



# Globe Life – Adios, Arias

“To be clear, every single business named in the report is still in operation.”

## PLEASE READ IMPORTANT DISCLAIMER – PAGE 8

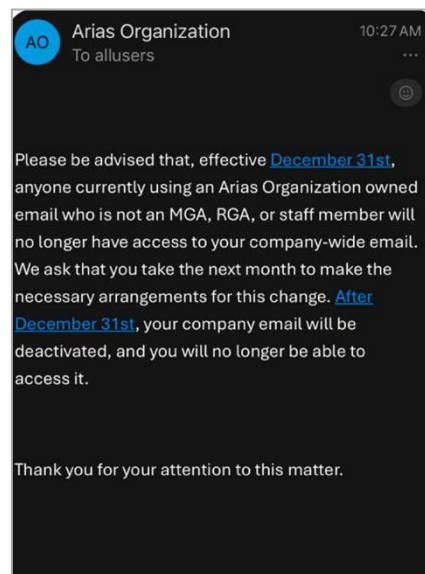
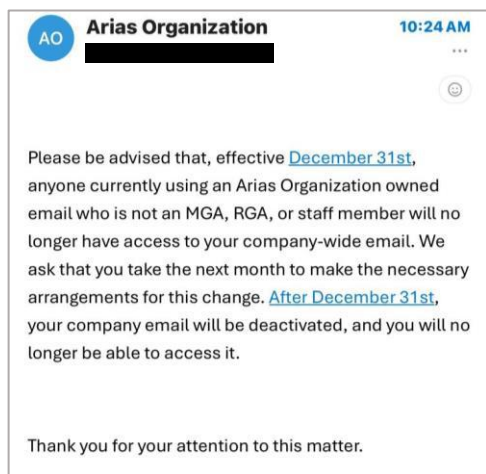
**December 5, 2024** – Globe Life issued a press release in response to Viceroy’s reporting on apparent agency closures across ALL’s network<sup>1</sup>. Globe Life definitively stated:

1. **All businesses named in the report are still in operation:** "Every single business named in the report is still in operation."
2. **Inaccuracy of disconnected phone numbers in the report:** "We verified that the report listing of disconnected phone numbers is inaccurate and misleading."

The response contradicts the facts:

1. At least 3 of the properties for-lease were opened after the pandemic.
2. The evidence that at least Arias-Dlabik and Arias-Diulus have shuttered is irrefutable.
3. The websites and social media accounts for Arias-Dlabik, Williams Organization and Arias Diulus are inactive or have been deleted.

An email was sent to all Arias Organisation agents this morning informing them that their company emails will be deactivated after December 31, 2024, is further contradiction of yesterday’s clumsy attempt to obfuscate the cascading agency closures:



Figures 1 & 2 – Emails from Arias Organization to allusers

It’s no secret that once email systems go down, the end is nigh.

Several of the for-lease properties were opened after the pandemic

Globe Life claims that the properties for-lease were part of a transition to a “virtual business model” citing the COVID pandemic, nearly 5 years ago. This is absurd.

Despite the “rapid onset of the pandemic”:

1. Globe Life’s largest agency, AO, is already almost 100% virtual and still maintains a ~17,200 ft2 headquarters in Redmond, WA.
2. Several of the for-lease agency locations were set up after the pandemic and this supposed shift to fully virtual business:

<sup>1</sup> <https://viceroyresearch.org/2024/12/04/globe-life-closing-time/>



- Giglione-Ackerman moved its Toms River location from 616 Washington St to 2214 Route 37 sometime between March 2019 and April 2021<sup>2</sup>.

