are ages _____ to _____.
2. Daily intensive care benefit for the Intensive Care Protector is \$_____ per day for up to _____ days.
3. Blood or any components given during hospital stay will pay \$_____.
4. This policy is guaranteed renewable for life until age _____.
5. The ambulance benefit that is payable is \$_____.

True/False

1. The automobile and travel accident benefit is payable only if the insured is admitted to ICU due to accident within 48 hours. **True or False**
2. The Daily Intensive Care benefit is only payable for the first week of continuous ICU confinement. **True or False**
3. Intensive Care Protector can be issued as a Single Parent or Two-Parent Family plan between ages 3–60. **True or False**
4. Intensive Care Protector will pay for medical treatment if the insured is in the ICU due to sickness. **True or False**
5. There is no maximum limit for total benefits paid on this policy. **True or False**
6. Insured's children remain covered for a lifetime as long as the policy is being paid for. **True or False**
7. This policy will pay regardless if you are confined to a hospital in the U.S. or internationally. **True or False**
8. No benefit will be paid for medical treatment if they result from war or act of war. **True or False**
9. Issue ages for Two-Parent Family or Single Parent are ages 3–65. **True or False**
10. The Intensive Care Protector for an individual is a pretax benefit. **True or False**

Accidental Death Benefit (ACB)

Use these quizzes below to check your knowledge of Accidental Death Benefit (ACB)

Fill in the Blank

1. ACB is non-cancellable and guaranteed renewable to age _____.
2. The ACB claim amount for a travel accidental death is \$_____.
3. Loss of _____ means the loss of a hand or foot by severance due to accidental bodily injury.
4. An automobile is any _____ or more wheeled, self-propelled vehicle and is licensed for use on a public street or highway.
5. Only _____ benefit(s) will be payable for any multiple loss due to the same accident.
6. Accidents are the leading cause of death for people under the age of _____.
7. The ACB claim amount for an accidental death is \$_____.
8. Applications can be accepted on individuals ages _____ through _____, last birthday.
9. The ACB will pay the amount of \$_____ for the loss of two or more limbs.
10. The ACB will payout \$_____ for accidental death which results from injuries sustained while you are riding in an automobile.

True/False

1. No benefit will be paid for losses caused by self-inflicted injuries. **True or False**
2. The ACB can only pay once. **True or False**
3. One of the top causes of unintentional injuries is drowning. **True or False**
4. No benefit will be payable for death by automobile accident if such death occurs while the automobile is being used for stunt driving. **True or False**
5. If you pass away from an accidental death and you are operating any kind of aircraft as a pilot the ACB will payout. **True or False**

Career Life Plus

Use these quizzes below to check your knowledge of Career Life Plus

Fill in the Blank

1. Career Life Plus issue ages are _____ to _____.
2. The total face amount that can be issued is \$_____.
3. Your policy builds _____ that can be used in case of an emergency.
4. Premiums are as low as \$_____ per week.
5. Career Life Plus is a _____ tax plan.
6. This is a guaranteed issue policy for the _____ only.
7. Coverage may be written on children or grandchildren ages _____ to _____.
8. The Accidental Death Benefit (ADB) or Premium Waiver (PW) rider if purchased will cease at age _____.
9. Career Life Plus has _____, which means you are able to buy additional insurance on the 2nd and 4th anniversaries of your policy regardless of your health.
10. Career Life Plus OPAI allows you to purchase an amount equal to the lesser of \$_____ or the equal face amount.

True/False

1. An employee can purchase this policy with only 90 days of employment. **True or False**
2. No medical exams are required. **True or False**
3. Permanent coverage is available for the employee only. **True or False**
4. There are smoker and gender rate differences. **True or False**
5. This is a whole life policy. **True or False**

Modified Life (ALX)

Use these quizzes below to check your knowledge of Modified Life (ALX)

Fill in the Blank

1. The ALX policy is catered to individuals with _____ conditions.
2. If you are between ages _____ to 80, you are able to purchase \$_____ to \$_____ of ALX.
3. You only pay the premiums of ALX for _____ years.
4. Your ALX policy has _____ _____ to use just in case you need to borrow against it in an emergency.
5. During the first _____ years if the insured passes away from natural death, the family will receive the premiums paid plus _____% per year.
6. Individuals between ages _____ to _____ can purchase up to \$15,000.
7. ALX is a _____ tax policy.
8. Beginning the _____ policy year, the death benefit for natural death or accidental death is equal to the face amount.
9. During the first 3 years if the insured passes away from an _____ death, then the family will receive 100% of the face amount.
10. If purchased after age 70, you only pay premiums to age _____.

True/False

1. Your premium is guaranteed for the first 5 years of the ALX policy. **True or False**
2. No medical exams are required in order to purchase the policy. **True or False**
3. If you have a terminal illness, you will automatically be declined for this policy. **True or False**
4. Beginning the 5th policy year, the death benefit for natural death is equal to the face amount. **True or False**
5. ALX cannot be canceled as long as the premiums are paid on time. **True or False**

10 Year Renewable & Convertible Term (10RCW)

Use these quizzes below to check your knowledge of 10 Year Renewable & Convertible Term (10RCW)

Fill in the Blank

1. In order to purchase 10RCW, you must be between ages _____ to _____.
2. 10RCW is guaranteed renewable to age _____.
3. The 10RCW is a _____ tax plan.
4. The insured must purchase a minimum of \$_____ of _____ to purchase 10RCW.
5. The 10RCW is available as a policy in amounts of \$_____ to \$_____.

