

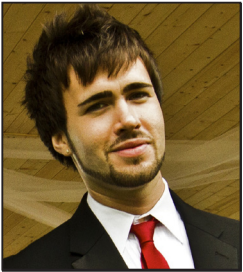
ESDQUARTERLY STARS

ESD Top Fourth Quarter Stars: Through the Fourth Quarter 2013, these producers represent the Top Master General Agent, Top Area Manager, and Top Agent with the highest net annualized premium. The Top Master General Agent, Top Area Manager, and Top Agent of the Year are presented a special trophy at the annual Sales Convention. Listed below are the Top 50 leading Agents for net annualized premium through the Fourth Quarter of 2013.



TOP MGA

Nick Nicolls and David Walker
GITW, Inc.
\$2,500,060
Net Annualized YTD Premium



TOP AREA MANAGER

Robert R. Nicolls
GITW, Inc.
\$680,159
Net Annualized YTD Premium



TOP AGENT

Derek Talley
GITW, Inc.
\$439,099
Net Annualized YTD Premium

LEADING AGENTS

Net Annualized YTD Premium through Dec. 24, 2013

1. Derek Talley	\$439,099	26. Dimitry Borisov	\$85,232
2. Robert R. Nicolls	\$427,554	27. Anthony Hunter	\$79,573
3. Stephen P. Jackson	\$334,003	28. Elmer R. Tapper	\$79,455
4. Jeremy D. Nicolls	\$281,917	29. James H. Jordan	\$75,239
5. David H. Walker	\$246,808	30. Larry Jones	\$74,163
6. Beverly J. Shea	\$237,381	31. Kenneth R. Harmon III	\$71,723
7. Brett P. Mowry	\$231,054	32. Walter L. Jones Jr.	\$71,086
8. Randle L. Karli	\$212,438	33. Sims & Assoc., Inc.	\$68,875
9. Mark Fesler	\$197,152	34. Gerald Manolas Jr.	\$67,586
10. Chad Seymour	\$195,889	35. Gary C. Graham	\$66,742
11. New Financial Worksite Solutions	\$154,410	36. Deborah Land	\$62,645
12. Augusteen Cowan	\$142,633	37. Galen Bargerstock Jr.	\$61,350
13. FMSN Financial Group, Inc.	\$138,227	38. Randi L. Schramko	\$61,212
14. Christopher L. Nicolls	\$120,584	39. Marcus A. Williams	\$60,412
15. Calvin Broyles	\$114,220	40. Stanley Moore	\$58,987
16. Arnold L. Gelfound	\$113,835	41. Preston & Chase, Inc.	\$57,778
17. Steven A. Gardner	\$112,413	42. Michael A. Mitchell	\$51,919
18. Jordan B. Mowry	\$111,985	43. Dewine C. Robertson	\$47,602
19. I. J. Joshua Hersh	\$97,578	44. John L. Martinez	\$47,200
20. Tarvel D. Poe	\$91,737	45. GRIP, Inc.	\$46,579
21. Kragh Management, Inc.	\$89,656	46. Glynn E. Mitch Fin. Serv., Inc.	\$46,231
22. Richard Peoples	\$89,114	47. Raphael Jones	\$45,743
23. Kevin Smith	\$88,986	48. John L. Nelson & Assoc., Inc.	\$45,719
24. Rex Buehring	\$87,912	49. Federal Employee Services, Inc.	\$45,064
25. Braden Mowry	\$86,329	50. Kelly R. Mattes	\$42,016

ESDNEWS

FOURTH QUARTER 2013



GLOBE LIFE AND ACCIDENT
INSURANCE COMPANY

LOOKING AHEAD

2014 GOALS



Ron Polston 'The Coach'



Another year has passed, and I'm blessed to still be here with you. I must have done something right in my life to be a part of this great Company for so long and to have the opportunity to call so many of you 'friend'.

I hope your 2013 was all you wanted it to be. It's been a good year for the Employee Services Division of Globe Life And Accident Company, but now it's time to think about how to make 2014 a spectacular year. I believe we can, and I believe we will!

Without question, the ESD team is absolutely outstanding. But we must always be thinking of the future of ESD and what we can do to keep it strong and vital. It's the responsibility of all of us to inject this great

Company with new blood. **ESD's major focus for 2014 will be recruiting.** Recruiting is the lifeblood of any organization if it's to remain productive and successful.

