



2025

Sustainability
Report

Report Details

Report timeline: This report covers Globe Life's sustainability progress for the 2025 calendar year and includes data for the period from January 1, 2025, through December 31, 2025, unless otherwise noted.

Executive Message

3

Co-CEO Letter	3
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Purpose

4

Our Mission	4
Our Business Model	4

Strategy

5

Sustainability Strategy	5
Serving Our Customers	8
Our Products	9

Our People

10

Our Employees	10
Investing in Our Workforce	12
Employee Benefits and Well-being	13
Inclusive and Collaborative Culture	16
Organizational Development	19
Accountability	23
Our Independent Agents	24

Our Communities

25

Our Reach	26
Engagement Across the Organization	28

Our Governance and Leadership

31

Ethics and Compliance	32
Board of Directors	33
Enterprise Risk Management Committee	35
Sustainability Committee	35
Information Security	36
AI Governance and Oversight	37
Business Continuity and Crisis Management	39
Vendor Risk Management	39
Consumer Privacy	40
Investment Management	41

Our Environmental Responsibility

43

Greenhouse Gas Emissions	44
New Globe Life Headquarters	45
Operational Efficiencies	46
Reduction Efforts	47

Appendix

48

Sustainability Data Summary	49
2025 Materiality Assessment Key Topics Definition List	54
Sustainability Reporting Structure to Board of Directors	55
TCFD Report	56
SASB Index	75

At Globe Life, sustainability means building resilience across the organization. Our approach extends beyond environmental stewardship and includes financial strength, commitment to our people, and responsibility to the communities we serve. We believe this comprehensive foundation ensures we can keep the promises we make to families today and for generations to come.

This year marked progress on our sustainability initiatives. We enhanced the employee experience through improved benefits and relocation to a LEED Silver and Fitwel certified headquarters. Strategic investments in system modernization, coupled with advancements in responsible AI, demonstrate our commitment to operational excellence and innovation.

To sharpen our focus, we engaged third-party experts to refresh our materiality assessment. Insights from the assessment help guide Globe Life’s sustainability strategy and strategic planning, with the aim of ensuring long-term value creation for all stakeholders.

Accountability and integrity anchor Globe Life’s approach. We strive to maintain high ethical standards organization-wide, with clear processes that help manage risk effectively and communicate our principles transparently to stakeholders.

We remain focused on continuous improvement, stakeholder engagement, and transparency. We invite you to explore the progress and initiatives outlined in this report that represent our ongoing commitment to creating lasting value for our shareholders and all stakeholders who share the Globe Life mission to Make Tomorrow Better.

Our Shared Values:

We act with accountability and integrity.

We empower service and support.

We foster an inclusive and collaborative environment.

We pursue superior results.



Frank M. Svoboda
Frank M. Svoboda
Co-Chairman and
Chief Executive Officer

J. Matthew Darden
J. Matthew Darden
Co-Chairman and
Chief Executive Officer



Our Mission

At Globe Life, our mission is to help families Make Tomorrow Better by working to protect their financial future.

Globe Life is committed to doing what is right and fair for our customers, employees, agents, and communities. We strive to make a positive impact where we live, work, and visit. We have a long history of providing life and supplemental health insurance, which helps secure families' financial futures, allowing them to thrive and grow.

Our Business Model

We believe everyone should have access to financial services. By offering basic and affordable life and supplemental health insurance in underserved, lower- to middle-income markets, we help prepare them for the unexpected. Our products are designed to be accessible to these markets through a diversified distribution platform and a simplified underwriting process.

Since our inception, Globe Life has focused on long-term stability to fulfill our financial promises to our customers and has a history of strong operating performance.

The Globe Life family of companies issues more individual life insurance policies and has more policyholders than any other life insurance company in the country, with more than **17 million policies in force***

*S&P Global Market Intelligence 2024; excluding reinsurance companies.



Sustainability Strategy

Globe Life continues to refine its approach to sustainability and align our strategy with Company priorities, ensuring initiatives focus on topics material to the organization. This includes identifying opportunities to integrate sustainability considerations into existing initiatives and business practices. At Globe Life, sustainability serves as a long-term business strategy that helps to ensure our business remains strong by continuing to mitigate risk, promote sustainable business practices, and foster a workplace culture designed to attract and retain top talent so we can fulfill our promise to policyholders for decades to come. It is how we believe we can help protect the future and bring our values to life to Make Tomorrow Better.

Our commitment to transparency remains central to this approach, by continuing to align with recognized frameworks including the Sustainability Accounting Standards Board (SASB) standards and Task Force on Climate related Financial Disclosures (TCFD) recommendations.*

*See Appendix for Sustainability Data Summary (2023-2025).

Our Approach to Materiality

Part of the Company's sustainability strategy is to regularly assess our priorities through updated materiality assessments. These assessments help us identify, evaluate, and prioritize the topics most material to our business and stakeholders. As part of the broader sustainability strategy, objectives are generally updated in coordination with the materiality assessment cycle to ensure they remain relevant and focused.

In 2025, we engaged a third party to refresh our materiality assessment, following a structured four-stage process designed to incorporate consideration of evolving priorities and align with Globe Life's strategic goals. The assessment combined analysis of industry trends, applicable regulatory requirements, and peer practices with direct engagement of internal and external stakeholders, providing insight for informed decision-making and strategic focus. The assessment considered recognized sustainability standards, including the Global Reporting Initiative (GRI) sector standards, the SASB standards for insurance, and the MSCI Materiality Map.

We plan to use the results of the assessment to guide our sustainability strategy and goal setting, informing strategic planning and prioritization, while supporting long-term value creation for Globe Life.



2025 Materiality Assessment Results

The assessment identified 13 topics,* organized into three tiers based on their importance and potential business impact, with Board Governance providing strategic oversight on these topics.

This tiered approach enables us to focus our efforts on topics that are most material to the Company.

Sustainability Integration Opportunities

This tier includes topics where the Company demonstrates strong business performance but has opportunities to integrate material sustainability considerations for enhanced strategic value.

- Compliance, Ethics, and Integrity
- Data Privacy and Cybersecurity
- Talent Engagement, Attraction, and Retention
- Enterprise Risk Management

Value Creation Opportunities

This tier includes topics where the Company may evaluate and develop strategic opportunities to create measurable business value by integrating with and strengthening established business functions.

