

## Globe Life Direct Response Insert Media Lag Schedule

The following schedule illustrates the average time lag between the mailing of an insert media piece and the resulting net sales. For example, as seen below, on average only 4% of the total net sales for a given mailing will occur in the first two months after the mail date.

<b>Time period</b>	<b>Portion of Net Sales Generated</b>
First month after mailing	0%
First two months after mailing	4%
First three months after mailing	22%
First four months after mailing	40%
First five months after mailing	52%
First six months after mailing	62%