



**2026 Globe Life Inc. Annual Meeting of Shareholders**

April 30, 2026

**C O R P O R A T E P A R T I C I P A N T S**

J. Matthew Darden Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Frank Svoboda Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Christopher Moore Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

Michael Majors Globe Life Inc - Executive Vice President - Policy Acquisition and Chief Strategy Officer

**P R E S E N T A T I O N**

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Good morning. It is 10:00 AM and time to begin the meeting. My name is Matt Darden.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

And my name is Frank Svoboda. We are the Co-Chairman of the board, and we would like to welcome you to Globe Life Inc.'s 45th Annual Shareholders Meeting. Thank you for joining us today.

We are hosting a virtual meeting again this year to help facilitate attendance and participation by Company shareholders. As is our custom, at the end of the meeting, we will answer any questions that were submitted in advance of the meeting in accordance with our Shareholders' Rights Policy.

Throughout the meeting, if any registered shareholder wishes to submit a comment on issues reasonably related to management of the Company, you may do so via the designated field on the web portal.

Out of consideration for others, please limit yourself to one comment. At our discretion, we may not read each such comment, but we will post in the unread pertinent comments on the Investor Relations section of the Company's website following this meeting.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

On behalf of Globe Life, we would like to acknowledge the members of our Board of Directors joining us today. But before we do so, we would like to recognize Linda Addison and Marilyn Alexander, who are retiring from the Board today with more than 8 years and 13 years of Board service, respectively, including service in various Board leadership positions. We thank Linda and Marilyn for

their invaluable contributions to the Board over the years and their unwavering dedication to Globe Life. We wish them the best in their future endeavors.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

We would now like to recognize the other members of the Board of Directors who, along with Matt and me, have joined the webcast this morning, including Matt Adams, Cheryl Alston, Mark Blinn, Jim Brannen, Alice Cho, Phil Jacobs, Derek Kan, Sandra Phillips, David Rodriguez, and Mimi Thigpen.

Also joining us on the webcast today from Deloitte and Touche, the Company's independent auditor, are partners Matt Thomson and Kristen Garner. Additionally, the Company has appointed The Carideo Group to act as Inspector of Election. Tina Perrino from The Carideo Group is joining us on the webcast today and has taken the oath of Inspector of Election.

This meeting will be conducted in accordance with Globe Life Inc.'s Shareholders' Rights Policy and Robert's Rules of Order. We will now call upon Secretary Chris Moore to present proof that the meeting is duly commenced.

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

Chairman Darden and Chairman Svoboda, this meeting is held pursuant to a printed notice that was mailed on March 19, 2026, to each shareholder of record of the Company at the close of business on March 4, 2026.

A list of the shareholders entitled to vote at this meeting has been available at the principal executive office of the Company as required under Delaware law. The count of shares immediately preceding commencement of this meeting indicated that approximately 90.40% of the outstanding common stock of the Company is represented today, either in person or by proxy.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Thank you, Chris. Based on that count. I declare that a quorum is present and the meeting is open for business.

As stated in the proxy statement, we have four proposals subject to shareholder vote. On all proposals, each shareholder of record has the right to one vote for each share of common stock held by such shareholder on March 4, 2026.

The first proposal is for the election of directors to serve on the Board for a term of one year. I will now call upon Chris to nominate the directors.

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

Chairman Darden and Chairman Svoboda, I hereby nominate for election as Directors of the Company: Matthew J. Adams, Cheryl D. Alston, Mark A. Blinn, James P. Brannen, Alice S. Cho, J. Matthew Darden, Phillip M. Jacobs, Derek T. Kan, Sandra L. Phillips, David A. Rodriguez, Frank M. Svoboda, and Mary E. Thigpen to serve for terms expiring

on the date of the Annual Meeting of Shareholders of the Company in 2027, with all to serve until their respective successors are duly elected and qualified.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Is there a second?