- Responsible Investments
- Inclusive Culture
- Responsible Product Information
- Financial Inclusion
- Climate Risk Management
- Energy and Emissions
- Sustainable Products
- Transparent Sustainability Reporting and Disclosure

Strategic Capability Development

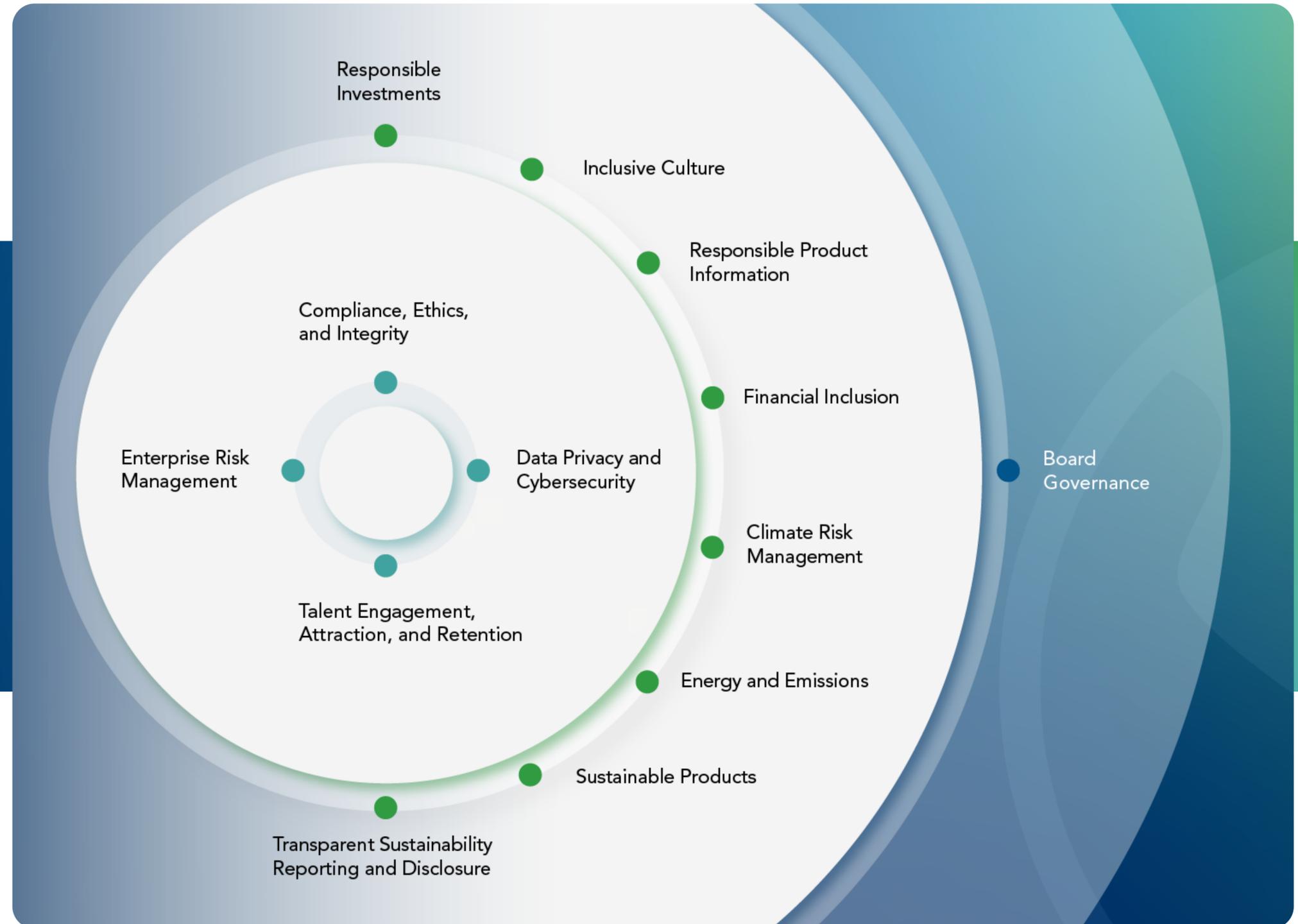
This tier includes a topic where the Company has established organizational strength and competency. We believe continued oversight of sustainability is important to maintain competitive advantage and capture strategic opportunities for enhanced business value.

- Board Governance

* See Appendix for 2025 Materiality Assessment Key Topics Definition List.

Integration of Material Topics

Through our enhanced strategy, we are leveraging our established business functions as the foundation for sustainable growth. By building upon these core strengths, including compliance, ethics, talent engagement, data privacy, and enterprise risk management, we believe there is potential to strategically integrate additional, relevant sustainability initiatives to continue to create measurable business value. This approach ensures our sustainability efforts amplify our existing capabilities rather than operating in isolation, which is intended to maximize impact while supporting our core business objectives.



Serving Our Customers

Globe Life's family of companies provide a wide variety of life and supplemental health insurance products designed for individual and group customers. In a marketplace where people have an extensive range of choices in insurance products and providers, we strive to be the company people choose for affordable, long-lasting financial protection.

Through our clear and concise marketing approach, we aim to make our products accessible and easy to understand. Our materials outline product features, pricing, and application methods to help customers make informed decisions with confidence.

We reach our customers in personalized and convenient ways, primarily through consultation, whether in person or virtual, with our exclusive agencies and independent (non-exclusive) sales agents and brokers, as well as through our direct-to-consumer channels, including internet, direct mail, call center, and insert media.

We communicate with our current customers to inform them of their coverage terms as well as educate them regarding additional product offerings which may meet their needs. The same attention is given to our prospective customers through marketing communications designed to educate and inform them about product offerings, including cost structure and specific policy features. We have processes in place to manage the entire customer lifecycle, helping to ensure our customers' needs are met and any complaints are addressed efficiently.

We monitor digital and social media channels to track customer feedback to foster positive customer experiences.

Marketing and policyholder communications are evaluated on a regular basis to improve the effectiveness of how we market our products. We are subject to state regulatory guidelines and oversight requiring insurers to consider product suitability and ethical customer practices.

Our goal is to proactively serve our customers using relevant technological advancements to better meet their needs.

Our goal is to proactively serve our customers using relevant technological advancements to better meet their needs. Our enhanced video technologies provide opportunities for customers to virtually learn about our products from an advisor wherever they choose. Globe Life's products are available on-demand through digital competencies, which allow customers to inquire about or apply for coverage from any device at any time.

We offer various payment methods, including automatic payments, consolidated billing for multi-policy households, and a self-service digital platform for customer convenience.