**OTHER OFFICE LOCATIONS**

1930 Marlton Pike E., Suite H43-44  
Cherry Hill NJ 08003

616 Washington St, 2nd Floor, STE 2A  
Toms River, NJ 08753

414 Eagle Rock Ave  
West Orange, NJ 07052

**Eric Giglione, David Ackerman & Mike Gerstein**  
2214 Route 37  
Toms River, New Jersey 08753  
(732) 225-6190  
visitar el sitio web de la agencia

**2214 Route 37 E**  
2,000 - 2,840 SF of Office Space Available in Toms River, NJ 08753

SPACE	SIZE	TERM	RENTAL RATE	SPACE USE	CONDITION	AVAILABLE
1st Floor	2,000-2,840 SF	1 Year	\$22.07 /SF/YR	Office	Full Build-Out	Now ^

Figure 3, 4 & 5 – Archived ailnj.com site dated March 2019<sup>3</sup>, All Toms River Agency page date August 2020<sup>4</sup> and Loopnet.com listing

- Arias Organization moved its Philadelphia office from 1008 W 8th Ave King of Prussia, PA to 1004 W 9th Ave 2nd Fl. King of Prussia, PA between June 2023 and December 2023.

**Simon Arias**  
1008 West 8th Avenue  
King of Prussia, Pennsylvania 19406  
(610) 766-7375  
visit agency website

**Simon Arias**  
1004 West 9th Avenue  
2nd Floor  
King of Prussia, Pennsylvania 19406  
267-217-3036  
visit agency website

Figures 6 & 7 – Archived AIL Agency Page for Philadelphia, PA dated August 2021<sup>5</sup> & January 2023<sup>6</sup>

- Prata Agency’s Providence, RI location was established between June 2021 and September 2021. A former AIL agency under the name Perez agency listed the currently for-lease address as its mailing address for its Warwick office prior. The Prata-Wilson Organization was only formed in 2022 in Connecticut and incorporated as a foreign LLC in Rhode Island in September 2024<sup>7,8</sup>.

**Browse Locations**

United States   Canada   New Zealand

**Rhode Island**

East Providence   **Warwick**

**Browse Locations**

United States   Canada   New Zealand

**Rhode Island**

East Providence   **Providence**

<sup>2</sup> <https://web.archive.org/web/20190331114912/https://www.ailnj.com/contact/>

<sup>3</sup> <https://web.archive.org/web/20190331114912/https://www.ailnj.com/contact/>

<sup>4</sup> <https://web.archive.org/web/20210805051958/https://agency.aillife.com/united-states/new-jersey/toms-river>

<sup>5</sup> <https://web.archive.org/web/20210805055302/https://agency.aillife.com/united-states/pennsylvania/king-of-prussia>

<sup>6</sup> <https://web.archive.org/web/20230131042909/https://agency.aillife.com/united-states/pennsylvania/king-of-prussia>

<sup>7</sup> Visit [https://service.ct.gov/business/s/onlinebusinesssearch?language=en\\_US](https://service.ct.gov/business/s/onlinebusinesssearch?language=en_US) and search for “Prata-Wilson”

<sup>8</sup> <https://business.sos.ri.gov/CorpWeb/CorpSearch/CorpSummary.aspx?FEIN=001779051>



[reply](#)
★ favorite
🔒 hide
🚩 flag
📁 share
Posted 2024-11-18 10:16 [print](#)

**\$2,950 / 2810ft<sup>2</sup> - The Plant - 60 Valley St #107B - modern industrial office (Providence)**  
 60 Valley St, Providence, RI 02909

Figures 8, 9 & 10 – Archived AIL Rhode Island Agency pages dated June 2021<sup>9</sup> & Sep 2021<sup>10</sup>

- Giddens Organization’s Dallas office was set up between May 2023 and December 2023. We note that this makes it possibly less than a year between moving into the Stemmons Frwy location and its lease listing.

**Browse Locations**

**Globe Life American Income Division Dallas Agents**

United States

Texas   Canada   New Zealand

**Stephen Giddens**  
[8111 LBJ Freeway](#)  
[Suite 795](#)  
 Dallas, Texas 75251  
 (214) 217-7490  
[visit agency website](#)

**Simon Arias**  
 12700 Hillcrest Road  
 Suite 258  
 Dallas, Texas 75230  
 (469) 217-6118  
[visit agency website](#)

**Browse Locations**

**Globe Life American Income Division Dallas Agents**

United States

Texas   Canada   New Zealand

**Stephen Giddens**  
[8500 N Stemmons Frwy](#)  
[Suite 6005](#)  
 Dallas, Texas 75247  
 (832) 857-0800  
[visit agency website](#)