True/False

1. The insured is able to purchase 10RCW for themselves, spouse, and dependent. **True or False**
2. The beneficiary can receive this in a lump sum or monthly installments. **True or False**
3. The 10RCW can be converted to a whole life policy only at 70 years old. **True or False**
4. Every 10 years when renewing the policy you must prove insurability. **True or False**
5. The 10RCW is only available through payroll deduction. **True or False**
6. This plan provides a level death benefit that does not decrease. **True or False**
7. The 10RCW is special due to the employee being able to borrow against it. **True or False**
8. The maximum amount of Accidental Death Benefit that you can purchase is \$200,000. **True or False**
9. Provides a waiver of premiums in the event the insured becomes totally disabled. **True or False**
10. The 10RCW can only be paid towards paying the mortgage or income replacement. **True or False**

Section 4:

Blue Book & Meeting with the Payroll Administrator

Blue Book

Meeting With The Payroll Administrator Suggested Script

Agent: "Hello _____, how are you today? "

Payroll Administrator: "I'm doing well, thanks. "

Agent: "Thanks for making time for me today." *(Give the Payroll Administrator a small gift or a thank-you card.)*

Payroll Administrator: "Thank you very much. "

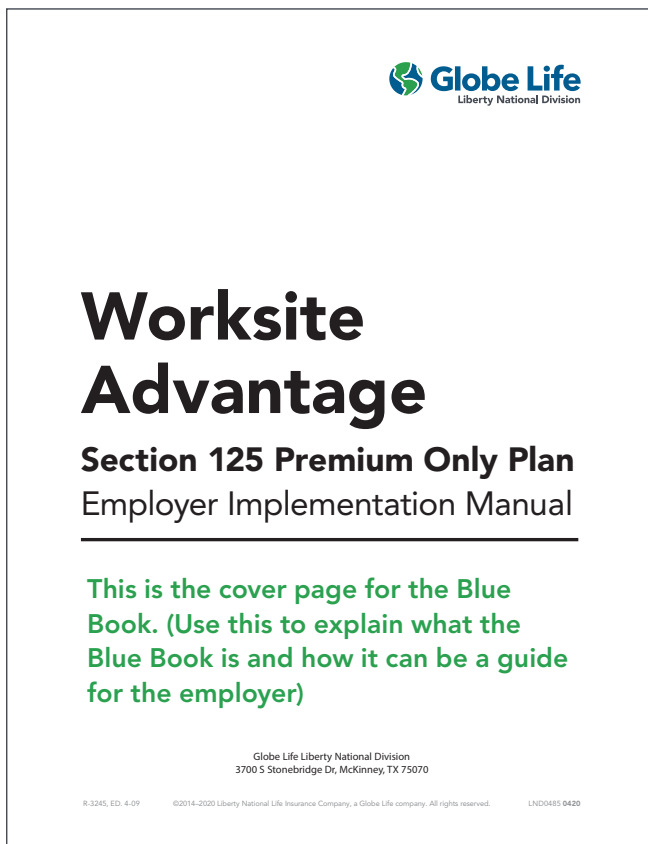
Agent: "I am here to deliver several things to you that will help make sure things run smoothly. Do you have a place we can sit down so I can show you this information? "

Payroll Administrator: "Yeah sure, right this way. "

Agent: "This is your Section 125 plan binder. It contains all the information you need to know about staying in compliance with Section 125.

There are several tabs in here but I want to point out three that are of particular importance. The first one is your Plan Adoption Agreement. This is the document that establishes the plan for your company which is required in order to give pre-tax treatment to deductions for benefits."

Tab 2 Employer Implementation Manual



Agent: "The second one is your Summary Plan Description. It describes to the employees the features of their benefit plan. I have provided each of your employees one of these. You will want to provide any new hires a copy as soon as they are eligible for benefits. "

Tab 7 Salary Redirection Forms



70200101

Salary Redirection and Payroll Authorization Agreement

I, _____ (Employee), understand that my employer, _____ is allowing me to purchase qualified benefits being offered under my employer's Section 125 Premium Only Plan.

I understand that it is the intent of my employer that this program comply with Section 125 of the Internal Revenue Code and the rules and regulations thereunder.

I understand that the benefits which I select under the Section 125 Premium Only Plan will remain in effect for the entire plan year, and that if the benefit selected involves insurance, an application must be completed and approved by the company issuing the policy. If my pay reduction election involves an insurance policy which is subject to disapproval by an insurer, my election is effective only if, and to the extent, such approval is granted by the insurer. If my required contributions for the selected benefits are increased or decreased while this agreement remains in effect, my pay reduction will automatically be adjusted to reflect that increase or decrease.

I understand that the selection of a benefit and the indication that a premium is to be paid does not necessarily include me in the insurance portions of this program. In most instances, an application for insurance must also be completed and approved.

Employee must write initials in the space next to each statement to verify that he/she understands and agrees to the statement.

____ Even if there is a "right to examine" or "free look" provision in an insurance program, I understand that the reduction(s) will be in effect for the plan year and cannot be changed unless I experience a Qualified Status Change as defined by my employer's Section 125 Premium Only Plan.

____ This election form will remain in effect and cannot be revoked or changed during the plan year unless the revocation and new election are on account of and consistent with a Qualified Status Change (described below).

