
Social Media, Digital Asset, and Company Trademark Policy for Independent Contractors

Globe Life and its subsidiaries (American Income Life Insurance Company, National Income Life Insurance Company, Liberty National Life Insurance Company, United American Insurance Company, Globe Life and Accident Insurance Company, Globe Life Insurance Company of New York, and Family Heritage Life Insurance Company of America) (individually and collectively, the "Company") take no position on your individual decision to start or maintain a blog or participate in other social media activities. However, it is the right and duty of the Company to protect itself from unauthorized disclosure of information, and to safeguard its reputation and brands. The Social Media and Digital Asset Policy of Globe Life and its subsidiaries (the "Policy") includes guidelines for Company-authorized social networking, personal social networking, and local digital content. Please also see the Company's Social Media Guidelines and Social Media Etiquette.

General Provisions

"Social Media Communication" includes blogging, video postings, Wikipedia postings, Facebook, Twitter, LinkedIn, Flickr, TikTok, Tumblr, Pinterest, Snapchat, Instagram, chat rooms, online journals, diaries, personal newsletters, etc.

Unless specifically authorized, independent contractors are restricted from speaking on behalf of Globe Life or any of its subsidiaries. Independent contractors may not publicly disclose, by way of Social Media Communication or otherwise, nonpublic information regarding the Company's consumers, customers, products, employees or independent contractors. Independent contractors are expected to protect the Company's privacy, as well as the privacy of its employees, independent contractors, consumers, and customers; and they are prohibited from disclosing personal, proprietary, and nonpublic information to which they may have access.

Monitoring of Electronic Facilities

Independent contractors are cautioned that they should have no expectation of privacy using the Internet. Independent contractor postings can be reviewed by anyone, including other independent contractors, consumers, customers, and others associated with the Company. Globe Life and its subsidiaries reserve the right to monitor agent social media business pages and review comments or discussions about the Company, its employees and independent contractors, consumers, customers, and the industry, including products and competitors, posted on the Internet by anyone, including its independent contractors.

Confidential Information

Pursuant to their respective contracts, the Company's independent contractors are obligated to maintain the confidentiality of trade secrets and private or confidential information of the Company and/or its consumers, customers, business associates, employees, independent contractors and/or others who are associated with or work on behalf of the Company. This may include information regarding the development of systems, processes, products, know-how, and technology. Do not post internal reports, policies, procedures, or other internal business-related confidential communications. Notwithstanding anything to the contrary herein, you may be entitled to immunity and protection from retaliation under the Defend Trade Secrets Act of 2016 for disclosing a trade secret under certain limited circumstances, as set forth in the Globe Life Code of Business Conduct and Ethics as adopted by the various Globe Life subsidiaries.

Copyrighted Information

Music, photos, video, and other media found online is likely under copyright and cannot be used for social media posts unless usage licenses are obtained. Online resources that provide copyright-free media are preferred.

Be Honest and Accurate

Make sure you are always honest and accurate when posting information or news in your Social Media Communication, and if you make a mistake, correct it quickly. Be open about any previous posts you have altered. Remember that the Internet archives almost everything; therefore, even deleted postings can be searched. Never post derogatory comments or rumors about the Company, past or present employees, other independent contractors, members, consumers, customers, business associates and/or other people associated with or working on behalf of the Company.

Avoid Harmful or Rude Behaviors

Independent contractors should refrain from rudeness or unprofessional behavior toward a consumer or customer, or anyone who is in contact with the Company. Independent contractors should not be discourteous or disrespectful to a consumer, customer, or any member of the public while representing the Company. Each independent contractor is expected to work in a cooperative manner with consumers, customers, Company personnel, other independent contractors, and others associated with or working on behalf of the Company.

Comments About the Company

Do not create a link from your blog, website, or other social networking site to the Company's website(s) without identifying yourself as an independent contractor for the Company. Express only your personal opinions. Never represent yourself as a spokesperson for the Company. If the Company is a subject of the Social Media Communication you are creating, be clear and open about the fact that you are an independent contractor for the Company and make it clear that your views do not represent those of the Company, fellow independent contractors, Company personnel, consumers, customers, business associates, and/or others associated with or working on behalf of the Company. If you do publish a blog or post online related to the work you do or subjects associated with the Company, make it clear that you are not speaking on behalf of the Company, and include a disclaimer such as "The postings on this site are my own and do not necessarily reflect the views of the Company." If you end your relationship with the Company, be sure to update your social media profile accordingly.

Offensive or Inappropriate Social Media Communication

Independent contractors are strongly cautioned against creating or disseminating Social Media Communication that is discriminatory, harassing, intimidating, threatening, lewd, offensive, coercive, abusive, demeaning or otherwise unprofessional towards the Company or its employees, consumers, customers, business associates, or others who are associated with or work on behalf of the Company.

