

The Company Behind The Coverage

Since 1951, Globe Life And Accident Insurance Company has been a leader in the development of timely new policies for Americans. Every step of the way, Globe Life has been there, caring about people and looking to their insurance needs. As an insurer, Globe has become a tradition in some families — with many second and even some third generation policies.

Globe Life And Accident Insurance Company currently has over \$30 billion of insurance in force and over \$1.4 billion in assets. With over 2.5 million policies in force, Globe Life is committed to providing every policyholder with a lifetime of superior service.

Globe continues to receive one of the highest national industry ratings – A+ (Superior).[❖]

We are proud to continue to provide Americans with an answer to their growing and ever-changing insurance needs.



[❖] A.M. Best Company – independent insurance analysts since 1899. This rating refers only to the overall financial strength of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. Rating as of 6/06.



**GLOBE LIFE AND ACCIDENT
INSURANCE COMPANY**

GLOBE LIFE CENTER
OKLAHOMA CITY, OKLAHOMA 73184

CONGRATULATIONS ON YOUR GOOD JUDGEMENT!

MAKE CHECK PAYABLE TO
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY,
not to an individual.

Received of _____

the sum of \$ _____

for _____ month(s) premium, other policy fees and non-insurance charges with application for Life Insurance.

Life Insurance Policy Form(s) Selected (agent initial):

10-Year Renewable Term GRT10/GRT10GD	Whole Life GWL2000	21-Pay Increasing Benefit Whole Life RL-CBP-331
□	□	□

If for any reason the policy is not issued, payment is to be refunded in full. Insurance is not effective until the policy applied for has been issued, the initial premium paid, and the proposed insured's health and other conditions remain as described in the application.

_____ Date

_____ Agent's Signature

This brochure highlights the features of Policy Forms GWL2000, GRT10/GRT10GD and RL-CBP-331. Policies described herein are not Pre-need or Pre-arranged funeral plans. These policies have some limitations and exclusions. Refer to Your policy for actual coverage, benefit amounts and terms. Plans and benefits may vary by state. Applicant must qualify for coverage amount applied for based on applicant's age and health. This is a solicitation for insurance. You will be contacted by a state-licensed insurance Agent representing Globe Life And Accident Insurance Company.