A Qualified Status Change includes: Marriage; Divorce, legal separation, or annulment of marriage; Death of spouse or dependent; Birth or adoption or placement for adoption of a child; Change in employee's/spouse's/dependent's employment status (recently hired, recently terminated, begins unpaid leave of absence, ends unpaid leave of absence, participates in a strike, participates in a lockout); Change in employee's/spouse's/dependent's employment status that changes the employee's/spouse's/dependent's eligibility for employer-provided coverage (e.g., goes from part-time to full-time or from hourly to salaried); Dependent is no longer eligible for coverage because of age, student status, or similar change; Court order connected to a domestic relations case (e.g., a divorce or custody change) requiring coverage for a dependent child under your plan or another person's plan, and the child is actually enrolled in your plan or the other plan as a result of the order; Employee/spouse/dependent becomes entitled to coverage under Medicare or Medicaid, or loses coverage under Medicare or Medicaid, and increases or decreases the premium paid under employee's health plan; Spouse or dependent, if employed, makes a change in coverage under his or her cafeteria plan and Employee makes a corresponding change under this plan that is on account of the change under spouse's or dependent's cafeteria plan; Employee revokes existing group health coverage while on leave under the Family and Medical Leave Act of 1993 (FMLA).

____ Each year I will be offered the opportunity during an election period to add or drop coverages for the following plan year. Unless I modify or revoke this agreement during such an election period, I understand that this agreement will remain in effect for the following plan year.

____ I have received a "Summary Plan Description" document for my employer's Section 125 Premium Only Plan.

Spouse (if to be insured) _____ Children (if to be insured) _____

Section 125 Pre-Tax Benefit Election	New Employee Cost Per Pay Period	Existing Employee Cost Per Pay Period	After-Tax Benefit Election	New Employee Cost Per Pay Period	Existing Employee Cost Per Pay Period
Group Term Paid Up 65	\$	\$	Group Term Paid Up 65 (Employee \$50,001+, Spouse, Dependents)	\$	\$
Group Term 100	\$	\$	Group Term 100 (Employee \$50,001+, Spouse, Dependents)	\$	\$
Cancer Endurance	\$	\$	Cancer Endurance (Spouse, Dependents, if employee not covered)	\$	\$
Accident Protector Max	\$	\$	Accident Protector Max (Spouse, Dependents, if employee not covered)	\$	\$
Intensive Care	\$	\$	Intensive Care (Spouse, Dependents, if employee not covered)	\$	\$
Accident (ACB)	\$	\$	Accident (ACB) (Spouse, Dependents)	\$	\$
Vision	\$	\$	Modified Life (ALX)	\$	\$
			10 Year Renewable Convertible Life	\$	\$
Dental	\$	\$	Career Life Plus	\$	\$
			Cash Cancer	\$	\$
Other	\$	\$	Critical Illness	\$	\$
Total Pre-Tax Deduction	\$		Total After-Tax Deduction	\$	

Account # _____ Begin First Deduction: ____/____/____ Premiums are deducted (check one): Weekly Bi-Weekly Semi-Monthly Monthly
Month Day Year

I agree to deductions from my paycheck to pay for benefits elected above. Any previous election and Salary Reduction Agreement is hereby revoked. These deductions are to cover the premium(s) on the insurance policy(ies) I have applied for. Coverage will take effect on the date of application if the risks are acceptable to the company, subject to policy terms and conditions. Deductions will cease on (1) Completion of the premium-paying period. (2) Upon termination of employment, in which case my policy(ies) will be paid directly by myself to Liberty National Life Insurance Company on a direct basis. (3) Upon completion of a Qualified Status Change Form and certification by the Plan Administrator.

Employee's Signature: _____ Date: _____

ELECTION TO RECEIVE CURRENT COMPENSATION

Complete this part if you do not wish to make an election to receive qualified benefits.

I do not wish to receive qualified benefits under my employer's Section 125 Premium Only Plan, and choose instead to receive current compensation. I have received a "Summary Plan Description" document for my employer's Section 125 Premium Only Plan.

Employee's Signature: _____ Date: _____

© 2020-2023 Liberty National Life Insurance Company, a Globe Life company.

White/Home Office Canary/Employer Pink/Employee

Page 1 of 3

R-3237, Ed. 07-11

LND0701 0723

"If you will notice," (Show bookkeeper the Salary Redirection Form) "... they have initialed the second point which states that this election form will remain in effect and cannot be revoked or changed during the plan year unless the revocation and new election are on account of and consistent with a change in status. Here are those events eligible for a change:" (Read from the Salary Redirection Form)



What Comes Next?

Globe Life Liberty National Division values our relationship with the Payroll and Human Resource professionals we serve. Your company now benefits from the pretax savings of a Section 125 Plan and our goal is to make the process from enrollment to deduction of premiums to paying your bill as smooth as possible.

Deductions begin with the first pay period in: Month and Year of Following Enrollment Period Ex: (2020)

Your first bill will be due: Month Following First Deduction (Ex: June 2020)

Your company's plan year ends: One day before first bill is due Ex: (May 31)
(One year after first bill date)

Here's what you can expect from us:

1. Our agency's Quality Manager Quality Manager's Name Here will reach out to you over the course of the coming weeks to see what questions you have and what we can do to help.

