## GLOBE LIFE INC. Life Annualized Premium In Force<sup>(1)</sup> Rollforward and Lapse Rates

(Unaudited)

(Dollar amounts in thousands)

Manual   Lapse   Amount   Lapse   Lapses		June 30, 2022		March 31, 2022		December 31, 2021		September 30, 2021		June 30, 2021	
Beginning of quarter   \$1,492,223		Amount		Amount		Amount		Amount		Amount	
quarter         \$1,492,223         \$1,468,008         \$1,427,818         \$1,394,464         \$1,354,878           Net sales         85,164         85,350         74,007         73,649         73,233           Lapses         First year         (22,335)         9.29%         (24,008)         10.19%         (19,181)         8.23%         (16,700)         7.30%         (15,028)         6.81%           Renewal year         (29,875)         2.40%         (26,705)         2.20%         (22,655)         1,91%         (20,721)         1.79%         (20,366)         1.80%           Deaths and other <sup>(2)</sup> (3,337)         (822)         (1,581)         (2,874)         1,747           End of quarter         1,521,840         1,492,223         1,458,408         1,427,818         1,394,464           Division           Beginning of quarter         939,238         929,197         928,520         918,660         899,778           Net sales         32,616         33,913         33,805         33,069         42,281           Lapses         First year         (13,331)         15,17%         (12,731)         13,87%         (15,445)         16,834         16,55%         (11,365)         10,43% <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>											
Lapses   First year   (22,335)   9.29%   (24,008)   10.19%   (19,181)   8.23%   (16,700)   7.30%   (15,028)   6.81%   (16,008)   (		- \$1,492,223		\$1,458,408		\$1,427,818		\$1,394,464		\$1,354,878	
First year (22,335) 9,29% (24,008) 10,19% (19,181) 8,23% (16,700) 7,30% (15,028) 6,81% Renewal year (29,875) 2,40% (26,705) 2,20% (22,655) 1,91% (20,721) 1,79% (20,366) 1,80% (50,721) 3,51% (50,713) 3,49% (41,836) 2,95% (37,421) 2,70% (35,394) 2,62% (33,337) (822) (1,581) (2,874) 1,747 (2,874) 1	Net sales	85,164		85,350		74,007		73,649		73,233	
Renewal year         (29,875)         2,40%         (26,705)         2,20%         (22,655)         1,91%         (20,721)         1,79%         (20,366)         1,80%           Deaths and other <sup>(2)</sup> (3,337)         (822)         (1,581)         (2,874)         1,747           End of quarter         1,521,840         1,492,223         1,458,408         1,427,818         1,394,464           Direct to Consumer Division           Beginning of quarter         939,238         929,197         928,520         918,660         899,778           Net sales         32,616         33,913         33,805         33,069         42,281           Lapses         First year         (13,331)         15,17%         (12,731)         13,87%         (15,445)         15,83%         (16,304)         15,52%         (11,365)         10,43%           Renewal year         (17,499)         2,11%         (14,096)         1,73%         (15,363)         1,90%         (13,326)         1,67%         (10,029)         1,29%           Deaths and other <sup>(2)</sup> (1,838)         2,955         (2,320)         6,421         (2,005)           End of quarter         939,186         939,238         929,197         928,520         918,660	Lapses										
Deaths and other   Deaths and	First year	(22,335)	9.29%	(24,008)	10.19%	(19,181)	8.23%	(16,700)	7.30%	(15,028)	6.81%
Deaths and other   2	Renewal year	(29,875)	2.40%	(26,705)	2.20%	(22,655)	1.91%	(20,721)	1.79%	(20,366)	1.80%
Direct to Consumer Division		(52,210)	3.51%	(50,713)	3.49%	(41,836)	2.95%	(37,421)	2.70%	(35,394)	2.62%
