

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig., No. 6:25-cv-00262 (W.D. Tex.)

Were you notified that your Personal Information may have been exposed in a Data Incident involving Globe Life Inc. and American Income Life Insurance Company?

A proposed class action settlement may affect your rights.

A federal Court authorized this Notice. You are not being sued. This is not a solicitation from a lawyer.

- A proposed Settlement has been reached with Globe Life Inc. and American Income Life Insurance Company (the “Defendants”), in a class action regarding a data incident that occurred on or about October 2, 2024 (the “Data Incident”) that potentially involved current and former customers’ Personal Information (i.e., names, physical addresses, email addresses, telephone numbers, Social Security numbers, health related information, and health insurance policy information). The Action alleges claims against the Defendants for failing to properly protect the Personal Information. The Defendants deny all wrongdoing.
- You are included in this Settlement as a Settlement Class Member if you were sent notice via a letter from the Defendants and/or Globe Life Inc. that your Personal Information may have been exposed in the Data Incident.
- Under the proposed Settlement, the Defendants will provide up to \$3,400,000.00 for Cash Payments to Settlement Class Members. The Cash Payments will include reimbursement of up to \$5,000.00 upon presentment of documented losses related to the Data Incident and up to four hours of time lost at \$18.00 per hour for having to respond to the Data Incident. In addition, the Defendants will also pay for two years of Credit Monitoring from Cyex Financial Shield Complete for all Settlement Class Members. The Defendants also agreed to separately pay Settlement Administration Costs and court-approved Attorney’s Fees, Costs, and Service Awards.
- As a Settlement Class Member, your rights are affected whether you act or do not act. Please read this Notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT		DEADLINE
File a Claim	The only way to receive a Cash Payment Benefit from this Settlement is to submit a valid and timely Claim Form. All Settlement Class Members who do not opt-out of the Settlement will receive the Credit Monitoring Benefit. You do not need to submit a Claim Form to receive this benefit.	October 19, 2026
Opt-Out of the Settlement	If you opt-out, you will not be bound by the terms of the Settlement and you keep the right to sue the Defendants about the claims resolved by this Settlement. You will not receive any benefits from the Settlement.	November 16, 2026
Object to the Settlement and/or Attend a Hearing	If you do not opt-out of the Settlement, you may object to it and tell the Court what you do not like about it. You may also ask the Court for permission to speak about your objection at the Final Approval Hearing. If you object, you can still file a Claim.	November 16, 2026
Do Nothing	If you do nothing, you will not receive a Cash Payment from this Settlement and will give up the right to sue, continue to sue, or be part of another lawsuit against the Defendants related to the legal claims resolved by this Settlement. You will remain a Settlement Class Member and will be able to activate your Credit Monitoring code.	No Deadline

- These rights and options—and the deadlines to exercise them—are explained in this Notice.
- The Court in charge of this case still must decide whether to approve the Settlement.

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BASIC INFORMATION

1. Why was this Notice issued?

A federal Court authorized this Notice because you have a right to know about the proposed Settlement of this Action and about all your options before the Court decides whether to grant Final Approval of the Settlement. This Notice explains the Action, your legal rights, what benefits are available, and who can receive them.

The Action is called *In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig.*, No. 6:25-cv-00262 (W.D. Tex.) and is pending in the United States District Court for the Western District of Texas. The people who filed this Action are called the “Plaintiffs” and the companies they sued, Globe Life Inc. and American Income Life Insurance Company, are called the “Defendants.”

2. What is this Action about?

On or around October 2, 2024, an unknown actor threatened to publish certain personally identifiable customer and lead information maintained by Defendants unless they paid a ransom (the “Data Incident” or “Incident”). The Incident potentially involved the Personal Information of 532,578 individuals and may have included: names, physical addresses, email addresses, telephone numbers, Social Security numbers, health related information, and health insurance policy information. Beginning in March and through June of 2025, the Defendants began notifying these individuals.