We care for our policyholders during challenging times by processing their claims with integrity and urgency, striving to reduce the number of days needed to process the claims. We have dedicated teams committed to customer retention who help customers avoid lapses in their policies, so they remain protected year after year.

Our Products

With product offerings catering to an underserved market, we encourage financial responsibility and help our customers increase financial certainty. Our financial protection-oriented life and supplemental health products offer basic protection intended to fit within consumers' budgets.



Our life insurance products are designed to help:

- Ease financial burden, relieving stress and anxiety for loved ones.
- Provide important funds to a family when a primary wage earner dies prematurely, helping to protect the family's financial well-being.
- Encourage non-smoking by providing a discounted premium for non-tobacco users.
- Provide cash to care for those with terminal illnesses.*

Our supplemental health products are designed to help:

- Remove cash flow constraints to make it easier for people to seek care as soon as they need it, leading to better outcomes and lowering overall healthcare costs.
- Encourage policyholders to take ownership of their health and qualify for the best rates available.

Certain policies include:

- A family education benefit which pays a specified amount for college expenses when the child of a covered person dies.
- Monetary incentives for people to seek screening for illnesses like cancer and heart disease on a regular basis. Screening encourages early diagnosis, which results in more favorable long-term health outcomes and lower total healthcare costs.
- A provision for funds to meet a family's needs potentially not covered by their primary insurance, including paying for time off from work to help a loved one or paying for respite care.
- Assistance to help pay for the costs of a family member to travel with a sick or injured spouse or child when specialized out-of-town care is necessary.
- A return of premium benefit, which returns premiums to the policyholder less any claims payments made, after a specified period of time. These policies can encourage a more responsible long-term approach to a family's financial needs.

*Only certain insurance products include an accelerated death benefit option.



Our People

At Globe Life, we are committed to fostering an inclusive culture for our employees and independent sales agents. We work to deliver meaningful and affordable products to our customers, while supporting the communities we serve. This section outlines key initiatives we have implemented to advance these priorities.

Our Employees

We endeavor to cultivate a culture of engagement, continuous learning and development, well-being, and accountability. Our goal is to provide our employees with the necessary resources, services, and tools to enhance the overall employee experience.

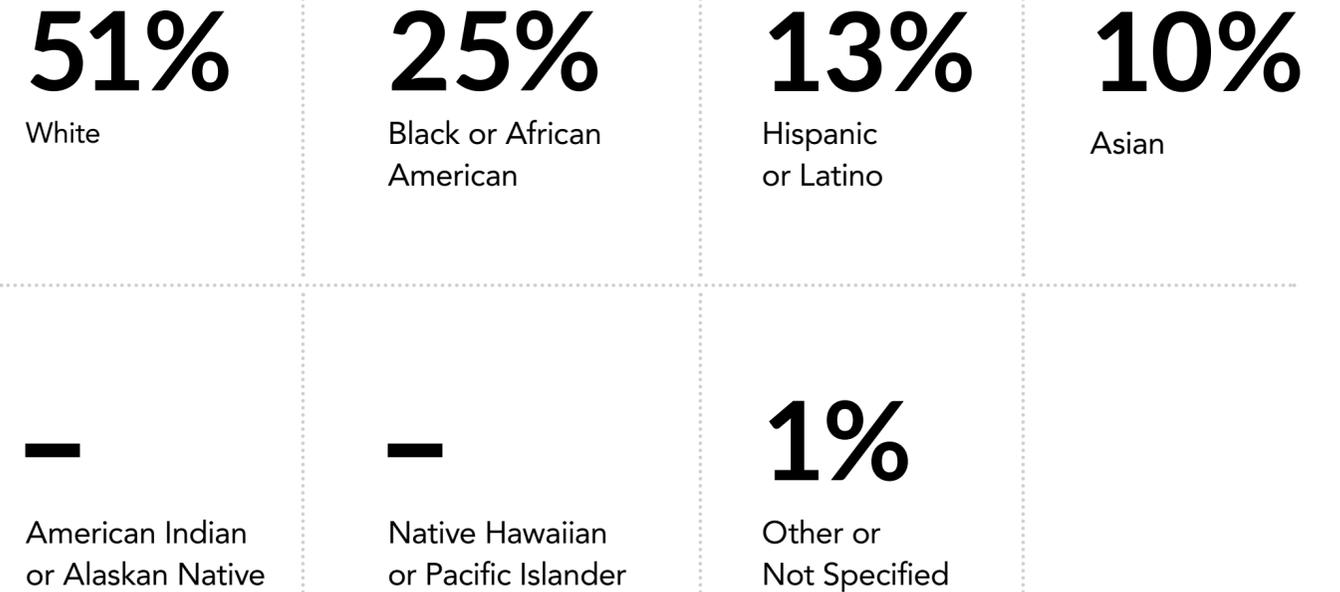
Globe Life strives to empower service and support while promoting an inclusive, collaborative, and mutually respectful workplace that promotes personal well-being. We work to create an innovative culture where the employee voice matters.

As of December 31, 2025, Globe Life employees self-identify as follows:

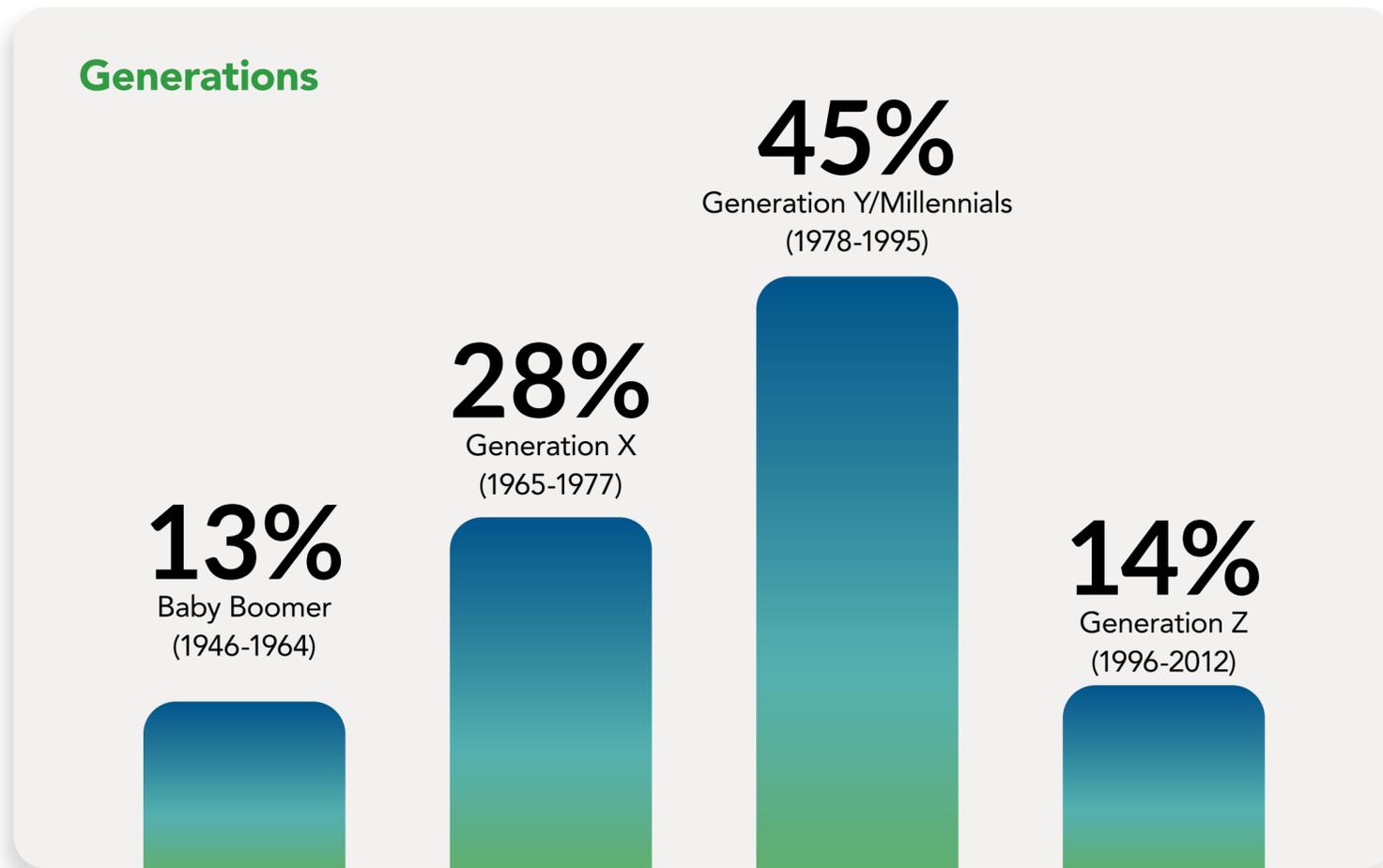
Gender



Race/Ethnicity



Generations



Investing in Our Workforce

Focus on Engagement

We conduct a confidential survey biennially to collect data from our employees to better understand how engaged they are. This survey gives employees the opportunity to provide input about their experiences with the Company including, but not limited to, confidence in the Company and its leadership, compensation and benefits package, and departmental relationships. We utilize the survey results to identify opportunities for improvement and to create action plans based on employee feedback.

Our most recent employee engagement survey was conducted in 2025, with 73% of our employees participating. Notably, the results indicate that about 82% of our workforce identifies as being either “Engaged” or “Almost Engaged” as defined by the overall engagement scores.

Several key improvements in 2025 addressed employee concerns and enhanced the overall work experience:

- **Modern Headquarters:** We began relocating to our new headquarters, featuring modern facilities, that support employee well-being and address employee feedback about workspace issues and the desire for a more engaging work environment.
- **System Modernization:** The Company transitioned to new enterprise resource planning and payroll platforms to consolidate multiple systems while delivering on-demand access, self-service capabilities, streamlined workflows, and automated reporting.
- **Artificial Intelligence (AI) Implementation:** Globe Life has implemented AI technology to enhance operational efficiency and employee productivity. We employ different AI personas tailored to specific business functions and user needs to provide employees support for their roles.
- **Enhanced Benefits Package:** Parental leave, up to eight hours of Volunteer Time Off, and a floating holiday were added to support a healthy work-life balance.

These changes demonstrate our continued commitment to listening to employee feedback and taking action to improve the workplace experience, operational efficiency, and employee satisfaction.

2025 Overall Engagement Scores

65%

Engaged

Engaged employees consistently exceed expectations. They are energized and passionate about their work, leading them to exert discretionary effort to drive organizational performance.

17%

Almost Engaged

Almost engaged employees sometimes exceed expectations and are generally passionate about their work. At times they exert discretionary effort to help achieve organizational goals.

9%

Indifferent

Indifferent employees are satisfied, comfortable, and generally able to meet minimum expectations. They see their work as “just a job” prioritizing their needs before organizational goals.

9%

Disengaged

Disengaged employees usually fail to meet minimum expectations, putting in time rather than effort. They have little interest in their job and the organization and often display negative attitudes.

Employee Benefits and Well-being

We provide a comprehensive benefits package including, but not limited to, the following:

- Health insurance
- Dental and Vision insurance
- Voluntary Life and Disability insurance
- Health Savings Accounts
- Flexible Spending Accounts
- 401(k) and pension plans
- Retirement planning programs
- Voluntary legal plan
- Optional supplemental benefits for cancer, critical illness, life, and accident insurance
- Employee assistance program with access to virtual resources and in-person assistance
- Personal finance programs
- Volunteer time off
- Paid parental leave

Wellness Benefit Highlight

In 2024, the Company conducted a wellness survey to assess the current state of employee well-being across the organization. Employees were invited to share their experiences with respect to wellness in the workplace. With a response rate of 55%, this survey provided valuable insights to enhance benefits offered in 2025.

The Company added a wellness platform benefit providing a free entry-level membership to certain fitness facilities and access to select mindfulness, nutrition, and sleep apps. More than 700 employees subscribed with 23,100 check-ins by employees in 2025.