Direct to Consumer Division         Beginning of quarter         939,238         929,197         928,520         918,660         899,778           Net sales         32,616         33,913         33,805         33,069         42,281           Lapses         First year         (13,331)         15,17%         (12,731)         13,87%         (15,445)         15,83%         (16,304)         15,52%         (11,365)         10,43%           Renewal year         (17,499)         2,11%         (14,096)         1,73%         (15,363)         1,90%         (13,326)         1,67%         (10,029)         1,29%           Renewal year         (17,499)         2,11%         (14,096)         1,73%         (15,363)         1,90%         (13,326)         1,67%         (10,029)         1,29%           Renewal year         (17,499)         2,11%         (14,096)         1,73%         (15,363)         1,90%         (13,326)         1,67%         (10,029)         1,29%           Deaths and otheric         (1,838)         2,955         (2,320)         6,421         (2,005)           End of quarter         344,166         341,332         336,199         330,157         322,693           Net sales         19,260         17,365	Deaths and other(2)	(3,337)		(822)		(1,581)		(2,874)		1,747	
Division   Beginning of quarter   939,238   929,197   928,520   918,660   899,778   Net sales   32,616   33,913   33,805   33,069   42,281   Lapses   First year   (13,331)   15.17%   (12,731)   13.87%   (15,445)   15.83%   (16,304)   15.52%   (11,365)   10.43%   Renewal year   (17,499)   2.11%   (14,096)   1.73%   (15,363)   1.90%   (13,326)   1.67%   (10,029)   1.29%   (30,830)   3.36%   (26,827)   2.95%   (30,808)   3.39%   (29,630)   3.29%   (21,394)   2.42%   Deaths and other   (1,838)   2.955   (2,320)   6.421   (2,005)   End of quarter   939,186   939,238   929,197   928,520   918,660        Liberty National Division   Beginning of quarter   344,166   341,332   336,199   330,157   322,693   Net sales   19,260   17,365   18,827   18,209   17,923   Lapses   First year   (5,854)   8.27%   (6,595)   9.46%   (6,062)   8.88%   (5,308)   8.14%   (4,289)   7.20%   Renewal year   (6,773)   2.46%   (8,454)   3.10%   (6,653)   2.47%   (5,971)   2.23%   (5,343)   2.01%   C12,627   3.65%   (15,039)   4.40%   (12,715)   3.76%   (11,279)   3.39%   (9,632)   2.96%   Deaths and other   (1,422)   508   (979)   (888)   (827)   End of quarter   349,377   344,166   341,332   336,199   330,157   C12,048   C12,0	End of quarter	1,521,840		1,492,223		1,458,408		1,427,818		1,394,464	
Division   Beginning of quarter   939,238   929,197   928,520   918,660   899,778   Net sales   32,616   33,913   33,805   33,069   42,281   Lapses   First year   (13,331)   15.17%   (12,731)   13.87%   (15,445)   15.83%   (16,304)   15.52%   (11,365)   10.43%   Renewal year   (17,499)   2.11%   (14,096)   1.73%   (15,363)   1.90%   (13,326)   1.67%   (10,029)   1.29%   (30,830)   3.36%   (26,827)   2.95%   (30,808)   3.39%   (29,630)   3.29%   (21,394)   2.42%   Deaths and other   (1,838)   2.955   (2,320)   6.421   (2,005)   End of quarter   939,186   939,238   929,197   928,520   918,660        Liberty National Division   Beginning of quarter   344,166   341,332   336,199   330,157   322,693   Net sales   19,260   17,365   18,827   18,209   17,923   Lapses   First year   (5,854)   8.27%   (6,595)   9.46%   (6,062)   8.88%   (5,308)   8.14%   (4,289)   7.20%   Renewal year   (6,773)   2.46%   (8,454)   3.10%   (6,653)   2.47%   (5,971)   2.23%   (5,343)   2.01%   C12,627   3.65%   (15,039)   4.40%   (12,715)   3.76%   (11,279)   3.39%   (9,632)   2.96%   Deaths and other   (1,422)   508   (979)   (888)   (827)   End of quarter   349,377   344,166   341,332   336,199   330,157   C12,048   C12,0											
quarter         939,238         929,197         928,520         918,660         899,778           Net sales         32,616         33,913         33,805         33,069         42,281           Lapses         First year         (13,331)         15.17%         (12,731)         13.87%         (15,445)         15.83%         (16,304)         15.52%         (11,365)         10.43%           Renewal year         (17,499)         2.11%         (14,096)         1.73%         (15,363)         1.90%         (13,326)         1.67%         (10,029)         1.29%           Renewal year         (17,499)         2.11%         (14,096)         1.73%         (15,363)         1.90%         (13,326)         1.67%         (10,029)         1.29%           Deaths and other <sup>(2)</sup> (1,838)         2,955         (2,320)         6,421         (2,005)           End of quarter         939,186         939,238         929,197         928,520         918,660           Liberty National Division           Beginning of quarter         344,166         341,332         336,199         330,157         322,693           Net sales         19,260         17,365         18,827         18,209         17,923											