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PROTECTOR SERIES

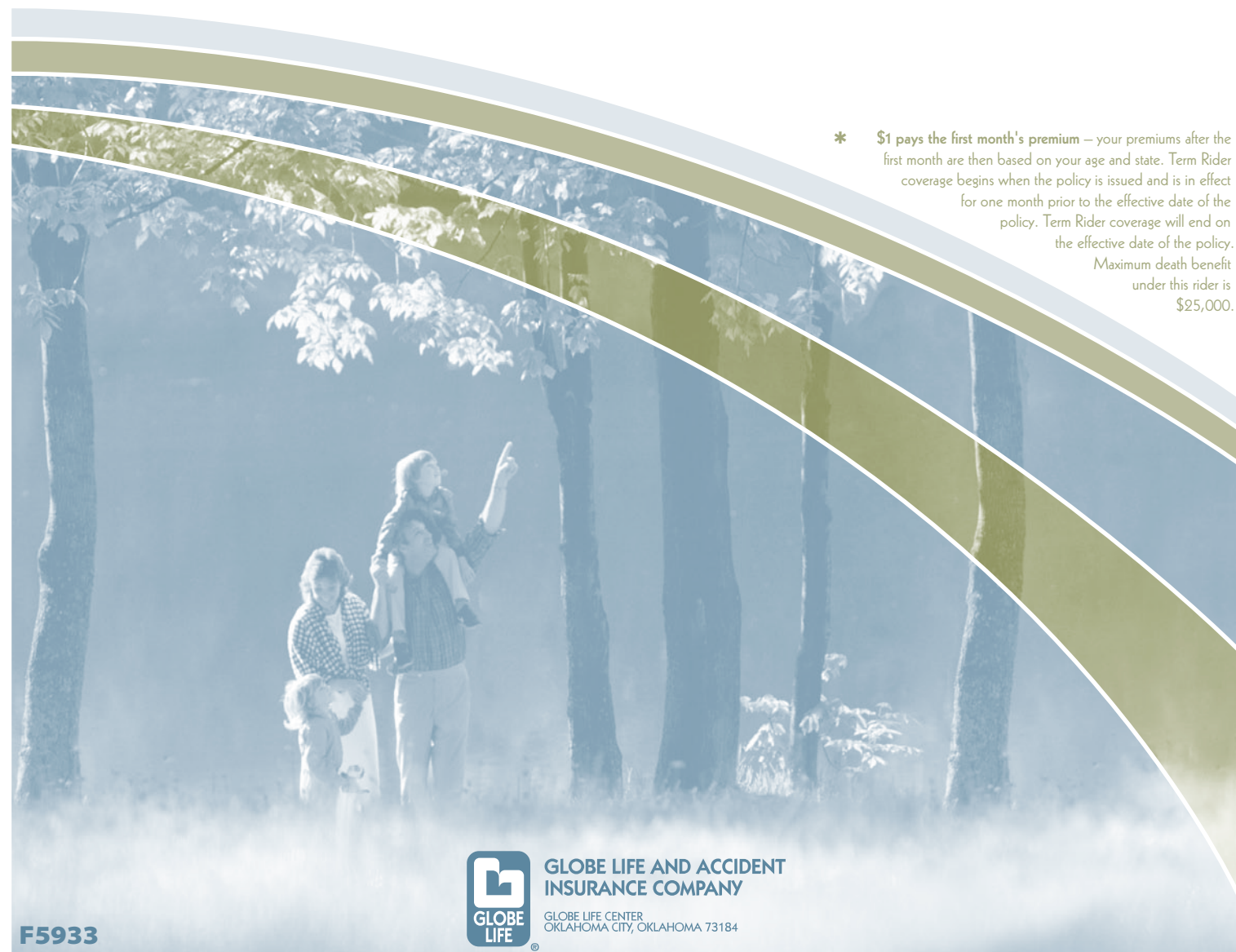
BROCHURE FOR GLAP APPLICATION

Life Insurance Policies from \$1,000 to \$25,000

POLICY FORMS GRT10/GRT10GD, GWL2000, RL-CBP-331

**\$1 pays the
first month's
premium!***

* \$1 pays the first month's premium — your premiums after the first month are then based on your age and state. Term Rider coverage begins when the policy is issued and is in effect for one month prior to the effective date of the policy. Term Rider coverage will end on the effective date of the policy. Maximum death benefit under this rider is \$25,000.



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Protector Series Policy Features

SELECT YOUR NEEDS	COMPARE THE POLICIES		
LIFE PRODUCT	10-Year <i>Renewable Term Life Insurance</i>	Whole Life <i>Permanent Insurance</i>	21-Pay <i>Increasing Benefit Whole Life Insurance</i>
POLICY FORM	GRT10 / GRT10GD	GWL2000	RL-CBP-331
Issue Ages – The eligible applicant age varies based on policy form, gender and tobacco or non-tobacco use.	18-80	0-80	0-72
Choice of Face Amounts – \$1,000 minimum; \$25,000 maximum.	YES	YES	YES
\$1 pays the premium for the first month. – Term Rider Coverage (Rider form GINTRID). *	YES	YES	YES
Lifetime Coverage – This is permanent, lifetime coverage.		YES	YES
Coverage From The Very First Day – You're protected the very first day your policy is issued. There is no waiting period for full benefits to accrue – subject to underwriting acceptance (not applicable to Substandard coverage). Your policy amount doesn't decrease as you get older.	YES	YES	YES
Level Rates	Within each ten year term period	You always pay the same affordable premiums	Premiums are guaranteed for 21 years, then policy paid-up for life
Non-Tobacco User Discounts	YES	YES	YES
No Physical Exam – Immediate qualification; a few health questions determine your eligibility.	YES	YES	YES
Guaranteed Renewable – Policy cannot be cancelled as long as premiums are paid on time. Only you can cancel your policy.	YES (to age 121)	YES	YES
Cash and Loan Value – The premiums you pay are used to make investments so your Life policy gradually builds cash and loan value. You may borrow money, cash surrender, take reduced paid-up insurance or extended term insurance.		YES	YES
Extended Term Insurance – All cash value (Whole Life) policies automatically allow you to convert the built-up cash value of your plan into a paid-up term coverage for a limited number of years based on your age and cash value available.		YES	YES
Paid-up Insurance Option – If you have a cash value (Whole Life) policy and don't wish to make premium payments anymore, you can use the cash value of your insurance policy to purchase a fully paid-up policy by exercising your policy's reduced paid-up option.		YES	YES
Quick Claim Settlement – Ten (10) days average (after 2 year incontestability period).	YES	YES	YES
Increasing Benefit – An increasing benefit policy grows 5% each policy year for 20 years until it doubles.			YES
Graded (Sub Standard) Death Benefit – For people with certain health conditions that may otherwise be considered uninsurable. Available where state approved. 25% of benefit first policy year; 50% second policy year; 75% third policy year; full benefit fourth year and thereafter.	YES	YES	
Terminal Illness Accelerated Benefit Rider – Upon proof of terminal illness (the insured has been diagnosed to have a non-correctable medical condition that with reasonable medical certainty, will result in the death of the insured within 12 months from the date on which this benefit is requested), pays 50% of current benefits available prior to death (where state approved), subject to provisions of this rider. Not available on Graded (Sub Standard) benefit.	YES	YES	

