



Our Story

Since 1951, millions of Americans have entrusted their insurance needs to Globe Life And Accident Insurance Company, and that number is growing every day. Globe Life has become a tradition in some families, with many second- and even third-generation policies in force. We provide a wide range of life and health products and services designed to fit the needs of people from all walks of life.

In 1972, Globe Life And Accident Insurance Company discovered a need for civil service employees to supplement their life insurance benefits. As a result, Globe Life formed

Employee Services Division (ESD) — its Government Market Division — and has developed special life and health insurance products to continually meet those needs.

Through Globe Life's supplemental insurance program, civil service employees and their families can purchase insurance protection designed to pick up where your employer-provided coverage leaves off. Globe Life policies do not replace your existing employer-provided life insurance, or any other life insurance coverage you may have. Our policies supplement the security you already have in place.



The Advantages

- **Guaranteed Issue***
Ordinary Life policies are issued regardless of health, hobbies, or occupation (subject to certain limitations).
- **Ordinary (Whole) Life Paid Up at Age 65 or Payable for Life****
Both policies accrue cash value.
- **No Physical Exam*****
Coverage is based upon answers given to health questions provided on the application.
- **Payroll Deduction**
Premiums are payroll deducted by salary deduction authorizations for your convenience.
- **Competitive Cost**
Immediate family members can start the program for as little as \$1.50/week, based on age.
- **Level Premiums**
No rate increases — ever.
- **Family Members Eligible**
Coverage provides benefits for you, your spouse, children, grandchildren, or any combination.
- **No Decrease in Coverage**
Your policy amount does not decrease as you get older.
- **Guaranteed Renewable**
As long as your premiums are paid on time, your policy will remain in force and cannot be canceled.
- **Portable Coverage**
You are purchasing an individual policy — you own the policy, not your employer. Which means this coverage stays with you if you change jobs or retire.

*Subject to certain limitations – not available to individuals who are HIV positive or terminally ill.

**Policies and benefits may vary by state. Paid Up at Age 65 premiums payable to policy anniversary following 65th birthday.

*** If applicant has certain preexisting medical conditions, policy will be issued with graded benefits: initial policy benefit is 25%; second year is 50%; third year is 75%; fourth year and thereafter is 100%.

Group Term Life and Individual Ordinary Life Insurance*

Select the level of supplemental life coverage needed, as well as any additional riders desired.

Guarantee Issue Limits	Paid-Up at Age 65*	Paid for Life*
Face Amount		
Employee:	Issue Age 18–55: up to \$75,000	Issue Age 35–55: up to \$75,000 Issue Age 56–71: up to \$30,000
Spouse:	Issue Age 18–55: up to \$15,000	Issue Age 35–55: up to \$15,000 Issue Age 56–71: up to \$10,000
Children:	Issue Age 30 days–23: up to \$7,000	
Premium Rate		
	Premiums remain level, then stop at policy anniversary following insured's 65th birthday	Premiums remain level for Life

Available Riders**

Terminal Illness Accelerated Benefit Rider

Upon proof of terminal illness, insured will receive 50% of the current benefit available prior to death, subject to provisions of the rider (on standard policy only).

Rider automatically included

Waiver of Premium Disability Rider

Upon proof of the insured's total disability as defined by this rider, the company will waive any premiums due (on standard policy only).

Issue Age 15-55: Rider automatically included

Accidental Death Benefit Rider

This rider pays up to \$32,000 for an Accidental Death, subject to provisions of the rider. This benefit pays in addition to other sums collected under the policy (on standard policy only).

Employee and Spouse Issue Age 18–55:

\$16,000 Face Amount for \$0.50 per week;

\$32,000 Face Amount for \$1.00 per week

Children's Term to 25 Rider

Upon proof of the insured child's death, rider will pay beneficiary up to \$10,000, subject to rider provisions. The child rider is only available when the primary insured is within issue ages 18-55.

Applicable Child Issue Age 16 days–23 years:

\$10,000 Face Amount for \$2.00 per week

Deposit Fund Rider

This rider is available with new life insurance policies that are on Allotment or Bank Draft. Deposits can be made regularly with premium payments to create an interest bearing account that can be used for any purpose.

The guaranteed minimum interest rate will be 3% for all years the rider is in force. Withdrawals made available 30 days following initial deposit. There is no penalty or charge for withdrawals. Account balance can never exceed the current face amount to which the rider is attached. Special State Restrictions Apply.

* Certificate, Policy and Rider forms ESDC, ESWL2001, ESWL2001GD; availability varies by state. Certificates, Policies and Benefits may vary by state. (Group Term coverage is available in DE, ID, NM and TX.) Not available to Individuals who are HIV positive or terminally ill. If applicant has certain pre-existing medical conditions, policy will be issued with graded benefits. Graded Benefit; initial policy benefit is 25%; second year – 50%; third year – 75%; fourth year and thereafter – 100%. For those still actively employed subject to certain limitations. Excess amounts over the Guaranteed Face Amount subject to regular underwriting.

** Rider forms 17ESDIADR, 17ESDICR, 17FP-4162R, 17GABR1, ESDGCR, ESDGADR, ESDGWPR, ESDGABR, GDFR3; availability varies by state. Riders and benefits may vary by state.

This is a solicitation for insurance. You may be contacted by an agent representing Globe Life And Accident Insurance Company.

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