We also maintain an office environment that promotes well-being, by offering:

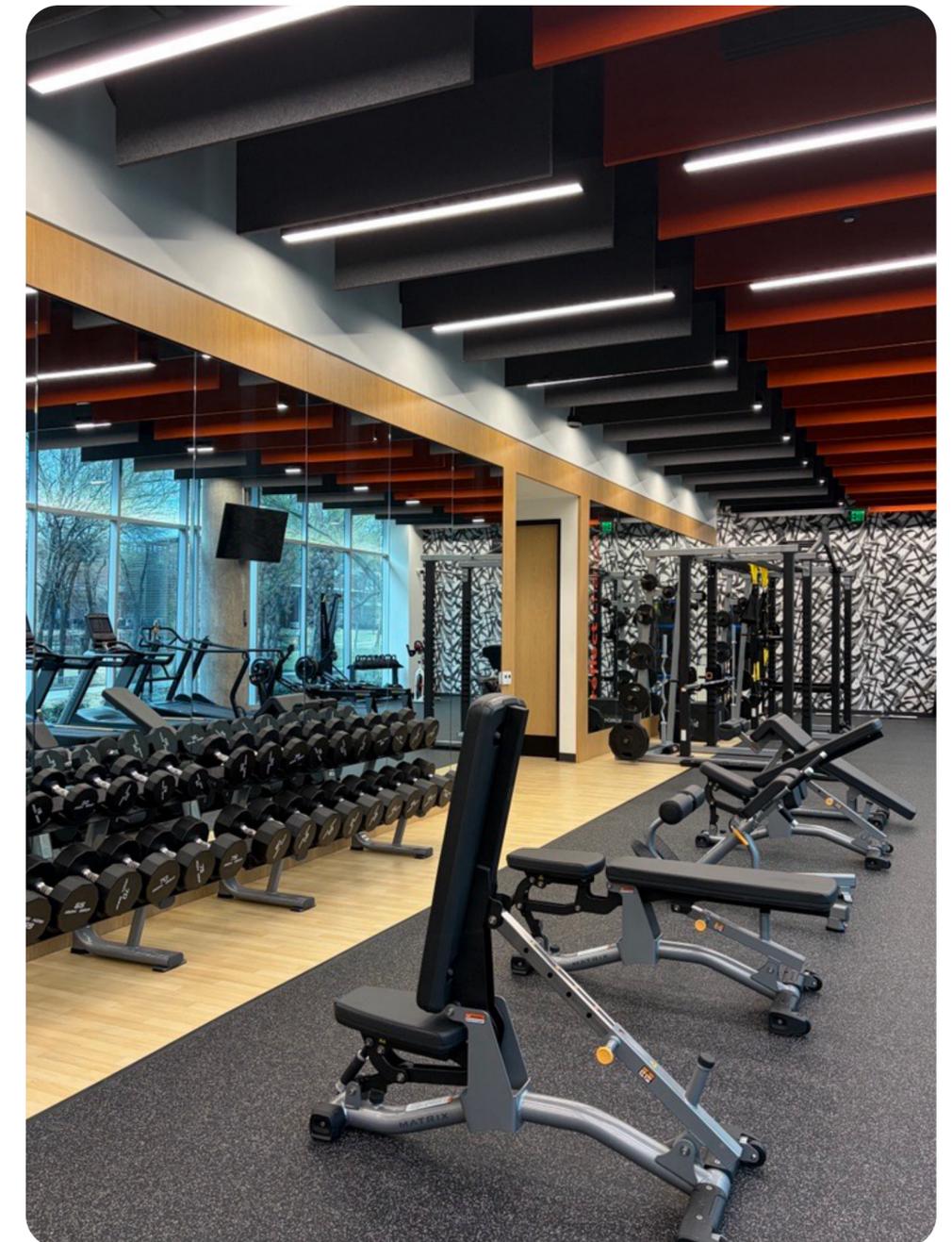
Mother's Rooms for employees who are nursing



Private wellness rooms for employees at our new headquarters



Monthly-themed programs highlighting benefits and resources from various partners to support employee needs, including financial wellness, mental health awareness, heart health, summer safety, and healthy holidays



Work-Life Balance

Time away from work to relax and pursue special interests is important to everyone. We recognize taking breaks from work and devoting time to fun, friends, and family are critical to maintaining exceptional performance. Our time-off and leave policies allow our employees to maintain a healthy work-life balance.

We also recognize a flexible work schedule makes it easier for employees to meet their personal needs or responsibilities. Flexible work schedules are available depending on the specific job requirements.

As part of our efforts to ensure our employees can live balanced lives, we offer the following benefits:

- Paid time off
- Dual workstations at home and the office for those participating in the hybrid work program
- Job-protected time off under the Family and Medical Leave Act and other leave programs



Celebrating Our Employees

Employee recognition and celebrating achievements are essential to engagement and business success. Our Rewards@Globe Life platform provides a space for employees to acknowledge the accomplishments of one another.



Globe Life recognizes employee milestones every five years of service and celebrates retirement through a recognition program. Our commitment to recognition extends beyond individual achievements to include Company-wide celebrations like Globe Life Day and Employee Appreciation Day, where we celebrate our organization and the people who make it possible.

Inclusive and Collaborative Culture

We believe an inclusive and collaborative culture is necessary to unlock the potential of our workforce, including increased innovation and insight from differences in thought, backgrounds and experiences. We work hard to provide a welcoming work environment — one where employment, promotion, and workplace advancement decisions are based solely on an individual's abilities and qualifications.

We recognize the importance of increasing organizational awareness about all aspects of inclusivity. In 2025, the Company continued its series of heritage-based forums, workshops and communications to raise awareness of the nature and value of inclusivity in our complex, modern work environment and highlight the importance of providing a safe space to teach and learn about the history important to our employees. During the year, we acknowledged a number of notable cultural months, including Black History Month, Women's History Month, Arab American Heritage Month, Asian American, Native Hawaiian, and Pacific Islander Heritage Month, Pride Month, National Hispanic Heritage Month, and Native American History Month.

Our enterprise-wide inclusivity programming called Mosaic@Globe Life continues to support a corporate culture in which everyone feels empowered to be their authentic selves.



Employee Resource Groups

Mosaic@Globe Life empowers employees to establish voluntary, employee-led groups called Employee Resource Groups (ERGs). ERGs at Globe Life are open for all employees to join, help to engage our employees, and offer mentorship and development opportunities. ERG members gather to share their lived experiences and resources centered around a common experience, interest, or trait.

As of year-end 2025, Globe Life employees have established six ERGs with the support of Mosaic@Globe Life:

Spotlight on ERGs



Black Employee Inclusion Networking Group (**BEING**)

Caregiver Advocates for Resources, Education, and Support (**CARES**)

Helping Young Professionals Excel (**HYPE**)

Mindfulness Matters (**MM**)

Sharing & Living Truth (**SALT**)

Women's Initiative Network (**WIN**)



ERGs foster an inclusive culture and a sense of belonging. The groups provide an opportunity for employees to share information, recognize achievements, and interact with fellow employees on an informal basis. New ERGs are considered based on interests and available resources after an employee completes and submits an application. The ERG structure is scalable to ensure future success and engagement.

Inclusive Culture Coaches

The Mosaic@Globe Life Coach Training Program equips leaders with tools as they expand their ability to respect differences, build empathetic relationships, identify potential areas of conflict, and bring out the best in others.