**Simon Arias**  
 12700 Hillcrest Road  
 Suite 258  
 Dallas, Texas 75230  
 (469) 217-6118  
[visit agency website](#)

**Eighty-Five Hundred Stemmons | [8500 N Stemmons Fwy](#)**  
 219 - 39,073 SF of Office Space Available in Dallas, TX 75247

<a href="#">6th Floor, Ste 6005</a>	2,229 SF	Negotiable	\$15.00 /SF/YR	Office	-	<a href="#">Now</a> ▼
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Figures 11, 12 & 13 – Archived AIL Rhode Island Agency pages dated May 2023<sup>11</sup> and December 2023<sup>12</sup> and loopnet.com listing

Globe Life’s assertion that COVID, a pandemic whose restrictions ended years ago, is the driver for a move to virtual business in November 2024 is ridiculous. Some of the for-lease locations are agency headquarters which even Globe Life’s most virtual agency retains.

AIL agencies have an established culture of physical visits, including the 2022 and 2024 (i.e., post pandemic) agency playbooks that make multiple references to in-home presentations. As we will discuss below, several of the agencies have also either abandoned or deleted their social media profiles.

**There is irrefutable proof of agencies shutting down**

Globe Life claimed that “every single business named in the report is still in operation” which is patently untrue. Multiple agencies appear to be in the process of closing shop or in one case have been removed from the Globe Life website completely

**Arias-Dlabik**

- The Arias-Dlabik organization, which was incorporated in October 2020 more than 6 months after the original Pennsylvania “Stay at Home” order, is among the for-lease locations. AIL has since deleted the agency profile for Arias-Dlabik on its website and the property is available for lease<sup>13</sup>.

<sup>9</sup> <https://web.archive.org/web/20210614111234/https://agency.aillife.com/united-states/rhode-island>  
<sup>10</sup> <https://web.archive.org/web/20210923141125/https://agency.aillife.com/united-states/rhode-island>  
<sup>11</sup> <https://web.archive.org/web/20230528021721/https://agency.aillife.com/united-states/texas/dallas>  
<sup>12</sup> <https://web.archive.org/web/20231207224721/https://agency.aillife.com/united-states/texas/dallas>  
<sup>13</sup> <https://www.loopnet.com/Listing/1919-S-Highland-Ave-Lombard-IL/21776627/>





Agents > United States > Illinois > Lombard

**Simon Arias & Tristan Dlabik**  
Business Owner  
Arias Dlabik Organization

Contact Globe Life American Income Division, Agent Simon Arias & Tristan Dlabik in Lombard, Illinois

Globe Life American Income Division is all about Opportunity Unlimited. Opportunity Unlimited means there are no limits to how much you can earn, how far you can advance in your career, or how many people's lives you can help protect. As an independent contractor, you are in control of your financial worth and leadership performance. If you're looking for a flexible career opportunity where you truly help change the lives of others, take a closer look at Globe Life American Income Division.

Learn more about this opportunity!

Specializing In:

- Individual Insurance
- Life Insurance
- Supplemental Health

Office Info

- 4.7 Google Rating
- (630) 910-8800 - Career & Product Info  
(800) 433-3405 - Customer Service & Claims
- 1919 S Highland Ave Suite 125, Building D  
Lombard, Illinois 60148
- Language: English
- M-F, 9am-9pm Central

Globe Life American Income Division: Arias Dlabik Organization

4.8 ★★★★★ 738 Google reviews

Insurance agency in Lombard, Illinois

Website Directions Save Share

Call

Located in: Anvil Office Center

Address: 1919 S Highland Ave Building D, Suite 125, Lombard, IL 60148, United States

Hours: Open • Closes 9 pm

Phone: +1 773-900-6720

Suggest an edit

Dupage Corporate Center | 1919 S Highland Ave  
1,190 - 20,479 SF of Office Space Available in Lombard, IL 60148

ALL AVAILABLE SPACES(7)

