

Globe Life and Its Subsidiaries

Social Media and Digital Asset 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 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, Google+, 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 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.

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 or 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."

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 own trademarks for their various and respective corporate and product names and logos. An independent contractor's use of the Company's trademarked names and logos 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 reserves the right to review and approve any and all use of its names and logos in Independent Contractor Materials prior to such use. 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.

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 Falcon Social account in order to manage their respective offices' Social Media Communication. As a guideline, the Company provides preapproved content in the Falcon 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. 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.