This voluntary, six-week learning experience helps enable participants (Mosaic@Globe Life Coaches) to lead change among their teams and develop a culture of openness, understanding, and respect for differences.



130

employees have become a Mosaic@Globe Life Coach since the program was established in 2021.

Inclusive Culture Coaches lead across the organization:



Future Cohort Alignment

- Act as a coach/mentor to participants going through the six-week learning experience
- Facilitate discussions with participants surrounding the content and coursework
- Capture future participant feedback and insights to help elevate the program and tailor as needed

Employee Resource Group Alignment

- Actively and visibly support the group
- Participate and attend the group's events
- Recognize ERG accomplishments
- Communicate about the ERG to the larger organization
- Foster collaboration and support between groups

Member of Mosaic@Globe Life Committee and Sub-Committee

- Serve as the governance for Mosaic@Globe Life while advocating for an inclusive and collaborative work environment



Organizational Development

At Globe Life, we believe our most valuable resource is our people, and we focus on providing opportunities to support personal and professional development. Our Learn@Globe Life platform maintains professional development opportunities, including online, self-directed, and instructor-led courses on topics ranging from courageous conversations to technical training. We aim to integrate continuous learning into our culture to promote professional growth. Training topics include workplace inclusion, improving group dynamics, dimensions of culture, emotional intelligence, and psychological safety.

To support our employees' development, employees and managers participate in an annual performance review process. Performance reviews are intended to align employee roles and responsibilities with the Company's larger vision. Employees are also encouraged to set measurable goals on a yearly basis together with their manager. We work to integrate succession planning and talent development throughout all levels of the organization to facilitate the growth of our next generation of leaders.

In 2025:



4,770

Learners accessed the Learn@Globe Life platform



15,880

Total learning hours



175,196

Course completions

Education Assistance

An education assistance program is offered to employees continuing their education through an accredited college or curriculum providing growth in an area related to their role. This can include college credit courses, seminars, and certification tests. Mentoring and coaching programs are also available based on role, proficiency level, and succession planning initiatives.

Employee Learning Week

In 2025, Globe Life hosted week-long employee learning events in the summer and winter, demonstrating our commitment to talent development. These events fostered a learning culture by sharing resources and encouraging continuous development. Employees chose specific topics within each track that best aligned with their goals. The program provided various learning channels such as recommended courses, videos, books, and podcasts.

The programming focused on three learning tracks:

Understanding Globe Life

- Day in the Life Series
- Talent Management: Providing Strategic Support

Building Relationships

- Initiating Difficult Conversations
- Giving Effective Feedback in Personal or Work Situations

Achieving Results

- Managing Holiday Stress
- Autonomy: Strengthening Your Ability to Work Independently

Leadership Development Program

Globe Life's Leadership Development Program, designed to identify and develop high-performing talent and leaders, continued in 2025. A total of 150 leaders have participated in the program since launch.

The Leadership Development Program consists of three tracks*: Activate, Accelerate, and Ignite. Each track is uniquely designed to support leaders throughout their career journey and includes curriculum and desired outcomes aligned to three competencies: Understands Globe Life, Builds Relationships, and Achieves Results.

Activate

An Activate participant is a people leader who has been in their role for less than one year. They are new to managing their team and seek to enhance their leadership skills and capabilities in organizational awareness, financial acumen, executive presence, and general leadership. These are individuals who show potential and initiative to continue their leadership journey within the Company.

Accelerate

An Accelerate participant is a people leader who has been in their role for more than one year. They are experienced in managing their team and seek to further enhance their skills in organizational awareness, financial acumen, executive presence, and general leadership. These are individuals who have continuously shown growth and initiative in their current role.

Ignite

The Ignite participants are identified as high-performing employees at Globe Life. A high-performing employee is an individual with the aptitude, initiative, and engagement to hold successive leadership positions in the organization. The Ignite track partners with institutions of higher learning and advisory services to enhance leadership core competencies. Ignite offers a coaching component to develop supportive and collaborative relationships to foster personal and professional growth.

Our cohort group witnessed each other's growth and confidence. We were able to apply our recently gained knowledge and I only wish I could have done it sooner! It is my intent to continue applying my leadership skills to help inspire, promote and enable growth within our own team and programs. Thank you Globe Life.

Dianne Stephens, Ignite

Overall Program Rating

150

Leaders participated since program launch and rated the program

9/10



The Leadership Development Program stood out for its combination of relationship-building and real-world development. Between networking with colleagues across the organization, participating in the mentorship program, and DiSC workshops, I walked away with stronger connections and greater self-awareness as a leader. It was an experience I'll continue to draw on as I grow in my role.

Lauren Stegman, Ignite

*All tracks offer synchronous and asynchronous learning modalities and are six months in duration.

Key Strengths Across the Leadership Development Program

1. **DiSC* Assessment:** Consistently rated as the most valuable component across all programs.
2. **Networking Opportunities:** Cross-departmental connections highly valued by participants.
3. **In-Person Sessions:** Significantly more impactful than virtual sessions.
4. **Practical Application:** 95-100% of participants found content applicable to their roles.
5. **Program Organization:** 100% satisfaction with overall structure.



*DiSC is an acronym which stands for Dominance, Influence, Steadiness, and Conscientiousness

DiSC Assessment and Workshop

DiSC Workplace:

- Self-Awareness – understanding your behavioral style and motivators;
- Communication – adapting your style to connect with different DiSC types;
- Team Dynamics – leveraging a variety of strengths and resolving conflicts; and
- Workplace Relationships – building stronger professional connections by understanding how different styles prefer to work and interact.

DiSC Management:

- Self-Awareness – understanding your management style and impact on others;
- Directing and Delegating – adapting your approach based on team members' DiSC styles and needs;
- Creating Motivation – recognizing what drives different DiSC styles and tailoring motivational strategies accordingly; and
- Developing Others – providing personalized coaching, feedback, and development opportunities tailored to resonate with each individual's behavioral style and preferences.



Internship Program

The 2025 Summer Internship Program hosted 18 interns across multiple Globe Life departments, including Actuarial, Customer Service, Procurement, Internal Audit, Investments, Human Resources, Finance, and Marketing. In addition to the real-world job skills the interns learned from their direct managers, they participated in weekly presentations from Globe Life leaders, including workshops on communication styles and psychological safety. Interns also had an opportunity to cheer on the Texas Rangers at Globe Life Field and enjoyed a networking lunch with the Co-CEOs.



