J.D. POWER

Globe Life Ranks Among the Top 2 Brands for Overall Customer Satisfaction Among Individual Life Insurance Providers in J.D. Power 2020 U.S. Life Insurance StudySM



Globe Life performs among the Top 2 brands for Overall Customer Satisfaction among the 23 award-eligible individual life insurance providers evaluated in the J.D. Power 2020 U.S. Life Insurance StudySM. Globe Life earned a score of 810 on a 1,000-point scale, which is a significant 47 points above the industry average. Globe Life also performed particularly well in the Price and Policy Offerings study factors evaluated.

The J.D. Power 2020 U.S. Life Insurance Study is a syndicated benchmarking study that evaluates the experiences of customers from the largest life insurance and annuity and life insurance providers in the United States. The study measures overall customer satisfaction based on performance in six factors (in alphabetical order): application and orientation; communications; interaction; price; product offerings; and statements.



Globe Life Achieves Highest Score for Price

In addition to Globe Life's high performance in Overall Satisfaction, they also achieved the highest satisfaction score for Price. The Price factor is one of six factors used to measure consumers' overall satisfaction. Globe Life's high performance on this factor illustrates the company's ability to establish common ground with customers on the value of their service.

J.D. Power 2020 U.S. Life Insurance StudySM Overall Satisfaction Ranking Individual Life Insurance

| State Farm | | 83 |
|-------------------------|-----|-----|
| Globe Life | | 810 |
| Nationwide | | 803 |
| Northwestern Mutual | | 790 |
| Mutual of Omaha | | 789 |
| New York Life | | 784 |
| Pacific Life | | 776 |
| MetLife | | 773 |
| Principal Financial | | 772 |
| MassMutual | | 769 |
| Industry Average | | 763 |
| Prudential | 7 | 759 |
| Protective Life | 7 | 54 |
| Lincoln Financial Group | 749 | |
| Guardian Life | 743 | |
| AIG | 742 | |
| Securian | 741 | |
| John Hancock | 737 | |
| Transamerica (AEGON) | 734 | |
| Equitable | 733 | |
| Primerica | 732 | |
| Midland National Life | 725 | |
| Voya Financial | 725 | |
| Brighthouse Financial | 717 | |





Globe Life Outperforms Industry Average for Product Offerings

Globe Life showed strong performance and exceeded industry average for Product Offerings. The Product Offerings factor measures the availability of additional products and services, the degree to which policies meet customer needs and the variety of coverage options. Performing well in this category illustrates Globe Life's understanding of today's customer needs and their commitment to delivering a superior customer experience.



At Globe Life everyone shares a vision which starts with a simple promise — to Make Tomorrow Better. We've delivered on that promise since our roots began in 1900 by focusing on a service-first approach which extends to our pricing, providing value to our agents and customers, continuing high claims satisfaction, and maintaining financial stability. We're proud to be recognized for our commitment to customers and employees.



Mike Majors

Executive Vice President, Administration and Investor Relations

Globe Life ranked second in the J.D. Power 2020 U.S. Life Insurance Studies of customers' satisfaction with their life insurance provider. Not all individual affiliates and subsidiaries of Globe Life were evaluated or ranked within the study. Visit jdpower.com/business for more information.

J.D. Power is a global leader in consumer insights, advisory services and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 50 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