2. Our representatives have discussed and each employee has initialed the Salary Redirection and Payroll Authorization Agreement acknowledging they understand that they benefit from these policies for the entire plan year. They have been informed that they can make changes to their policies during the plan year **only if they have a Qualified Status Change as defined by the Internal Revenue Service** which sets the rules for Section 125. Those status changes are:

Marriage; Divorce, legal separation, or annulment of marriage; Death of spouse or dependent; Birth or adoption or placement for adoption of a child; Change in employee's/spouse's/dependent's employment status (recently hired, recently terminated, begins unpaid leave of absence, ends unpaid leave of absence, participates in a strike, participates in a lockout); Change in employee's/spouse's/dependent's employment status that changes the employee's/spouse's/dependent's eligibility for employer-provided coverage (e.g., goes from part-time to full-time or from hourly to salaried); Dependent is no longer eligible for coverage because of age, student status, or similar change; Court order connected to a domestic relations case (e.g., a divorce or custody change) requiring coverage for a dependent child under your plan or another person's plan, and the child is actually enrolled in your plan or the other plan as a result of the order; Employee/spouse/dependent becomes entitled to coverage under Medicare or Medicaid, or loses coverage under Medicare or Medicaid, and increases or decreases the premium paid under employee's health plan; Spouse or dependent, if employed, makes a change in coverage under his or her cafeteria plan and Employee makes a corresponding change under this plan that is on account of the change under spouse's or dependent's cafeteria plan; Employee revokes existing group health coverage while on leave under the Family and Medical Leave Act of 1993 (FMLA).

3. Should an employee request a change in their policies during the plan year, please contact Your Name Here at Your phone number here or our office at Office Phone Here. Your representative will verify that your employee has a **Qualified Status Change**. If so, your representative will contact you to make changes to the employee's policies. If the employee does not have a **Qualified Status Change**, your representative will explain the process for making changes to the employee's policies at the next annual enrollment period.

Referring requests to your representative benefits you in three ways:

1. Less Stress: Our licensed professional can assess whether the employee has a **Qualified Status Change** and guide the employee through the process.
2. Time: We know you have a busy schedule. Each time an employee makes changes during the plan year, it costs you time to research if a change is qualified and make changes to the bill.
3. Compliance: Our goal is to make sure your Section 125 Plan remains in compliance with Internal Revenue Service guidelines to avoid fines, penalties, or auditing. Allowing employees to make changes during the plan year only when they have a **Qualified Status Change** ensures your compliance with federal law.

<u>Your Name & Signature Here</u>	<u>Company Franchise Number Here</u>	<u>Date Here</u>
Liberty National Division Representative	Account Number	Date
<u>Payroll Admin's Signature</u>	<u>Company Name Here</u>	<u>Phone Number Here</u>
Payroll Administrator Signature	Company Name	Phone Number

"Should an employee request a change in their policies during the plan year, please contact your representative, that's me _____, at ###-###-####.

I will verify that your employee has a Qualified Status Change. If so, I will contact you to make changes to the employee's policies. If the employee does not have a Qualified Status Change, I will explain the process for making changes to the employee's policies at the next open enrollment period.

Referring requests to me benefits you in three ways."

Agent: "Number 1 is less stress. As a licensed professional can assess whether the employee has a Qualified Status Change and guide the employee through the process.

Second is time. We know you have a busy schedule. Each time an employee makes changes during the plan year, it costs you time to research if a change is qualified and make changes to the bill.

And most important is compliance. Our goal is to make sure your Section 125 plan remains in compliance with Internal Revenue Service guidelines to avoid fines, penalties, and auditing. Allowing employees to make changes during the plan year only when they have a Qualified Status Change ensures compliance with federal law.

So (**Decision Maker**) what questions do you have?"

Payroll Administrator: "I don't have any questions."

Agent: "OK great. Please sign here and I'm going to leave this copy with you."

Phone call that needs to be made after deductions have been dropped off:

1. Did the bookkeeper get the authorizations that they needed?
2. Did the deductions start on time?
3. Did you receive your first bill?
4. Have you paid your first bill?

TAB 8



Qualified Status Change Form (Complete to Process a Change During Plan Year)

Employee Name:	Adding Benefits Date of First Deduction:
Employer Name:	Removing Benefits Date of Last Deduction:
Account Number:	Policy Number(s):

The Internal Revenue Service (IRS) Guidelines for Section 125-eligible products dictate that changes made during the Plan Year must be a permitted election change under the Section 125 Plan ("Qualified Status Change"). This document will be provided to your company's Plan Administrator who has sole discretion to determine if the requested changes meet IRS guidelines.

Qualified Status Change (check all that apply and circle applicable information where indicated:)

- Marriage
 - (circle one) Divorce, legal separation, or annulment of marriage
 - Death of (circle one) spouse or dependent
 - (circle one) Birth, adoption, or placement for adoption of a child
 - Change in (circle one) employee's/spouse's/dependent's employment status (circle one):
 - Recently hired, recently terminated, begins unpaid leave of absence, ends unpaid leave of absence, participates in a strike, or participates in a lockout
 - Change in (circle one) employee's/spouse's/dependent's employment status that changes the employee's/spouse's/dependent's eligibility for employer-provided coverage to change (e.g., goes from part-time to full-time or from hourly to salaried)
 - Dependent is no longer eligible for coverage because of age, student status, or similar change
 - Court order connected to a domestic relations case (e.g., a divorce or custody change) requiring coverage for a dependent child under your plan or another person's plan, and the child is actually enrolled in your plan or the other plan as a result of the order
 - (circle one) Employee/spouse/dependent becomes entitled to coverage under (circle one) Medicare or Medicaid, or loses coverage under (circle one) Medicare or Medicaid, and increases or decreases the premium paid under employee's health plan
 - (circle one) Spouse or dependent, if employed, makes a change in coverage under his or her cafeteria plan and employee makes a corresponding change under this plan that is on account of the change under spouse's or dependent's cafeteria plan
 - Employee revokes existing group health coverage while on leave under the Family and Medical Leave Act of 1993 (FMLA)
- Date of Event: ___/___/___ **Please describe how the change in coverage above is consistent with the event(s) selected:**
(Note: Change must be made within 30 days of qualifying event.)