Several lawsuits were filed related to the Data Incident, which were consolidated in the Western District of Texas and are now known as *In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig.*, No. 6:25-cv-00262 (W.D. Tex.). The Plaintiffs allege claims against the Defendants for failing to properly protect their Personal Information. The Defendants deny any and all wrongdoing.

3. What is a class action?

In a class action, one or more individuals sue on behalf of other people with similar claims. These individuals who sue are known as “Class Representatives” or “Plaintiffs.” Together, the people included in the class action are called a “Settlement Class” or “Settlement Class Members.” One court resolves the lawsuit for all Settlement Class Members, except for those who exclude themselves (sometimes called, “opting out”) from a settlement. In this Settlement, the Class Representatives are Patsy Decow, Thomas Harris, and Kathleen McAllister.

4. Why is there a Settlement?

The Court has not decided in favor of the Plaintiffs or Defendants. The Defendants deny all claims and contends that they have not violated any laws. The Plaintiffs and Defendants agreed to a Settlement to avoid the costs and risks of a trial, and through the Settlement, Settlement Class Members are eligible to claim a payment and benefit more quickly. The Plaintiffs and their attorneys, who also represent the Settlement Class, believe the Settlement is in the best interests of all Settlement Class Members.

WHO IS IN THE SETTLEMENT?

5. Who is included in the Settlement?

The Settlement Class consists of all 532,578 individuals who were sent notice via a letter from American Income Life Insurance Company and/or Globe Life Inc. that their Personal Information may have been involved in the Data Incident on or about October 2, 2024.

6. Are there exceptions to being included in the Settlement?

Yes, excluded from the Settlement Class are (a) all persons who are directors, officers, and agents of Defendants; (b) governmental entities; (c) the Judge assigned to the Action, that Judge’s immediate family, and Court staff; and (d) any Settlement Class Member who timely and properly opts out of the Settlement.

THE SETTLEMENT CLASS MEMBER BENEFITS

7. What can I get from this Settlement?

If approved by the Court, the Defendants will pay up to \$3,400,000.00 to provide Cash Payments to Settlement Class Members. If the total of all Cash Payments for Valid Claims exceeds the cap, payments will be reduced *pro rata* (proportionally).

In addition to the Cash Payments below, the Defendants will also pay for two years of Credit Monitoring for the Settlement Class. All Settlement Class Members have been provided with a unique code to activate two years of Credit Monitoring services from Cyex. This is a benefit to all Settlement Class Members except those who exclude themselves. Once the Settlement receives Final Approval and becomes effective, Settlement Class Members will be able to enroll in the Credit Monitoring product provided under this Settlement using their Credit Monitoring code (see Question 9). Enrollment and activation of the Credit Monitoring services will be available only after the Court grants final settlement approval and the Settlement becomes effective. Instructions on how to activate the code will be provided on the Settlement Website after the Settlement has been approved by the Court.

Settlement Class Members may choose to receive one or both of the following Cash Payments:

- **Cash Payment A – Documented Losses:** Reimbursement of up to \$5,000.00 for each Settlement Class Member for documented losses more likely than not caused by the Data Incident; and
- **Cash Payment B – Lost Time:** A cash payment related to time spent responding to the Data Incident. There will be a maximum of four hours at \$18.00 per hour that may be claimed.

8. Tell me more about the Cash Payments.

All Settlement Class Members may choose to file a Claim Form to receive (1) Cash Payment A – Documented Losses and/or (2) Cash Payment B – Lost Time, as described below.

Cash Payment A – Documented Losses

Settlement Class Members may submit a claim for a cash payment of up to \$5,000.00 for unreimbursed, out-of-pocket losses relating to the Data Incident. Losses include:

- Bank fees, overdraft charges, late fees, or declined payment fees resulting from fraud;
- Charges for credit monitoring or identity theft protection purchased in response to the data breach;
- Costs incurred to place or remove a credit freeze;
- Professional fees paid to address identity fraud (e.g., accountants, attorneys, fraud specialists);
- Replacement costs for government-issued identification or documents;
- Long-distance phone charges, postage, notary, or similar incidental costs; and
- Fraudulent, unreimbursed charges or financial loss directly traceable to misuse of personal information obtained in the data breach.