SPACE	SIZE	TERM	RENTAL RATE	SPACE USE	CONDITION	AVAILABLE
1st Floor	2,281 SF	3 Years	\$16.00 /SF/YR	Office	-	Now
1st Floor	3,485 SF	1-15 Years	\$16.00 /SF/YR	Office	-	Now
1st Floor, Ste A 300	2,715 SF	Negotiable	\$15.00 /SF/YR	Office	-	February 01, 2025
1st Floor, Ste A235	1,723 SF	Negotiable	\$15.00 /SF/YR	Office	-	Now
1st Floor, Ste B300	1,190 SF	1-10 Years	\$16.00 /SF/YR	Office	-	Now
1st Floor, Ste C208	4,024 SF	1 Year	\$15.00 /SF/YR	Office	-	Now
1st Floor, Ste D125	5,061 SF	Negotiable	\$15.00 /SF/YR	Office	-	Now

Figure 14, 15 & 16 – Archived Arias-Dlabik agency profile, Google business profile and Loopnet listing<sup>14</sup>

- Arias-Dlabik Agency LLC is listed as “Revoked” in the Illinois Secretary of State filings since May 2023<sup>15</sup>.

Show 100 entries Search:

File Number	Entity Type	Entity Name	Entity Status	Registered Effective Date	Registered Agent
09050647	LLC (MST)	ARIAS-DLABIK AGENCY, LLC	REVOKED	11-30-2020	TRISTAN DLABIK

Figure 17 – Illinois Secretary of State

- Arias-Dlabik agency did not “go virtual”. The only agency listed as virtual in Illinois is Tommy Vena while Arias-Dlabik’s Lombard agency was removed from the AIL Agency website between April and August 2024.

Browse Locations

Globe Life American Income Division Illinois Agents

United States  
Canada New Zealand

Des Plaines Northbrook Schaumburg  
Lombard Rockford

Browse Locations

Globe Life American Income Division Illinois Agents

United States  
Canada New Zealand

Lisle Rockford Virtual  
Northbrook Schaumburg

Figures 18 & 19 – Archived AIL Agency Page for Illinois dated April 2024 and August 2024<sup>16,17</sup>

<sup>14</sup> <https://www.loopnet.com/Listing/8500-N-Stemmons-Fwy-Dallas-TX/4061358/>

<sup>15</sup> Visit <https://apps.ilsos.gov/businessentitysearch/businessentitysearch/> and search for “Tristan Dlabik”

<sup>16</sup> <https://web.archive.org/web/20240422005623/https://agency.aillife.com/united-states/illinois>

<sup>17</sup> <https://web.archive.org/web/20240809155154/https://agency.aillife.com/united-states/illinois>



**Browse Locations**

**Globe Life American Income Division Virtual Agents**

[United States](#)  
[Illinois](#)   [Canada](#)   [New Zealand](#)

**Tommy Vena**  
 State of Illinois  
[visit agency website](#)

Figure 20 – Archived AIL Agency Page for Illinois Virtual, June 2024<sup>18</sup>

- Dlabik made an appearance hosting a team meeting for Globe Life competitor Family First Life’s All-Star Financial Agency on November 18, 2024<sup>19</sup>. This is a far cry from the usual treatment Globe Life gives agents who move to other agencies.



Figure 21 – @fftheblueprint Instagram post dated November 18, 2024

### Arias Morgantown

- As noted in our original report, the Arias-Diulus Morgantown, WV office was selling its furniture through Facebook Marketplace. These posts have been removed despite being active 24 hours prior and stating a preferred pickup date of December 16.
- The Arias-Diulus Organization has a business tax case filed against it by the Commonwealth of Pennsylvania dated September 24, 2024, suggesting financial hardship<sup>20</sup>.

Case Details for Commonwealth Of Pa Department Of Revenue v. Arias Diulus Organization	
CASE NUMBER <a href="#">(Subscribe to View)</a>	
FILING DATE September 24, 2024	CATEGORY Commonwealth Tax Lien
LAST REFRESHED September 25, 2024	PRACTICE AREA Tax
FILING LOCATION Allegheny County, PA	MATTER TYPE General Tax

Figure 22 – Trellis Law – Commonwealth of PA v. Arias Diulus Organization

<sup>18</sup> <https://web.archive.org/web/20240617042532/https://agency.aillife.com/united-states/illinois/virtual>