I understand that the change I have specified must be in accordance with IRS Section 125 Guidelines and with my employer's Plan. I understand that I may be required to provide the appropriate documentation for any of the changes I have specified above. I understand that my Plan Administrator has sole discretion to make the final determination.

I hereby elect the change(s) noted on the attached Payroll Deduction Authorization Form and attest that the change is made on account of and consistent with a Qualified Status Change.

Employee Signature: _____ Date: _____
 *Accepted and agreed to by: _____ Date: _____
 (Plan Administrator/Employer)

*Plan Administrator/Employer is responsible for making the determination that the Qualified Status Change is consistent with the mid-year change in the participant's elections under the Section 125 Plan. Please keep a copy of this form for your records.

Agent: Provide the top copy and new Payroll Deduction Authorization (if new coverage is selected) to the Plan Administrator. Email the bottom form to LNWorksite@Globe.Life. Also email a paper application and new Payroll Deduction Authorization if new coverage is selected.

R-3805

Plan Administrator Copy

LND3166 1025

"(Decision Maker), our representatives have discussed and each employee has initialed the Salary Redirection and Payroll Authorization Agreement acknowledging they understand that they benefit from these policies for the entire plan year." (Refer back to the Salary Redirection Form you previously showed.) "They have been informed that they can make changes to the policies they are paying pre-tax during the plan year only if they have a Qualified Status Change as defined by the Internal Revenue Service which sets the rules for Section 125."

"Qualified Changes are:" (Use the Qualified Status Change form to explain.)

Quick Claims Process

Use our Quick Claims process for your Accident Policy claims.



Here's how it works:

1. Go to **www.GlobeLifeLibertyNational.com** and login or register through **the Customer Login**.
2. **Upload** all required supporting documentation electronically.
3. Submit your claim by **2:00pm** Central.
4. Ensure you've enrolled in **direct deposit** through the Customer Login to receive your funds directly into your bank account.

Section 5:

Worksite Online Billing

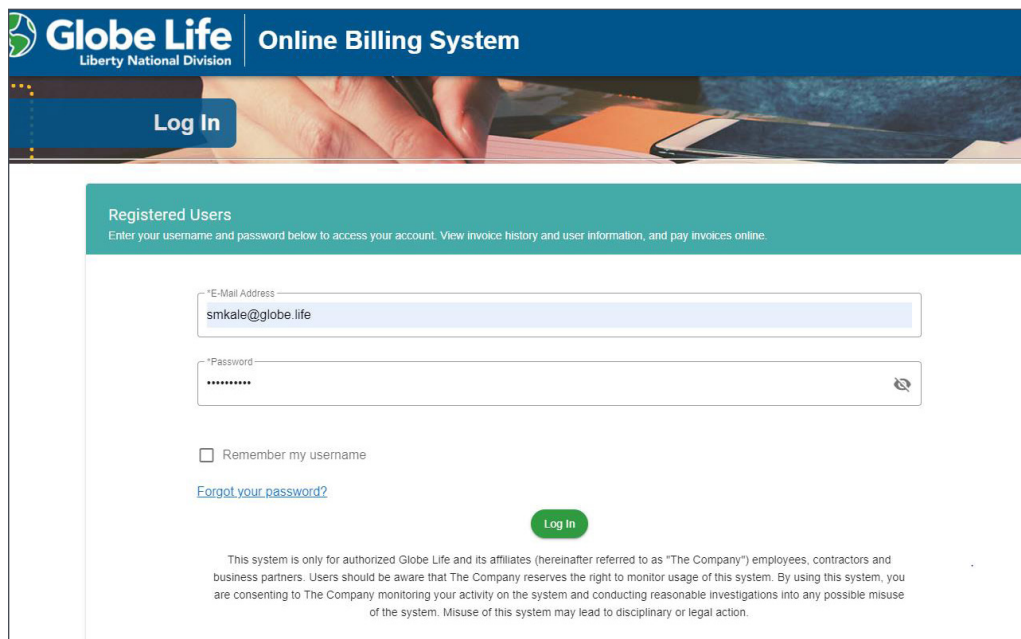


Logging Into Worksite Online Billing

Logging in using Two-Factor Authentication

Login page

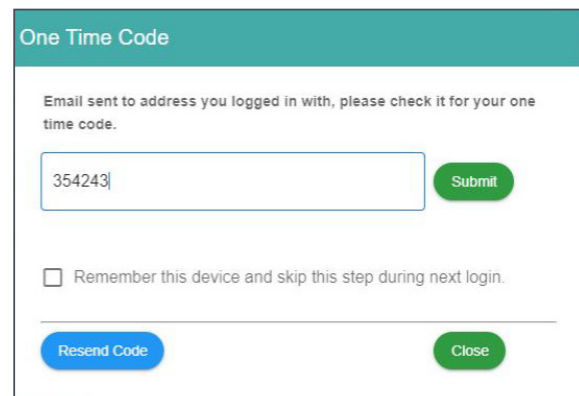
1. To access Worksite Online Billing in your browser, enter the URL:
<https://worksitebilling.globelifeIn.com/>
2. Enter your **Email Address** and **Password**.
 - Same email and password used to log into EPIC.
3. Check your email for your one-time code (same email used to log in).
4. Click **Log In**.