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Second.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

We have a second. The nominations are declared closed.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

The second proposal relates to an advisory and non-binding vote on the 2025 compensation of the Company's named executive officers, as set out in the Company's proxy statement for the 2026 Annual Meeting of Shareholders. I will now call upon Chris to make the formal motion.

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

Chairman Darden and Chairman Svoboda, I move for the adoption of the following resolution. Resolved that the Company's shareholders hereby approve on an advisory basis the compensation of the named executive officers as disclosed in the Company's proxy statement for the 2026 Annual Meeting of Shareholders pursuant to the executive compensation disclosure rules of the Securities and Exchange Commission, which disclosure includes the Compensation Discussion and Analysis, the compensation tables, and related compensation disclosures.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Is there a second?

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Second.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

We have a second. Thank you.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

The third proposal is for the approval of Globe Life Inc. 2026 Incentive Plan. The plan is summarized in the proxy statement, and a full copy of the plan is included as Appendix B to the proxy statement.

This plan will enable the Company to grant new equity awards to employees, officers, directors, and consultants of the Company. If it is approved, no additional awards will be made under the prior 2018 plan. I will now call upon Chris to make a formal motion.

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

Chairman Darden and Chairman Svoboda, I move for the approval of the Globe Life Inc. 2026 Incentive Plan as set forth in Appendix B to the proxy statement.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Is there a second?

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Second.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

We have a second. Thank you.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Next is the proposal for ratification of independent auditor for the fiscal year 2026. Deloitte and Touche has served as the Company's independent auditor for fiscal years 1999 through 2025. The Audit Committee has appointed Deloitte and Touche as the Company's independent auditor for the year 2026 and recommends that the shareholders approve this appointment. I will call upon Chris to make a formal motion with respect to this proposal.

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

Chairman Darden and Chairman Svoboda, I move for the ratification and approval of the appointment of Deloitte & Touche LLP as the independent auditor of the Company and its subsidiaries for the year 2026.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Is there a second?

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Second.

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

We have a second. Thank you.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

If there are any shareholders who have not yet voted and wish to vote at this time, they may do so by clicking on the voting button on the web portal and following the instructions there.

Shareholders who have sent in proxies or voted via the telephone or internet do not need to take any further action. We will now pause briefly to allow any shareholder who has not yet finished voting time to do so.

(voting)

Now that everyone has had the opportunity to vote, I now declare the voting closed.

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

We have been informed by the inspector of election that the preliminary vote report

shows that the nominees for election to the Board have been duly elected. The 2025 compensation of the Company's named executive officers has been approved by advisory vote. The Globe Life Inc. 2026 Incentive Plan has been approved. And the appointment of Deloitte and Touche, LLP as the independent auditor for the Company for the year 2026 has been ratified.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Thank you. You have heard the results of the balloting. The Company will be recording the final vote results in a Form 8-K to be filed within four business days. Now it is time for the question and comment period, and I will recognize Chris Moore.

#### QUESTIONS AND ANSWERS

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

Chairman Darden and Chairman Svoboda, this year, we received no questions from shareholders submitted in advance of the meeting in writing in accordance with the Shareholders' Rights Policy. At this time, I would ask Mike Majors, the Company's Executive Vice President and Chief Strategy Officer, and the moderator for purposes of this meeting, if there have been any comments submitted by registered shareholders via the web portal on issues

reasonably related to the management of the Company.

**Michael Majors** - Globe Life Inc - Executive Vice President - Policy Acquisition and Chief Strategy Officer

No comments from registered shareholders have been submitted via the portal.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Thank you, Mike. If there is no other business this morning, I will entertain a motion for adjournment.

**Christopher Moore** - Globe Life Inc - Senior Vice President, Associate Counsel and Corporate Secretary

So moved.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Second?

**Frank Svoboda** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Second.

**J. Matthew Darden** - Globe Life Inc - Co-Chairman of the Board, Co-Chief Executive Officer

Thank you. That concludes the meeting. Thank you for participating and have a good day.