You cannot be reimbursed for documented losses if you have already been reimbursed for the same expenses from another source, including compensation provided in connection with the identity protection and credit monitoring services offered as part of the notification letter provided by the Defendants or otherwise.

To receive reimbursement for documented losses, you must submit a valid Claim Form selecting Cash Payment A – Documented Losses by **October 19, 2026** including “Reasonable Documentation” generated by a third party supporting your claim (i.e., telephone records, correspondence, and receipts).

Personal certifications, declarations, or affidavits from the Settlement Class Member are not considered proper documentation, but may be included to provide clarification, context, or support for other submitted Reasonable Documentation. The supporting, out-of-pocket expenses must have been incurred between October 1, 2024 and the date of Notice.

If you do not submit Reasonable Documentation supporting a loss or the Settlement Administrator rejects your Claim for Cash Payment A and you fail to cure the Claim after a reasonable period of time, it will be rejected.

Cash Payment B – Lost Time

In addition to Cash Payment A - Documented Losses, Settlement Class Members may also choose to receive a Cash Payment related to time spent responding to the Data Incident (Cash Payment B). Lost Time cash payments will be limited to four hours at \$18.00 per hour and the losses must have been between October 1, 2024 and the date of Notice. To file claim for Cash Payment B, you must submit a valid Claim Form by **October 19, 2026** selecting this benefit and self-certifying having spent time responding to the Data Incident. Lost time includes time spent dealing with anxiety, stress, and loss of sleep.

You only need to submit one Claim Form selecting one or both Cash Payments, as appropriate.

9. Tell me more about the Credit Monitoring Benefit.

In addition to Cash Payment A and Cash Payment B, all Settlement Class Members will receive two years of Cyex Financial Shield Complete. The Credit Monitoring Benefit will be provided to Settlement Class Members who do not opt out of the Settlement. Once the Settlement receives Final Approval, Settlement Class Members will be able to activate the service using the unique Credit Monitoring code emailed or mailed to you in a postcard. You can contact the Settlement Administrator at www.AILDataSettlement.com or toll-free at (833) 930-0155 if you do not know your Credit Monitoring code.

10. What claims am I releasing if I stay in the Settlement Class?

Unless you opt-out of the Settlement, you cannot sue, continue to sue, or be part of any other lawsuit against the Defendants about any of the legal claims this Settlement resolves. The Releases section in the Settlement Agreement describes the legal claims that you give up if you remain in the Settlement Class. The Settlement Agreement can be found at www.AILDataSettlement.com.

HOW TO GET SETTLEMENT CLASS MEMBER BENEFITS – MAKING A CLAIM

11. How do I submit a Claim Form?

To file a Claim, you must submit a Claim Form by **October 19, 2026**. Claim Forms may be submitted online at www.AILDataSettlement.com by 11:59 p.m. CT, or mailed postmarked by **October 19, 2026** to the Settlement Administrator at:

In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig.
c/o Kroll Settlement Administration LLC
P.O. Box 225391
New York, NY 10150-5391

Reminder: If you are filing a claim that includes Cash Payment A – Documented Losses, you must submit reasonable documentation for your claim (see Question 8).

12. When will I get my Settlement Benefits?

The short answer is – after the Settlement is “Finally Approved” and any challenges to that approval are finally resolved. The Court is scheduled to hold a Final Approval Hearing on **December 14, 2026, at 2:00 p.m. CT**, to decide whether to approve the Settlement, how much Attorneys’ Fees and Costs to award Class Counsel for representing the Settlement Class, and Service Awards to the Class Representatives who brought this Action on behalf of the Settlement Class.

If the Court approves the Settlement, there may be appeals. It is always uncertain whether appeals will be filed and, if so, how long it will take to resolve them. Cash Payments will be distributed and Credit Monitoring enrollment opened if and when the Court grants Final Approval of the Settlement and after any appeals are resolved.