The screenshot shows the login page for the Globe Life Online Billing System. At the top, there is a blue header with the Globe Life logo and the text "Liberty National Division" and "Online Billing System". Below the header is a "Log In" button. The main content area is titled "Registered Users" and contains a form with two input fields: "E-Mail Address" (containing "smkale@globe.life") and "Password" (containing masked characters). There is a "Remember my username" checkbox and a "Forgot your password?" link. A green "Log In" button is positioned below the form. At the bottom, there is a disclaimer: "This system is only for authorized Globe Life and its affiliates (hereinafter referred to as 'The Company') employees, contractors and business partners. Users should be aware that The Company reserves the right to monitor usage of this system. By using this system, you are consenting to The Company monitoring your activity on the system and conducting reasonable investigations into any possible misuse of the system. Misuse of this system may lead to disciplinary or legal action."

One-Time Code Pop-up

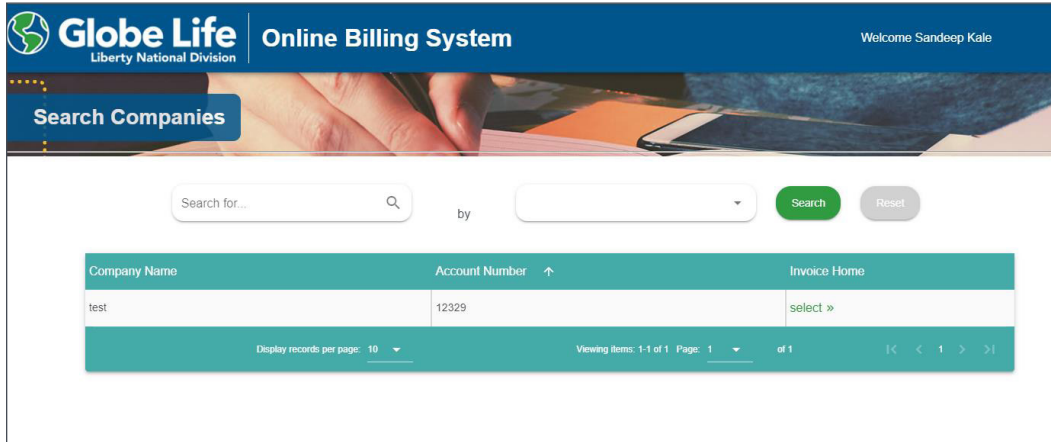
5. Enter the one-time code from your email.
 - **Note:** The one-time code expires after 10 minutes.
6. Click **Submit**.



The screenshot shows a "One Time Code" pop-up window. It has a teal header with the text "One Time Code". Below the header, there is a message: "Email sent to address you logged in with, please check it for your one time code." There is an input field containing the code "354243" and a green "Submit" button. Below the input field, there is a checkbox labeled "Remember this device and skip this step during next login." At the bottom, there are two buttons: a blue "Resend Code" button and a green "Close" button.

Home Page

- Once the code is validated, user will be redirected to the landing page.