Lapses  First year (13,331) 15.17% (12,731) 13.87% (15,445) 15.83% (16,304) 15.52% (11,365) 10.43% Renewal year (17,499) 2.11% (14,096) 1.73% (15,363) 1.90% (13,326) 1.67% (10,029) 1.29% (30,830) 3.36% (26,827) 2.95% (30,808) 3.39% (29,630) 3.29% (21,394) 2.42% Deaths and other <sup>(2)</sup> (1,838) 2.955 (2,320) 6,421 (2,005) End of quarter 939,186 939,238 929,197 928,520 918,660   Liberty National Division  Beginning of quarter 344,166 341,332 336,199 330,157 322,693  Net sales 19,260 17,365 18,827 18,209 17,923  Lapses  First year (5,854) 8,27% (6,585) 9,46% (6,062) 8,88% (5,308) 8,14% (4,289) 7,20% Renewal year (6,773) 2,46% (8,454) 3,10% (6,653) 2,47% (5,971) 2,23% (5,343) 2,01% (12,627) 3,65% (15,039) 4,40% (12,715) 3,76% (11,279) 3,39% (9,632) 2,96% Deaths and other <sup>(2)</sup> (1,422) 508 (979) (888) (827) End of quarter 349,377 344,166 341,332 336,199 330,157		939,238		929,197		928,520		918,660		899,778	
First year (13,331) 15.17% (12,731) 13.87% (15,445) 15.83% (16,304) 15.52% (11,365) 10.43% Renewal year (17,499) 2.11% (14,096) 1.73% (15,363) 1.90% (13,326) 1.67% (10,029) 1.29% (30,830) 3.36% (26,827) 2.95% (30,808) 3.39% (29,630) 3.29% (21,394) 2.42% Deaths and other (1,838) 2.955 (2,320) 6.421 (2,005) End of quarter 939,186 939,238 929,197 928,520 918,660   Liberty National Division  Beginning of quarter 344,166 341,332 336,199 330,157 322,693 Net sales 19,260 17,365 18,827 18,209 17,923 Lapses  First year (5,854) 8.27% (6,585) 9.46% (6,062) 8.88% (5,308) 8.14% (4,289) 7.20% Renewal year (6,773) 2.46% (8,454) 3.10% (6,653) 2.47% (5,971) 2.23% (5,343) 2.01% (12,627) 3.65% (15,039) 4.40% (12,715) 3.76% (11,279) 3.39% (9,632) 2.96% Deaths and other (1,422) 508 (979) (888) (827) End of quarter 349,377 344,166 341,332 336,199 330,157	Net sales	32,616		33,913		33,805		33,069		42,281	
Renewal year (17,499) 2.11% (14,096) 1.73% (15,363) 1.90% (13,326) 1.67% (10,029) 1.29% (30,830) 3.36% (26,827) 2.95% (30,808) 3.39% (29,630) 3.29% (21,394) 2.42% Deaths and other (2) (1,838) 2.955 (2,320) 6.421 (2,005) End of quarter 939,186 939,238 929,197 928,520 918,660     Liberty National Division   D	Lapses										
Color	First year	(13,331)	15.17%	(12,731)	13.87%	(15,445)	15.83%	(16,304)	15.52%	(11,365)	10.43%
Deaths and other <sup>(2)</sup> (1,838)         2,955         (2,320)         6,421         (2,005)           End of quarter         939,186         939,238         929,197         928,520         918,660           Liberty National Division           Beginning of quarter         344,166         341,332         336,199         330,157         322,693           Net sales         19,260         17,365         18,827         18,209         17,923           Lapses         First year         (5,854)         8,27%         (6,585)         9,46%         (6,062)         8,88%         (5,308)         8,14%         (4,289)         7,20%           Renewal year         (6,773)         2,46%         (8,454)         3,10%         (6,653)         2,47%         (5,971)         2,23%         (5,343)         2,01%           Deaths and other <sup>(2)</sup> (1,422)         508         (979)         (888)         (827)           End of quarter         349,377         344,166         341,332         336,199         330,157           Other         212,349         213,164         214,248         214,842         214,801	Renewal year	(17,499)	2.11%	(14,096)	1.73%	(15,363)	1.90%	(13,326)	1.67%	(10,029)	1.29%