Accountability

Our Code of Business Conduct and Ethics (“Code of Ethics”) expresses the standards of integrity and business conduct that every employee, contractor, officer, and director must uphold and follow. Adherence to honesty and integrity in our actions only further benefits our Company, employees, policyholders, and shareholders. We incorporate a culture of accountability into our hiring and engagement activities by clearly specifying expectations and standards for all our employees. Additionally, all employees are required to take annual training on our Code of Ethics. Certain employees must complete role-specific training courses, including but not limited to:

- Anti-Fraud
- Anti-Money Laundering
- Health Insurance Portability and Accountability Act
- Workplace Harassment Prevention



Health and Safety



We strive to provide a safe and healthy work environment for all employees by following workplace safety and health standards, as well as reporting accidents, injuries, unsafe equipment, practices, and conditions. Violence and threatening behavior are not permitted in the office or remote work environment.

The Globe Life Employee Handbook includes our policy on occupational health and safety, which applies to all employees. We also publish our quantitative Occupational Safety and Health Act metrics on bulletin boards in each of our office locations, as required by law.

An Equal Opportunity Workplace

Every individual has the right to work in an atmosphere that promotes equal employment opportunities, professionalism, and mutual respect. We expect all relationships in the workplace to be professional and free of bias, prejudice, and harassment.

We have a policy of equal opportunity which prohibits discrimination, including with respect to hiring or promotion, on the basis of race, sex, marital status, age, color, religion, creed, national origin, physical, sensory or mental disability, veteran status, sexual orientation,

gender identity, gender expression, or other protected status or characteristic protected by law. This policy also applies to the engagement of independent sales agents by our insurance subsidiaries. We are committed to a work environment in which all individuals are treated with respect and dignity. We strive to provide a fair, inclusive, and welcoming environment for all and to ensure that employment, promotion, workplace advancement decisions, and agent contracting decisions are based on the individual’s merit, experience, and qualifications.

We provide reasonable accommodations to qualified individuals with disabilities in compliance with the Americans with Disabilities Act. We maintain an enterprise-level Human Rights and Labor Policy, which can be found on our [corporate website](#).

Our Independent Agents

Our products are distributed to individuals and worksites through in-person and virtual platforms, primarily by way of exclusive agency and direct-to-consumer marketing channels. Our agency force is a widely-varied group of individuals that reflects the diverse demographics of the markets we serve. In an ever-changing job market, we offer sales opportunities that help provide agents a path to financial independence, allow agents the freedom to advance at their own pace, and promote agency leadership development. Additionally, the recent expansion of virtual selling methods allows agents the flexibility and convenience to conduct business on the move.

Our exclusive agency divisions value training and leadership development to shape the agent experience. Optional professional development opportunities are available to agents who meet certain criteria. Eligible agents may attend leadership academies to participate in training sessions, hear from motivational speakers, and learn about best practices. Agents are presented with touchpoints throughout their careers to provide feedback about their experiences.





**MAKE
TOMORROW
BETTER**

Our Communities

For over a century, Globe Life has helped families Make Tomorrow Better by protecting their financial future. Our mission has inspired us to partner with hundreds of organizations making a real difference in our communities. To further this mission, we launched the Globe Life Foundation in 2025 with the purpose of building long-term relationships with charitable partners and fostering change within our communities through initiatives supporting **youth** and **families, seniors, education, health, veterans, and the military.**

Within these areas of focus, the non-profit organizations we partner with aid underserved communities, individuals facing food insecurity, at-risk youth, and health advocacy.

In 2025, Globe Life, agents, and employees collectively donated **more than \$8 million** in community impact initiatives, empowering local non-profits to Make Tomorrow Better where we live, work, and visit.



We supported more than 70 501(c)(3) non-profit organizations.

Our Reach

Community Partnerships

With an emphasis on local support, Globe Life maximizes its impact through partnerships with organizations deeply rooted in our communities.

When hosting meetings and conventions, we collect donations and volunteer to make a direct, hands-on impact. In 2025, our reach extended across the United States*, Mexico, the Bahamas, and the Dominican Republic.

We also invested in education through tax credit scholarship programs in Arizona, Florida, Georgia, Mississippi, South Dakota, and Virginia, contributing \$5.1 million to help fund scholarships that provide access to specialized educational services and resources.



\$2 million

As a Founding Donor, Globe Life pledged **\$2 million** to the National Medal of Honor Museum Foundation, which commemorates service members who have shaped our country's history.



\$450,000

Globe Life pledged **\$450,000** to the Sandhills Global Youth Complex in Lincoln, Nebraska. The complex is the most accessible baseball and softball complex in the region, hosting games and tournaments for kids of all backgrounds and abilities.



\$75,000

Provided **\$75,000** to the North Texas Food Bank to sponsor a Produce Pod, a mobile food pantry designed to deliver fresh fruits, vegetables, and nonperishable items to underserved communities throughout the region.

*We supported organizations in the U.S. in the following states: California, Massachusetts, Missouri, Ohio, Oklahoma, Pennsylvania, New York, Tennessee, Texas, and Virginia.

Making an Impact Through Sports

We believe sports bring people together and provide a powerful platform to inspire action and drive meaningful change. Globe Life partners with professional sports teams to extend our mission into the heart of the communities we serve. As the Official Life Insurance of the Dallas Cowboys, Texas Rangers, Los Angeles Lakers, and Frisco RoughRiders, and a Proud Partner of the Atlanta Braves, we connect with millions of fans while supporting causes that align with our values. Through these relationships, we engage broader audiences in meaningful charitable work.

The Dunks for Dollars campaign featured a \$50 donation for every dunk made during the Lakers' regular season. With 491 dunks, **\$24,550** was raised for the Children of Fallen Patriots Foundation, an organization providing college scholarships and educational counseling to military children who have lost a parent in the line of duty.

Globe Life partnered with the Atlanta Braves for a meaningful fundraising initiative, donating \$500 for every save recorded during the 2025 season. With 34 saves earned, the partnership generated **\$17,000** in support of the Atlanta Community Food Bank, the fourth-largest food bank in the country.



Globe Life raised **\$129,385** for the Texas Rangers Baseball Foundation during the 29th Annual Globe Life Charity Golf Tournament in support of their Foundation's mission to improve the lives of those in the community.



Globe Life partnered with the Dallas Cowboys by supporting the Adaptive Training Foundation, donating **\$50,000** to help fund innovative programs, facilities, and training for athletes with life-altering physical or traumatic injuries.