Note: Availability and policy benefits vary by state. These policies have some limitations and exclusions.

Purchasing life insurance now helps ease the burden of final expenses from your loved ones.

Where will the money come from to pay for your final expenses and obligations?

Funerals rank among the most expensive purchases many consumers will ever make. While most people take the time to comparison shop for so-called "big ticket items," the decisions regarding the final arrangements of a loved one must be made quickly and under emotional duress.

There may be outstanding debt, including hospital or doctor bills and legal fees. And what about the unseen or intangible costs to the family associated with the financial transitions they will experience?

The most logical reason to purchase life insurance is to relieve your family from the burden of paying for your final expenses when you die. But, it's not the only reason....

If you are suddenly not there, how will your family pay the mortgage and basic living expenses? Would your children's college plans be in jeopardy? You can earmark a Globe Life supplemental life insurance policy to help pay for life's other necessities or even provide a future nest egg for your children or grandchildren.

Planning today makes good financial sense – *for people of any age* – and can help ease the financial burden placed on your family when the inevitable happens.

No physical exam required Your acceptance is based on the information you provide on the application (*not applicable to the optional riders*).

You own the policy The insurance policy is written to you as an individual and is not tied to any affiliation with a group or association.

Your policy cannot be cancelled As long as your premiums are paid on time, your policy cannot be cancelled, regardless of your age or changes in your health.

Definitions The **policy issue date** is immediately following the approval and acceptance of the application by the Home Office Underwriting Department. Term Rider Coverage* begins on this date and lasts for one month.

There is no coverage until the policy issue date.

The **policy effective date** is one month after the policy issue date. Term Rider coverage ends on the policy effective date.

\$1 Term Coverage

* Term Rider Coverage:

Rider Form GINTRID. \$1 pays the first month's premium. Your premiums after the first month are then based on your age and state. **Term Rider coverage begins when the policy is issued and is in effect for one month prior to the policy effective date. Term Rider coverage will end on the effective date of the policy.** Maximum death benefit under this rider is \$25,000. Insurance is not effective until the policy applied for has been issued, the initial premium paid, and the proposed insured's health and other conditions remain as described in the application.

Optional Riders

These optional riders are available to eligible applicants at an additional cost. These riders will not continue if you cancel your life insurance policy.

● **Optional Disability Waiver of Premium Rider:**▼

Rider Form FP-4162R. Globe Life And Accident Insurance Company will waive all future premiums for the insured should disability occur before age 60.

● **Optional Child Term Life Rider:**▼

Rider Form ESDICR. Available only with the purchase of an adult life insurance policy. Choose \$5,000 or \$10,000 coverage for all of the Insured's eligible children, issue ages 0-23. Benefits end at age 25.

● **Optional Accidental Death Benefit Rider:**▼

Rider Form ESDAIDR. Increase the benefit amount one, two, three or four times the policy face value should the insured's death be a result of an accident. Rider terminates at age 65.

● **Optional Deposit Fund Rider:**

(Available with 10-Year Renewable Term policy only) Rider Form GDFR3. Deposits may be made with premium payments to create an interest bearing account that can be used for any purpose. The guaranteed minimum interest rate is 3%. Bank draft pay mode required.



▼ *The Waiver of Premium Rider, Child Term Life Rider and Accidental Death Benefit Rider are subject to underwriting acceptance. No Physical Exam required.*