End of quarter         939,186         939,238         929,197         928,520         918,660           Liberty National Division           Beginning of quarter         344,166         341,332         336,199         330,157         322,693           Net sales         19,260         17,365         18,827         18,209         17,923           Lapses         First year         (5,854)         8.27%         (6,585)         9.46%         (6,062)         8.88%         (5,308)         8.14%         (4,289)         7.20%           Renewal year         (6,773)         2.46%         (8,454)         3.10%         (6,653)         2.47%         (5,971)         2.23%         (5,343)         2.01%           Deaths and other <sup>(2)</sup> (12,627)         3.65%         (15,039)         4.40%         (12,715)         3.76%         (11,279)         3.39%         (9,632)         2.96%           Deaths and other <sup>(2)</sup> (1,422)         508         (979)         (888)         (827)           End of quarter         349,377         344,166         341,332         336,199         330,157           Other         212,349         213,164         214,248         214,842         214,801		(30,830)	3.36%	(26,827)	2.95%	(30,808)	3.39%	(29,630)	3.29%	(21,394)	2.42%
Liberty National Division       Beginning of quarter     344,166     341,332     336,199     330,157     322,693       Net sales     19,260     17,365     18,827     18,209     17,923       Lapses       First year     (5,854)     8,27%     (6,585)     9,46%     (6,062)     8,88%     (5,308)     8,14%     (4,289)     7,20%       Renewal year     (6,773)     2,46%     (8,454)     3,10%     (6,653)     2,47%     (5,971)     2,23%     (5,343)     2,01%       Peaths and other <sup>(2)</sup> (12,627)     3,65%     (15,039)     4,40%     (12,715)     3,76%     (11,279)     3,39%     (9,632)     2,96%       Deaths and other <sup>(2)</sup> (1,422)     508     (979)     (888)     (827)       End of quarter     349,377     344,166     341,332     336,199     330,157       Other     212,349     213,164     214,248     214,842     214,801	Deaths and other(2)	(1,838)		2,955		(2,320)		6,421		(2,005)	
Beginning of quarter         344,166         341,332         336,199         330,157         322,693           Net sales         19,260         17,365         18,827         18,209         17,923           Lapses           First year         (5,854)         8,27%         (6,585)         9,46%         (6,062)         8,88%         (5,308)         8,14%         (4,289)         7,20%           Renewal year         (6,773)         2,46%         (8,454)         3,10%         (6,653)         2,47%         (5,971)         2,23%         (5,343)         2,01%           (12,627)         3,65%         (15,039)         4,40%         (12,715)         3,76%         (11,279)         3,39%         (9,632)         2,96%           Deaths and other <sup>(2)</sup> (1,422)         508         (979)         (888)         (827)           End of quarter         349,377         344,166         341,332         336,199         330,157           Other         212,349         213,164         214,248         214,842         214,801	End of quarter	939,186		939,238		929,197		928,520		918,660	
División         Beginning of quarter       344,166       341,332       336,199       330,157       322,693         Net sales       19,260       17,365       18,827       18,209       17,923         Lapses         First year       (5,854)       8,27%       (6,585)       9,46%       (6,062)       8,88%       (5,308)       8,14%       (4,289)       7,20%         Renewal year       (6,773)       2,46%       (8,454)       3,10%       (6,653)       2,47%       (5,971)       2,23%       (5,343)       2,01%         (12,627)       3,65%       (15,039)       4,40%       (12,715)       3,76%       (11,279)       3,39%       (9,632)       2,96%         Deaths and other(2)       (1,422)       508       (979)       (888)       (827)         End of quarter       349,377       344,166       341,332       336,199       330,157    Other											
quarter       344,166       341,332       336,199       330,157       322,693         Net sales       19,260       17,365       18,827       18,209       17,923         Lapses         First year       (5,854)       8.27%       (6,585)       9.46%       (6,062)       8.88%       (5,308)       8.14%       (4,289)       7.20%         Renewal year       (6,773)       2.46%       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%         (12,627)       3.65%       (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%         Deaths and other <sup>(2)</sup> (1,422)       508       (979)       (888)       (827)         End of quarter       349,377       344,166       341,332       336,199       330,157     Other  212,349  213,164  214,248  214,248  214,842  214,842  214,801		_									