Use of the Company's Trademarks

Globe Life and its subsidiaries are each exclusive owners of certain trademarks and trademark registrations for their various and respective corporate and product names and logos (collectively referred to as the "Company's Marks"). An independent contractor's use of the Company's Marks in the independent contractor's Social Media Communication, marketing, recruiting and training materials (collectively, "Independent Contractor Materials")

is permissible only by way of the Company's grant of a license to the independent contractor authorizing such use. The Company may grant independent contractors the use of the Company's Marks in connection with the sale and promotion of the Company's insurance products. This license is non-exclusive, non-transferable, and non-assignable during the term of the independent contractor's contract with the Company, subject to any other territorial restrictions on the independent contractor's sales activities. The Company may revoke this license at any time and for any reason.

With regard to names and logos associated specifically with Globe Life, absent express authorization from the Company, independent contractors are not authorized to use the Globe Life "globe" logo in Independent Contractor Materials, and may only use the Globe Life name or derivations thereof (e.g., Globe., GL, etc.) when same are used to reference that Globe Life is the parent company of a given subsidiary (e.g., "American Income Life Insurance Company is a wholly owned subsidiary of Globe Life."). Independent Contractor Materials should never state or suggest that the independent contractor or the independent contractor's agency office is owned by or directly associated with Globe Life and/or any of its subsidiaries. Rather, Independent Contractor Materials should clearly identify the independent contractor and/or the independent contractor's agency office. See also the "Advertising Guidelines" herein.

The Company's Marks are of substantial value to the Company. The independent contractor will fully comply with the quality standards, brand guidelines, and advertising approval procedures implemented by the Company from time-to-time in order to preserve, maintain and enhance the reputation and the goodwill built by the Company. The independent contractor agrees to do nothing which would tend to discredit, dishonor, reflect adversely upon, or in any manner injure the reputation of the Company and/or the Company's trademarks and service marks. All goodwill in the use of the Company's Marks by the independent contractor shall inure solely to the benefit of the Company.

All advertising material, including websites displaying the Company's Marks, must be reviewed by The Company's marketing representatives. The independent contractor will submit the advertising material to the designated representatives of the Company at least twenty (20) business days prior to release to the public for approval to insure compliance with the Company's quality standards and brand guidelines. Certain advertising requiring state approval may require 90 days or more to obtain approval. The Company shall provide the method to transmit the advertising material for approval.

The independent contractor may not use any of the Company's Marks alone or in combination with other words in a domain, email address, social media address, or social media identification unless approved by the Company as provided for in this Policy. This includes removing information regarding working with the Company on social media pages. The independent contractor will return to the Company any publications, promotional items, and/or advertising media using the Company's Marks. This section supersedes and merges all prior discussions and/or writings on the matters herein. This section is not subject to modification or interpretation by other than a written amendment executed by the Company.

Local Digital Media

By agreement with its independent contractors who own and operate one or more agency offices, the Company assists in the creation and maintenance of Internet microsites related to those contractors' respective offices. Such microsites help to promote brand consistency and generate positive online reputation. The Company authorizes independent contractors who own and operate one or more agency offices to access the Company's Hootsuite Social account in order to manage their respective offices' Social Media Communication. As a guideline, the Company provides preapproved content in the Hootsuite Social Content Pool for use by such independent contractors. In the interest of reputation management and branding consistency, agency office

business pages should use the Company's recommended naming scheme and brand graphics. The Company's various logos may not be altered and used on local digital media.

Advertising Guidelines

"Advertising" means any material, whether digital or otherwise, that is used to promote interest in the Company or its products. Independent contractors are encouraged to use the Company's preapproved advertising materials to assist with prospecting efforts. These preapproved advertising materials can be used immediately, thus maximizing efficiency. Preapproved advertising materials that are manipulated, altered, or modified in any manner become unique advertising materials that must be reviewed and approved by the Company prior to use. If you choose to create your own advertising materials, you must follow this Policy and other Company guidelines, including the Company's advertising submission requirements and the Company's sports marketing guidelines regarding social media use of the Company's sports partnership logos and trademarks. Keep in mind that some advertising requires state approval, which can take 90 days or more to obtain.

Independent contractors who own and operate one or more agency offices are responsible for reviewing advertising materials created by the independent contractors in those respective offices in order to ensure that they comply with this Policy. Such advertising materials must comply with this Policy and other guidelines found on the Company's agency office-facing website, and must be submitted to the Company for its review and approval prior to use

Reporting Violations

The Company requests and strongly urges independent contractors to report any violations, perceived violations or possible violations of this Policy to the Company's Social Media Committee (socialmedia@globe.life).

Corrective Actions for Violations

The Company will investigate and respond to all reports of violations of this Policy and other related policies. Violation of this Policy will result in disciplinary action, up to and including immediate contract termination pursuant to the terms of the contract. Discipline or contract termination will be determined based on the nature and factors of the Social Media Communication and/or Independent Contractor Materials in question.