THE LAWYERS REPRESENTING YOU

13. Do I have a lawyer in this case?

Yes, the Court appointed Jeff Ostrow of Kopelowitz Ostrow P.A., Gary M. Klinger of Milberg PLLC, Carl Malmstrom of Wolf Haldenstein Adler Freeman & Herz LLP, and Kent Bronson of Bronson Legal LLC to represent you and other members of the Settlement Class as Class Counsel. You will not be charged directly for these lawyers; instead, the Defendants will pay the Attorneys’ Fees and Costs (subject to Court approval) separate from the Settlement Benefits.

If you want to be represented by your own lawyer, you may hire one at your own expense.

14. Should I get my own lawyer?

It is not necessary for you to hire your own lawyer because Class Counsel works for you. If you want to be represented by your own lawyer, you may hire one at your own expense.

15. How will the lawyers be paid?

Class Counsel will ask the Court to approve Attorneys’ Fees and Costs of up to \$1,260,000.00, as well as a \$5,000.00 Service Award to each of the Class Representatives. If approved, these amounts will be paid by the Defendants separate from the Cash Payments and Credit Monitoring costs.

EXCLUDING YOURSELF FROM THE SETTLEMENT

16. How do I opt-out of the Settlement?

If you do not want to receive any benefits from the Settlement and you want to keep your right to separately sue the Defendants about the legal issues in this case, you must take steps to exclude yourself from the Settlement Class. This is called “opting out.” The Opt-Out Deadline to submit a “Request for Exclusion” from the Settlement is **November 16, 2026**.

To exclude yourself from the Settlement, you must submit a written Request for Exclusion to the Settlement Administrator that includes the following information:

- Your name, address, telephone number, and email address (if any);
- A statement indicating that you want to be excluded from the Settlement Class, such as “I hereby request to be excluded from the proposed Settlement Class in “*In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig.*, No. 6:25-cv-00262 (W.D. Tex.)”;
- Your personal signature.

Your Request for Exclusion must be mailed to the Settlement Administrator at the address below, postmarked no later than **November 16, 2026**.

In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig.
c/o Kroll Settlement Administration LLC
ATTN: Exclusions
P.O. Box 225391
New York, NY 10150-5391

OBJECTING TO THE SETTLEMENT

17. How do I tell the Court if I do not like the Settlement?

If you are a Settlement Class Member, you can choose (but are not required) to object to the Settlement if you do not like it or a portion of it, whether that be to the Settlement Class Member Benefits, the request for Attorneys' Fees and Costs, the Service Award payments, the Releases provided to the Defendants, or some other aspect of the Settlement. Through an objection, you give reasons why you think the Court should not approve the Settlement.

For an objection to be considered by the Court, the objection must include:

- Your full name, mailing address, telephone number, and email address (if any);
- A reference to the case name and number, *In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig.*, No. 6:25-cv-00262 (W.D. Tex.)
- The specific factual and legal grounds for the objection known to you or your counsel;
- The number of times you have filed an objection to any proposed class action settlement in the past five years, including the case name, court, and docket number of each case as well as a copy of any orders related to or ruling upon your prior objections that were issued by the trial and appellate courts in each listed case.
- All counsel representing you, including any former or current counsel who may be entitled to compensation for any reason related to the objection to the Settlement and/or Application for Attorneys' Fees, Costs, and Service Awards;
- The number of times in which your counsel and/or counsel's law firm have objected to a class action settlement within the past five years, including the case name, court and docket number of each case, and a copy of any orders related to or ruling upon counsel's or the counsel's law firm's prior objections that were issued by the trial and appellate courts.
- Whether you or your counsel will appear at the Final Approval Hearing;
- A list of all persons who will be called to testify at the Final Approval Hearing in support of your objection (if any);
- A statement regarding whether you intend to personally appear and/or testify at the Final Approval Hearing; and
- Your signature (an attorney's is not sufficient).

Note: Class Counsel and/or Defendants' Counsel may conduct limited discovery on any objector or objector's counsel. This includes taking depositions and requesting documents.