Lapses         First year       (5,854)       8.27%       (6,585)       9.46%       (6,062)       8.88%       (5,308)       8.14%       (4,289)       7.20%         Renewal year       (6,773)       2.46%       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%         (12,627)       3.65%       (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%         Deaths and other <sup>(2)</sup> (1,422)       508       (979)       (888)       (827)         End of quarter       349,377       344,166       341,332       336,199       330,157         Other       212,349       213,164       214,248       214,842       214,801		344,166		341,332		336,199		330,157		322,693	
First year       (5,854)       8.27%       (6,585)       9.46%       (6,062)       8.88%       (5,308)       8.14%       (4,289)       7.20%         Renewal year       (6,773)       2.46%       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%         (12,627)       3.65%       (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%         Deaths and other <sup>(2)</sup> (1,422)       508       (979)       (888)       (827)         End of quarter       349,377       344,166       341,332       336,199       330,157         Other       212,349       213,164       214,248       214,842       214,801	Net sales	19,260		17,365		18,827		18,209		17,923	
Renewal year       (6,773)       2.46%       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%         (12,627)       3.65%       (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%         Deaths and other <sup>(2)</sup> (1,422)       508       (979)       (888)       (827)         End of quarter       349,377       344,166       341,332       336,199       330,157         Other       212,349       213,164       214,248       214,842       214,801	Lapses										
(12,627)     3.65%     (15,039)     4.40%     (12,715)     3.76%     (11,279)     3.39%     (9,632)     2.96%       Deaths and other <sup>(2)</sup> (1,422)     508     (979)     (888)     (827)       End of quarter     349,377     344,166     341,332     336,199     330,157       Other     212,349     213,164     214,248     214,842     214,801	First year	(5,854)	8.27%	(6,585)	9.46%	(6,062)	8.88%	(5,308)	8.14%	(4,289)	7.20%
Deaths and other <sup>(2)</sup> (1,422)         508         (979)         (888)         (827)           End of quarter         349,377         344,166         341,332         336,199         330,157           Other         212,349         213,164         214,248         214,842         214,801	Renewal year	(6,773)	2.46%	(8,454)	3.10%	(6,653)	2.47%	(5,971)	2.23%	(5,343)	2.01%
End of quarter       349,377       344,166       341,332       336,199       330,157         Other       212,349       213,164       214,248       214,842       214,801		(12,627)	3.65%	(15,039)	4.40%	(12,715)	3.76%	(11,279)	3.39%	(9,632)	2.96%
End of quarter       349,377       344,166       341,332       336,199       330,157         Other       212,349       213,164       214,248       214,842       214,801	Deaths and other <sup>(2)</sup>	(1,422)		508		(979)		(888)		(827)	
		349,377		344,166		341,332		336,199		330,157	
	Other	212,349		213,164		214,248		214,842		214,801	
	Total Life							\$2,907,379			

<sup>(1)</sup> Annualized premium in force is defined as the premium income that would be received over the following twelve months at any given date on all active policies if those policies remain in force throughout the twelve-month period. Annualized premium in force is an indicator of potential growth in premium revenue.

Note: The following divisions are exclusive agencies of Globe Life Inc.: American Income Life Division, Family Heritage Division, and Liberty National Division.

<sup>(2)</sup> Include foreign exchange adjustments, source data adjustments, changes in coverage and timing differences.