



Certain states have adopted the NAIC Producer Licensing Model Act (PLMA) and/or substantially similar state laws which generally allow for the payment of override commissions to individuals or corporations not directly involved in the sale, solicitation or negotiation of insurance. Accordingly, the subsidiaries of Globe Life Inc. (i.e., 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/or Family Heritage Life Insurance Company of America) will permit payment of *non-resident* override commissions to unlicensed individuals or corporations in such states, subject to applicable state laws, provided that licensure and appointment with “the Company” is maintained in their resident state.

The Company will pay *non-resident* override commissions to unlicensed individuals/corporations in the following states:

ALABAMA	IDAHO	MISSISSIPPI	OKLAHOMA
ALASKA	ILLINOIS	MISSOURI	OREGON
ARIZONA	INDIANA	NEBRASKA	RHODE ISLAND
ARKANSAS	IOWA	NEVADA	SOUTH CAROLINA
COLORADO	KANSAS	NEW HAMPSHIRE	TENNESSEE
CONNECTICUT	MAINE	NEW JERSEY	UTAH
DELAWARE	MARYLAND	NEW YORK*	VERMONT
D.C.	MICHIGAN	NORTH DAKOTA	WASHINGTON
HAWAII	MINNESOTA	OHIO	WYOMING

The Company requires appropriate licensure and appointment with the Company in the following states:

CALIFORNIA	LOUISIANA	NORTH CAROLINA	VIRGINIA
FLORIDA	MASSACHUSETTS	PENNSYLVANIA	WEST VIRGINIA
GEORGIA	MONTANA	SOUTH DAKOTA	WISCONSIN
KENTUCKY	NEW MEXICO	TEXAS	

The foregoing is subject to change without notice.

**In New York, insurance is underwritten by United American’s affiliate, Globe Life of New York Insurance Company.*