It's important to increase recruiting efforts, given the untouched production potential that exists in these great United States. Even with our longtime connection to the federal market in Washington, D.C., we are only potentially reaching 1 million of the 3 million federal employees in this country. There's a lot of untapped resources waiting for us in other states. During the first quarter of 2014, we'll focus our efforts in the D.C. area to revitalize our connection there. D.C. is still a vital participant in the ESD arena, and we want to do all we can to strengthen that connection. We also have plans to extend our state influence in 2014, strongly focusing on Oklahoma, Illinois, and Nevada. We have contacts there already, and we definitely want to expand further on those.

Perhaps you're asking how we intend to implement this plan for expansion. Check out the center spread to learn more about the talented individual we recently brought to the ESD team to set our plans in motion. I've known this man for years, and he brings us a wealth of experience in marketing and recruiting that will be a tremendous asset as we work to expand our operations. I hope you all have an opportunity to get acquainted with this exceptional individual and learn more about his plans to take ESD to a new level of success. And here's wishing outstanding success to all of you in 2014. It's going to be a great year!



National Recruiting Coordinator Bart Geiser

ESD Employee
Services
Division

Coach Polston names Bart Geiser Captain of 2014 Recruiting Campaign

Recently named as the National Recruiting Coordinator for Team ESD, Bart Geiser has been in the field of sales, marketing, and communications for many years. Bart is now bringing those skills to the Employee Services Division. He will focus on leading the charge up the field to support our existing Agents and to expand recruiting efforts that bring new talent on board. Bart will help define and direct new business initiatives to shape ESD's recruiting focus for 2014 and beyond.

Bart was a member of the Northern Illinois University football team and graduated with a Business Management degree. He started his career in Dallas, Texas, as a member of the Professional Golf Association (PGA) of America.

Coach Polston is thrilled to have Bart as the newest member of Team ESD. Welcome Bart! It's going to be an outstanding season!



**BOCA
RATON
FLORIDA**

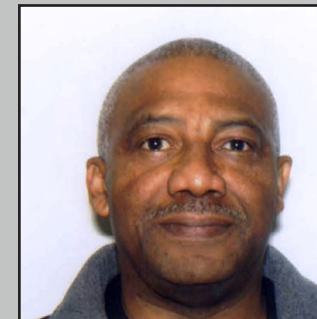
A Perfect Partnership

As National Recruiting Coordinator, Bart will work closely with ESD's three Regional Recruiting Directors: Don Underwood, Wayne Suttle, and Renee Walker. Collectively, Don, Wayne, and Renee have many years of industry knowledge and experience with ESD. Their experience creates a strong foundation on which to expand recruiting operations. This talented team will work together to take ESD recruiting and sales to a new level of success.



Don Underwood, Vice President
and Regional Recruiting Director

"The year 2014 promises to be an exciting one for ESD in the area of recruiting! Without question, growing our field force is critical to the future success of our division. We are exploring new, innovative ideas to get the ESD opportunity in front of more prospective Agents. We are looking at ways to get the new recruit into production sooner to help ensure his or her success with our Company. We will further expand our market beyond federal and postal employees into state employees, credit unions, and school districts. This larger market will allow for greater potential success for the new recruit as well as our current field force. As always, we solicit your input on ways we can better serve your needs and on ways we can strengthen our recruiting and sales potential. After all, most good ideas come from the field force!"



Wayne Suttle, Assistant Vice President
and Regional Recruiting Director

"I would like to welcome Bart to the ESD team. I look forward to working with him and believe 2014 will be an exciting and productive year for ESD. I look forward to the recruiting process, finding new talent through running ads and boosting our training efforts to increase our net production. Since we are concentrating our efforts in Washington, D.C., for the first quarter of 2014, I know Bart and I have an outstanding field force in that area with the enthusiasm and capability to take us to levels of success we have never before achieved."



Renee Walker, Regional
Recruiting Director

"I want to give a warm welcome to Bart Geiser as he joins the Globe Life ESD team. I am thrilled to have him bring new initiatives and creative ideas to the ESD team. In looking forward to 2014, I am very excited about all the opportunities that are ahead of us. In regard to the State of Oklahoma, we are focusing strongly on that market. Our goal is to recruit and build an even stronger field force. I strongly believe that 2014 will be a very successful year for Globe Life and ESD."

CONVENTION JUNE 18-21, 2015 BOCA RATON RESORT & CLUB