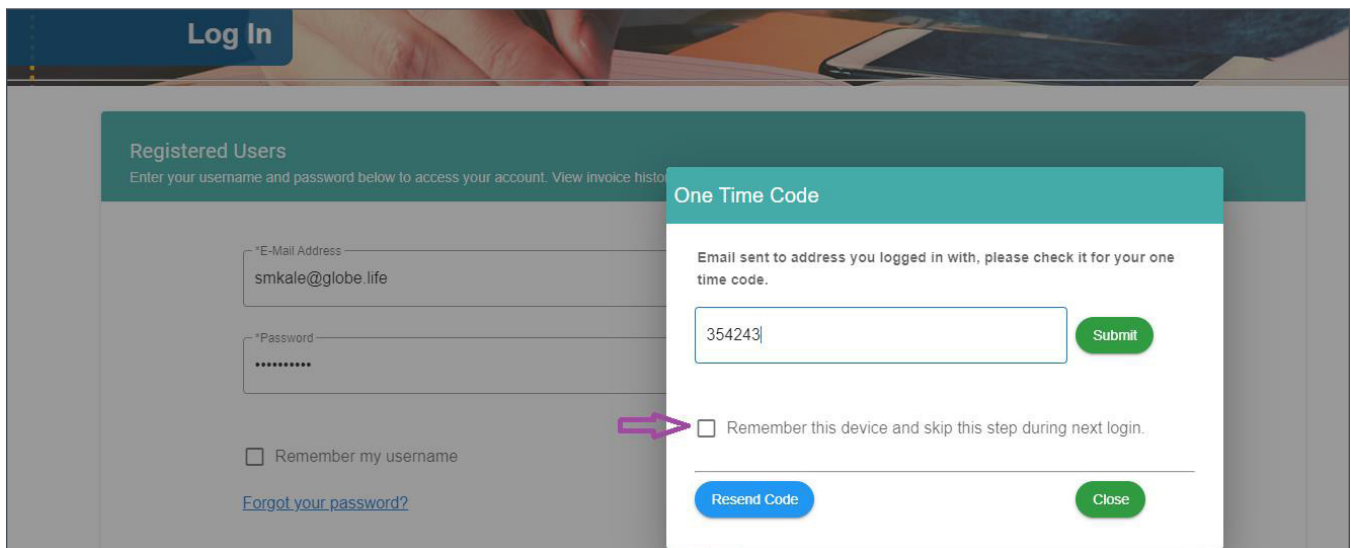


Remember This Device

On the One-Time Code pop-up, you will have the option to select the **“Remember this device and skip this step during next login.”** check box. When selecting this option, the next time you log in using the same device, browser, and Wi-Fi connection, you will not need to enter the one-time code for the next 10 days after the last time you logged in.

“Remember me ...” Check box

- Enter the one-time code from your email.
- Click **Remember this device and skip this step during next login.**
- Click **Submit.**



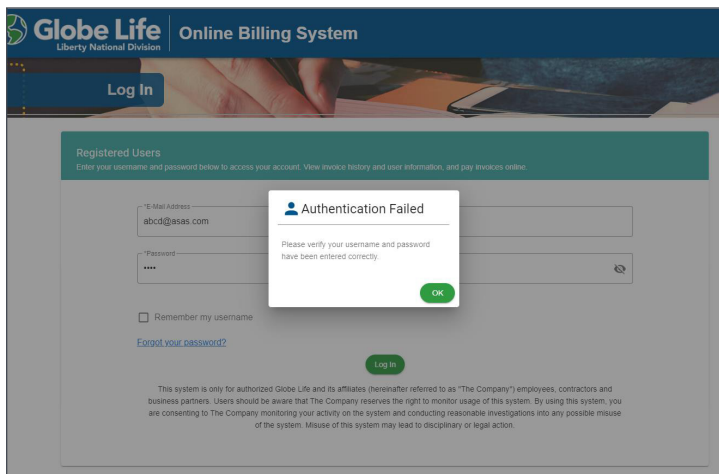
Troubleshooting

Invalid Credentials on Login Page

If you have entered the incorrect credentials when logging in, you will receive an error message stating Authentication Failed.

Invalid User Credentials

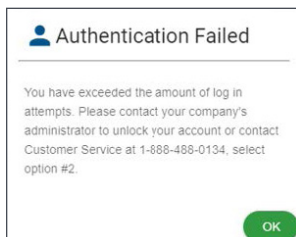
1. Click **OK**.
2. Re-enter your **Email Address** and **Password**.
 - Same email and password used to log into EPIC.
3. Click **Submit**.



Invalid One-Time Code

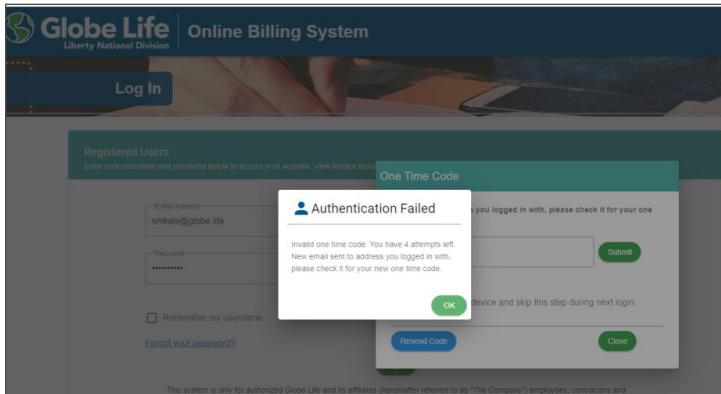
After successfully entering your credentials, if you enter an incorrect code or the code does not work, you will receive an error message that your one-time code is invalid.

You will have a total of five attempts to verify the code. After five failed attempts, you will be locked out of Worksite Online Billing and will need to reach out to your Company's administrator or Customer Service at **888-488-0134** to unlock your account.