Objections must be filed with the Court no later than **November 16, 2026**.

United States District Court for the Western District of Texas, Waco Division
U.S. District Clerk's Office
800 Franklin Ave.

A copy of your objection also must be mailed to Class Counsel, Defendants' Counsel, and the Settlement Administrator at the addresses below, postmarked no later than **November 16, 2026**.

CLASS COUNSEL			
Jeff Ostrow Kopelowitz Ostrow P.A. One West Los Olas Blvd., Ste. 500 Fort Lauderdale, FL 33301	Gary M. Klinger Milberg PLLC 227 W. Monroe St., Ste. 2100 Chicago, IL 60606	Carl Malmstrom Wolf Haldenstein Adler Freeman & Herz LLP 111 W. Jackson St., Ste. 1700 Chicago, IL 60604	Kent Bronson Bronson Legal LLC 1216 Broadway, 2 nd Floor New York, NY 10001
DEFENDANTS' COUNSEL		SETTLEMENT ADMINISTRATOR	
Matthew Brigman King & Spalding LLP 1180 Peachtree St., NE, Ste. 1600 Atlanta, GA 30309	Jeffrey Hammer King & Spaulding LLP 633 W. Fifth Street, Ste. 1600 Los Angeles, CA 90071	<i>In re American Income Life Ins. Co. and</i> <i>Globe Life Inc. Data Breach Litig.</i> c/o Kroll Settlement Administration LLC ATTN: Objections P.O. Box 225391 New York, NY 10150-5391	

18. What is the difference between objecting and opting out?

Objecting is telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself from it. Excluding yourself from the Settlement means telling the Court you do not want to be part of the Settlement. If you exclude yourself or opt-out of the Settlement, you cannot object to it because the Settlement no longer affects you.

THE COURT'S FINAL APPROVAL HEARING

19. When is the Court's Final Approval Hearing?

The Court is scheduled to hold a Final Approval Hearing on **December 14, 2026 at 2:00 p.m. CT**, at the United States District Court for the Western District of Texas, Waco Division, 800 Franklin Ave., Waco, TX 76701 to decide whether to approve the Settlement, how much Attorney's Fees and Costs to award to Class Counsel for representing the Settlement Class, and whether to approve the Service Awards to the Class Representatives who brought this Action on behalf of the Settlement Class. The hearing may be held virtually and if so it will be posted on the Settlement Website. The date and time of this hearing may change without further notice. Please check www.AILDataSettlement.com for updates.

20. Do I have to come to the Final Approval Hearing?

No. Class Counsel will answer any questions the Court may have. You may attend at your own expense. If you file an objection, you may but do not have to come to the Final Approval Hearing to talk about it. If you file your written objection on time and in accordance with the requirements above, the Court will consider it. You may also pay your own lawyer to attend, but it is not necessary.

IF YOU DO NOTHING

21. What happens if I do nothing at all?

If you are a Settlement Class Member and you do nothing, you will give up your right to start a lawsuit, continue a lawsuit, or be part of any other lawsuit against the Defendants and the Released Parties, as defined in the Settlement Agreement, about the legal issues resolved by this Settlement. In addition, you will be bound by the Releases in the Settlement and will not be eligible to receive a Cash Payment under

the Settlement; but you will still be able to activate your unique Credit Monitoring code to receive the Credit Monitoring benefit.

GETTING MORE INFORMATION

22. How do I get more information?

This Notice summarizes the proposed Settlement. Complete details are provided in the Settlement Agreement. The Settlement Agreement and other related documents are available at the Settlement Website, www.AILDataSettlement.com.

If you have additional questions or need to update your address, you may contact the Settlement Administrator by phone at (833) 930-0155, or by mail:

In re American Income Life Ins. Co. and Globe Life Inc. Data Breach Litig.
c/o Kroll Settlement Administration LLC
P.O. Box 225391
New York, NY 10150-5391

PLEASE DO NOT CONTACT THE COURT OR DEFENDANTS.