<sup>19</sup> [https://www.instagram.com/p/DCg\\_MXDPQKo/?locale=ru&hl=am-et](https://www.instagram.com/p/DCg_MXDPQKo/?locale=ru&hl=am-et)

<sup>20</sup> <https://trellis.law/case/42003/gd-24-102070/commonwealth-pa-vs-arias-diulus-organization>

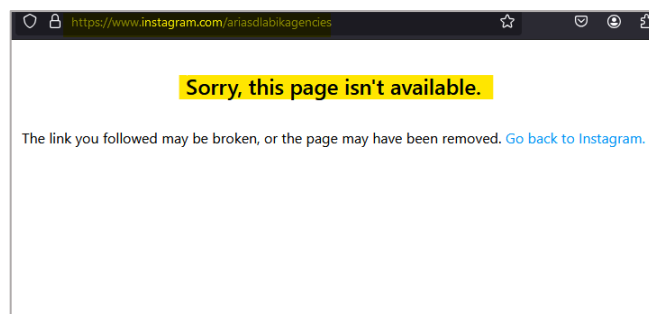
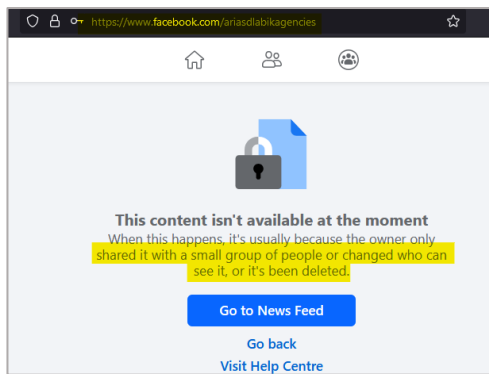


- As we detail below, the agency’s Instagram appears dormant, and its website is no longer online. Most activity stopped around mid-2024.

### Social media profiles for several agencies are private, deleted or inactive

A move to fully virtual offices conflicts with some agencies’ apparent abandonment of their social media presence. AIL agencies active on social media typically post at least once a day but several profiles belonging to agencies with offices for lease are almost completely silent.

- The social media for Williams Organization has been either made private, gone inactive or been deleted<sup>21,22,23,24</sup>. The Williams Agency accounts appear to be inactive, and Williams Organization accounts last posted on March 12, 2024.
- The Arias-Diulus organization’s Instagram appears to have gone dark in July 2024<sup>25</sup>. The agency’s website, [www.ariasglobe.com](http://www.ariasglobe.com) is inactive and the last active archived version dates to May 20, 2024<sup>26</sup>.
- The Arias-Dlabik agency website, [www.ariasdlabik.us](http://www.ariasdlabik.us), is no longer online and was last archived on September 17, 2024<sup>27</sup>. Social media pages have also been deleted<sup>28,29</sup>.



Figures 23 & 24 – Arias-Dlabik social media pages

So much for going virtual: it seems their online presence vanished long before their physical one did.

### Scrambling to keep up

Its clear Globe Life is trying to hush up these events in a rush in an effort to prop up investor confidence and assure the public that all is well in the face of multiple regulatory actions.

- Globe Life’s own press release misspelled the company name in the URL, despite the PRNewswire release spelling it correctly.

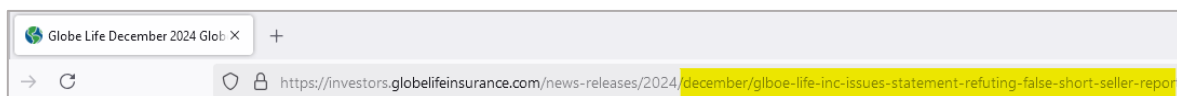


Figure 25 – Globe Life Inc. Issues Statement Refuting False Short Seller Report

- Phone lines that did not return a dial tone earlier were active although responses were uneven. While many redirected to AIL’s automated voicemail system, others returned a busy dial tone, full mailboxes, no answers, or prerecorded messages that the Google subscriber was not available.
- Several of the calls that rang through to AIL’s automated voicemail system stated extensions were unavailable, mailboxes were full or all that operators were busy.