User Enters Invalid One-Time Code

1. Click **OK**.



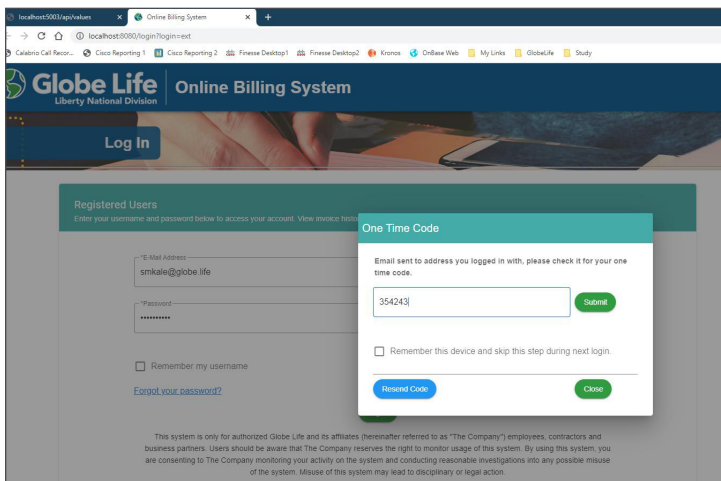
Option 1

2. Re-enter the one-time code from your email.
3. Click **Submit**.

Option 2

2. Click **Resend Code**.
3. Check your email for new code.
4. Enter new one-time code.
5. Click **Submit**.

One-Time Code Pop-Up

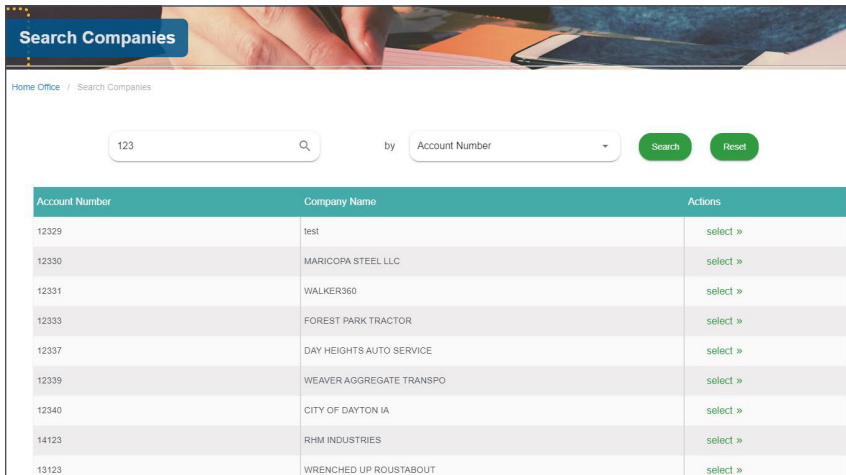


Unlocking a User

A user's account will be locked after five failed verification attempts. At this point, the user needs to reach out to their Company's administrator or Customer Service at **888-488-0134**.

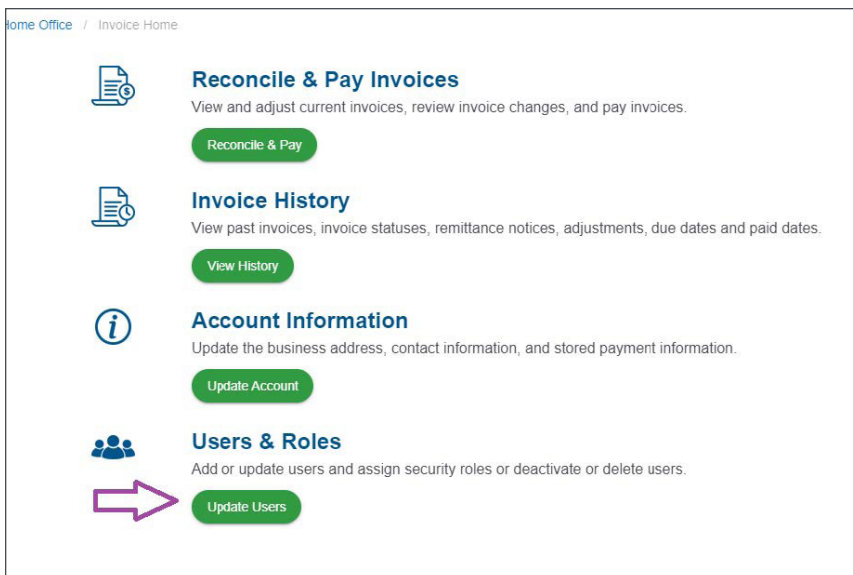
The Company's administrator or Customer Service will sign into the system using his/her credentials, search and select the Company to which the user belongs, then select "Update User," edit the locked user row, mark the user as "Active," and save.

Search And Select Company



Account Number	Company Name	Actions
12329	test	select »
12330	MARICOPA STEEL LLC	select »
12331	WALKER360	select »
12333	FOREST PARK TRACTOR	select »
12337	DAY HEIGHTS AUTO SERVICE	select »
12339	WEAVER AGGREGATE TRANSPO	select »
12340	CITY OF DAYTON IA	select »
14123	RHM INDUSTRIES	select »
13123	WRENCHED UP ROUSTABOUT	select »

Update Users



- Reconcile & Pay Invoices**
View and adjust current invoices, review invoice changes, and pay invoices.
[Reconcile & Pay](#)
- Invoice History**
View past invoices, invoice statuses, remittance notices, adjustments, due dates and paid dates.
[View History](#)
- Account Information**
Update the business address, contact information, and stored payment information.
[Update Account](#)
- Users & Roles**
Add or update users and assign security roles or deactivate or delete users.
[Update Users](#)

Select User To Be Unlocked

Users & Roles

USERS & ROLES REGISTRATION LINKS

Active ↑	Email Id	First Name	Last Name	Role	Action
No	smkale@globe.life	Sandeep	Kale	Administrator	
Yes	Globe1@gmail.com	Globe	Test 1	Administrator	
Yes	Globe2@gmail.com	Globe	Invoice	Invoice Adjuster	

Unlock The User

Update User Role

• User was updated successfully

*User E-mail address (Log-in ID)
smkale@globe.life

*Role Name
Administrator

*First Name
Sandeep

*Last Name
Kale

Active: Yes Email Notifications: Yes

*Indicates required field

Save Close

Contact Information

You will receive your one-time code from **LNLWorksite@wsb.Globe.Life** which is a no-reply email.

To reach out to Worksite Online Billing directly, email: **LNWorksite@Globe.Life**

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Globe Life
Liberty National Division