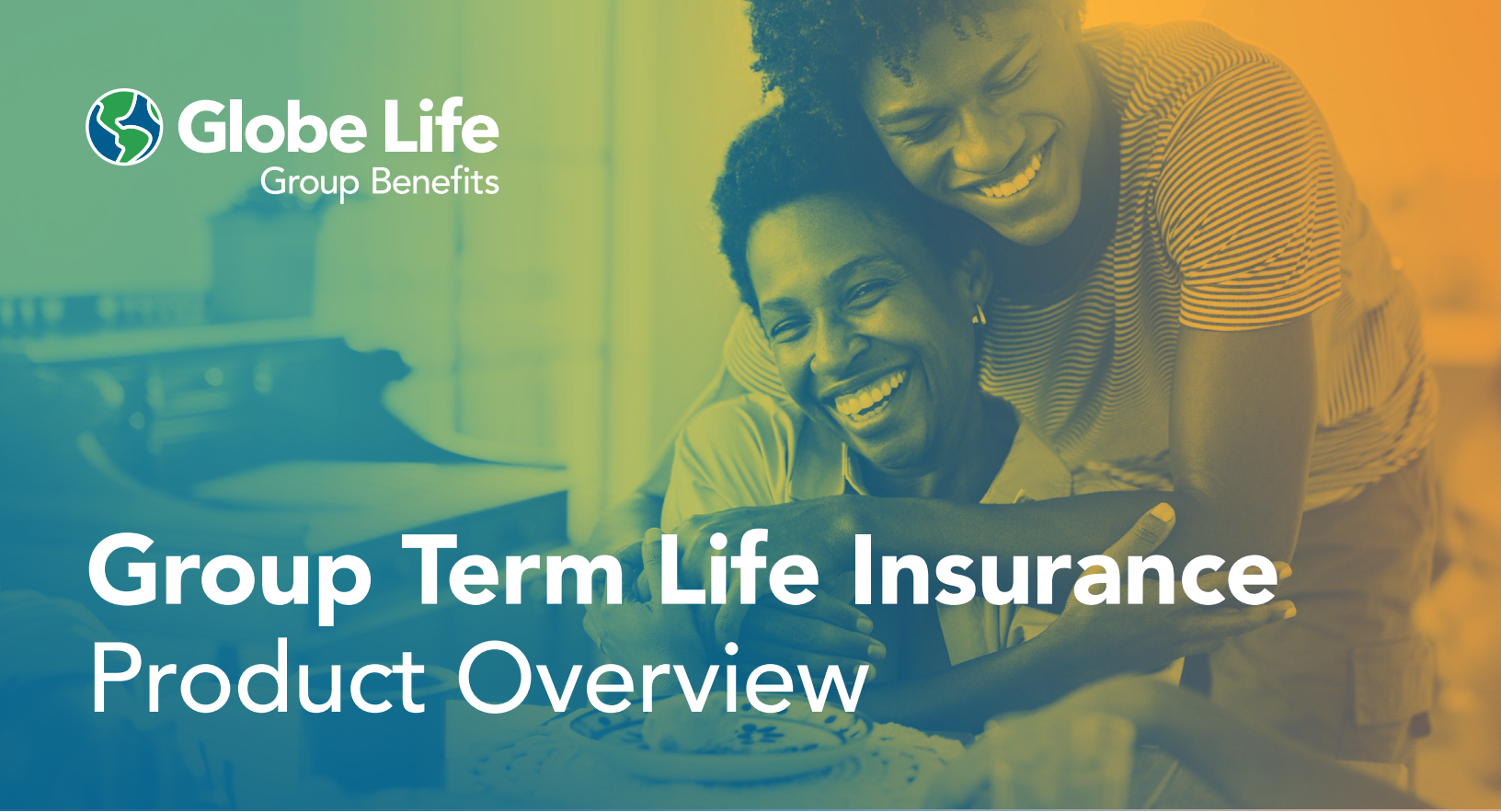


A background image of a smiling couple, a man and a woman, looking at a laptop screen. The image is overlaid with a blue and orange gradient.

Group Term Life Insurance Product Overview

Group Term Life Insurance can help protect the financial future of your employees' families.

Life is unpredictable. Our Group Term Life Insurance complements your voluntary benefits program to help provide financial protection for your employees or their beneficiaries when they need it the most. We can also design a solution for your employer-paid program and include other Globe Life Group Benefits products.

Complement Existing Coverage

Group Term Life Insurance can be offered as a standalone policy or as a complement to existing coverage, helping provide financial relief by paying benefits directly to your employees or their beneficiaries, independent of medical expenses and other coverage.

Attract and Retain Employees

Help retain top talent and reduce turnover by offering benefits that help provide financial protection. Spouse and dependent child coverage is available.

Hassle-Free Setup

We manage everything—coverage selection, enrollment, and ongoing support—so you can focus on running your business.

Group Term Life Insurance can help beneficiaries cover costs such as:

- Funeral and Burial Expenses
- Loss of Income
- Outstanding Debts and Mortgages
- College/Education Costs
- Medical Bills

Plan Features

Coverage Amount: Varies based on group size, employer-paid or voluntary, and other industry restrictions. See details below for various limits.

Issue Ages: 18–65

Group Term Life Options Include:



Guaranteed Issue

Employer Groups with 10–50 employees: up to \$100,000

Employer Groups with more than 50 employees: up to \$200,000

Coverage for associations may be available.
Higher limits available for employer-paid coverage.



Simplified Issue

Employer Groups with 10–50 employees: up to \$250,000

Employer Groups with more than 50 employees: up to \$500,000

Coverage for associations may be available.
Higher limits available for employer-paid coverage.



Employer-Paid Benefits

- Guaranteed issue or simplified issue with higher limits
- Package with Critical Illness or Accident Insurance for a robust employer-paid program



Voluntary Benefits

- Offer Group Term Life Insurance to enhance your traditional voluntary benefits package
- Can also be offered as part of a Group Supplemental Medical Expense (Gap) Insurance or Group Limited Indemnity Insurance solution

This is a solicitation for insurance. Insurance is underwritten by Globe Life And Accident Insurance Company, 7677 Henneman Way, McKinney, TX 75070. Globe Life is rated A (Excellent) by A.M. Best. For the latest financial strength rating, access www.AMBest.com. Coverage is not available in all states. Policy and Certificate forms: ICC25-P-GBTL, ICC25-C-GBTL; in FL, GBTL-FL, GBTL-FL; in SC, GBTL-SC, GBTL-SC. Forms may vary by state. Premium will vary based on the plan chosen. Policies are renewable at the option of Globe Life Group Benefits. Refer to the Master Policy and Certificate for all terms, conditions, exclusions, and limitations. Globe Life Group Benefits uses the services of third-party administrators.