<sup>21</sup> <https://www.facebook.com/WilliamsAgencies/>

<sup>22</sup> [https://www.instagram.com/williams\\_agencies](https://www.instagram.com/williams_agencies)

<sup>23</sup> [https://www.instagram.com/williams\\_organization/](https://www.instagram.com/williams_organization/)

<sup>24</sup> <https://www.facebook.com/WilliamsOrganization/>

<sup>25</sup> <https://www.instagram.com/arias.globe/>

<sup>26</sup> <https://web.archive.org/web/20240520063149/https://ariasglobe.com/>

<sup>27</sup> <https://web.archive.org/web/20240917170432/https://ariasdlabik.us/>

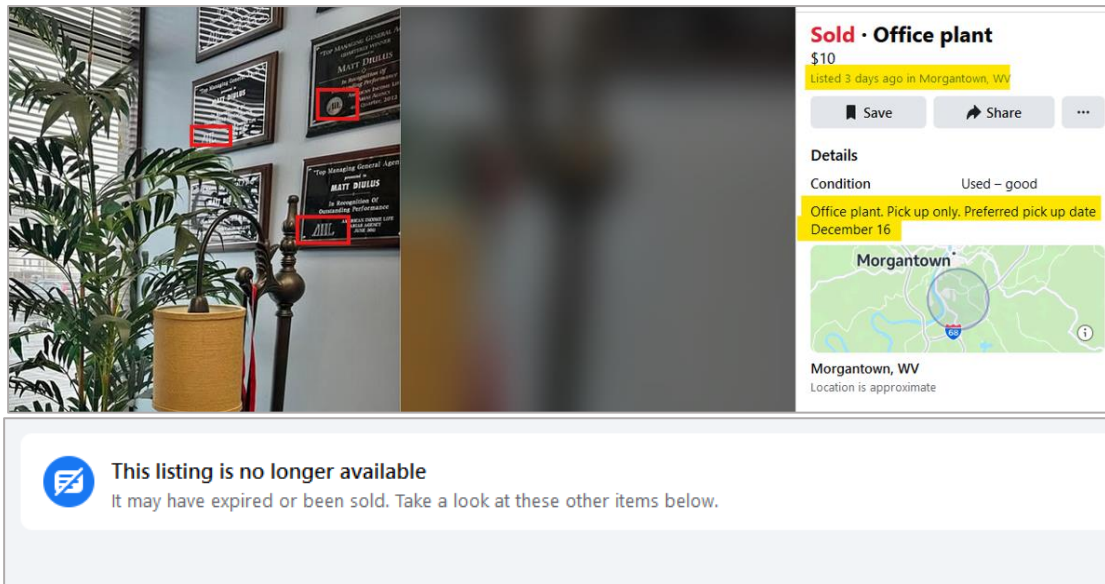
<sup>28</sup> <https://www.instagram.com/ariasdlabikagencies>

<sup>29</sup> <https://www.facebook.com/ariasdlabikagencies>





- The Facebook marketplace listing for the furniture at the Morgantown, WV office was taken down almost immediately after our report despite the original preferred pickup date of December 13, 2024. We assume Globe Life went on an impromptu furniture buying spree or ordered for the listing to be removed.



Figures 26 & 27 – Facebook marketplace listing dated November 26, 2024, and current page

Globe Life does not own the office furniture of its SGAs, who are responsible for all office fit-out and according to Globe Life are independent contractors. How can it compel them to stop selling their own furniture? The EEOC are already probing how much control Globe Life exerts over its agents.

Globe Life is clearly covering up some sort of operational collapse in its agent network. Whatever is happening at American Income Life is being caused by another kind of disaster, not the COVID pandemic.



### **Attention: Whistleblowers**

Viceroy encourage any parties with information pertaining to misconduct within Globe Life, its affiliates, or any other entity to file a report with the appropriate regulatory body.

We also understand first-hand the retaliation whistleblowers sometimes face for championing these issues. Where possible, Viceroy is happy act as intermediaries in providing information to regulators and reporting information in the public interest in order to protect the identities of whistleblowers.

You can contact the Viceroy team via email on [viceroy@viceroyresearch.com](mailto:viceroy@viceroyresearch.com).

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