



# GL

# Globe Life Inc. Dividend Stock Info Card

## Company Overview

Industry: Life Insurance / Financial Services

- Provides life and supplemental health insurance across the U.S.
- Operates through four segments: American Income, Direct to Consumer, Liberty National, and Family Heritage
- Focuses on middle-income Americans through direct sales and agent channels
- Founded: 1900 | Headquarters: McKinney, Texas

## Growth Catalysts

- Aging U.S. population driving long-term life insurance demand
- Expansion in underserved middle-income and rural markets
- Cross-selling supplemental health insurance
- Efficiency gains through digital policy servicing
- Conservative underwriting supporting steady book value growth

## Financials

- EPS Growth Next Year: 15.03%
- EPS Growth Next 3 Years: 16.53%
- ROE: 20.69%
- ROIC: 6.28%
- 5 Yr Avg. Net Profit Margin: 16.70%
- 5 Yr Avg. Gross Margin: 82.39%
- 5 Yr Avg. FCF Margin: 26.60%
- 5 Yr Avg. Revenue Growth: 5.02%
- 5 Yr Avg. CAPEX to Revenue: 0.86%
- 5 Yr Avg. EPS Growth: 12.18%
- Debt to Equity: 0.52
- Net Debt to EBITDA: 1.77

## Dividend Profile

- Forward Dividend: \$1.02/year
  - Yield: 0.75%
  - 5 Yr Avg Dividend Yield: 0.79%
  - Payout Ratio: 7.93%
  - Dividend Growth Streak: 19 years
  - 5-Year Dividend CAGR: 8.47%
  - Dividend Coverage Ratio: 11.75
- Low payout, strong safety
  - Consistent dividend growth
  - ⚠ Yield may not attract income-first investors

## Stock Returns & Valuation

- Price: \$139.81
  - 52-Week High: \$144.00
  - 52-Week Low: \$99.04
  - 1 Month Return: 11.14%
  - 1 Year Return: 38.26%
  - YTD Return: 20.89%
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- P/E: 11.17
  - Historical P/E: 12.09
  - Price / FCF: 7.81
  - BETA: 0.55
  - PEG: 0.74

## SWOT Analysis

### Strengths:

- Conservative underwriting and financial discipline
- Strong ROE and cash flow generation
- Long operating history and focused business model

### Opportunities:

- Expand reach via digital and direct-to-consumer platforms
- Capture underserved rural and low-income markets
- M&A to expand product offerings

### Weaknesses:

- Limited diversification beyond life/supplemental insurance
- Low dividend yield vs. financial sector peers

### Threats:

- Recession or rising unemployment could impact policy sales
- Regulatory changes in insurance pricing/disclosure

## Investment Thesis

GL is a disciplined dividend growth stock in the financial sector with strong profitability, consistent underwriting, and a long-term focus on underserved U.S. markets. Its low payout ratio offers significant room for continued dividend growth, even if the yield remains modest.

## Quality Score



As of 9/6/2025



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