Engagement Across the Organization

We encourage employees to join us in supporting organizations making a positive impact. The Company organizes volunteer opportunities throughout the year, and with the introduction of Volunteer Time Off (VTO) in 2025, we further enhanced our support for employees to pursue causes important to them.

These volunteer efforts reinforce the connection between our daily work and the broader impact we can have when we come together with trusted community partners. Whether participating in Company-organized initiatives or pursuing individual passions, our employees advance our collective mission of community stewardship.

The Company actively serves our communities through philanthropic efforts. Charitable giving requests are reviewed through a structured governance process. The Charitable Contribution Committee oversees charitable giving, including policies, programs, and funding decisions. Committee members are Company leaders appointed by our Co-CEOs. The Charitable Contributions Sub-Committee is comprised of employees representing Globe Life and its affiliates who follow established guidelines to identify, review, and recommend contribution requests to the Committee for approval.

The Company also supports employees by offering dependent scholarships. Access to quality education, developing a younger generation, and helping families is important. In 2025, we awarded **ten \$3,000 higher education scholarships** to dependents of Company employees.



Community Garden Kitchen – End Hunger Event



Meals on Wheels Collin County – Meal Preparation



Operation Gratitude – Care Kit Preparation



American Heart Association – Dallas Heart Walk

2025 volunteer activities by Globe Life employees and agents included the following:

Tango Charities

5,750

Snack packs filled for kids, families, seniors, and veterans facing hunger

Ascend Dallas

100

Gift baskets assembled for women overcoming obstacles

Operation Gratitude

1,600

Care kits and 1,900 paracord lanyards assembled and distributed to those who serve



North Texas Food Bank

13,000

Pounds of nutritious food sorted to help close the hunger gap

Meals on Wheels Collin County

6,950

Meals prepared for seniors and adults with disabilities



Make-A-Wish Oklahoma

50

Amazon list orders granted for Wish kids

Letters Against Isolation

655

Letters written to help spread joy and fight senior loneliness

Hugs Café

30

Pies prepared for adults with intellectual and developmental disabilities to serve through training and employment

Mission Arlington Feed the Future

30,000

Meals packed and distributed to vulnerable families

National Breast Cancer Foundation

350

Hope Kits assembled for women undergoing breast cancer treatment



National Breast Cancer Foundation, Special Olympics Texas, and Servolution Network

52

Blankets made for breast cancer survivors, Veterans, and Special Olympics athletes

Community Garden Kitchen

120

Sandwiches made to help end hunger

Children's Advocacy Center of Collin County

2,000

Teddy bears sorted for distribution to abused and neglected children

Servolution Network/ Special Olympics Texas

40

Wheelchairs assembled for Veterans and Special Olympic athletes

American Heart Association

35

Participants stepped up for the Dallas Heart Walk

Caritas of Waco

51,000

Pounds of food donated to help feed families in need

Division Impact

Our charitable giving extends throughout the organization. Independent sales agents from American Income Life Insurance Company, Family Heritage Life Insurance Company of America, and Liberty National Life Insurance Company donated more than \$732,000 to 501(c)(3) organizations in 2025.

Independent sales agents total donations:

\$732,058

Highlights Include:

American Income/National Income Division raised:

\$126,860

for Combined Arms and built 25 wheelchairs for distribution through the Servolution Network's Pay It Forward program benefitting Veterans.

Family Heritage Division raised over:

\$86,000

for the Texas Rangers Baseball Foundation to support families impacted by historic July 2025 floods in the Texas Hill Country, plus packed more than 30,000 meals for Mission Arlington.

Liberty National Division raised:

\$66,488

for The Little Yellow School House on Isla Mujeres, Mexico, funding a new playground and classroom expansion for children with special needs.

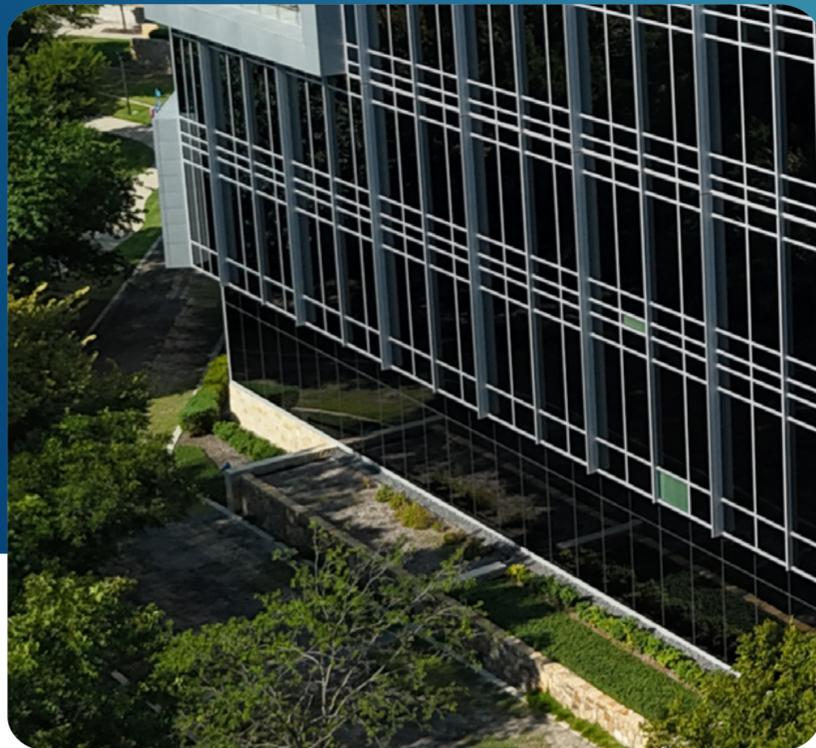
Globe Life features non-profit organizations throughout the year, engaging our divisions and employees with our charitable giving initiatives. Many employee donations are matched by Globe Life.



American Heart Association.



Make-A-Wish



Our Governance and Leadership

As we pursue both individual and Company-wide business goals at Globe Life, it is essential that we conduct our work with integrity and adhere to the highest ethical standards. Globe Life Inc. and its subsidiaries are committed to maintaining a business atmosphere and work environment based on honesty, fair dealing, and sound business ethics.

Ethics and Compliance

Our Code of Business Conduct and Ethics expresses the standards of integrity and business conduct that every Company employee, contractor, officer, and director must uphold and follow. The Code of Business Conduct and Ethics can be found on our corporate website.

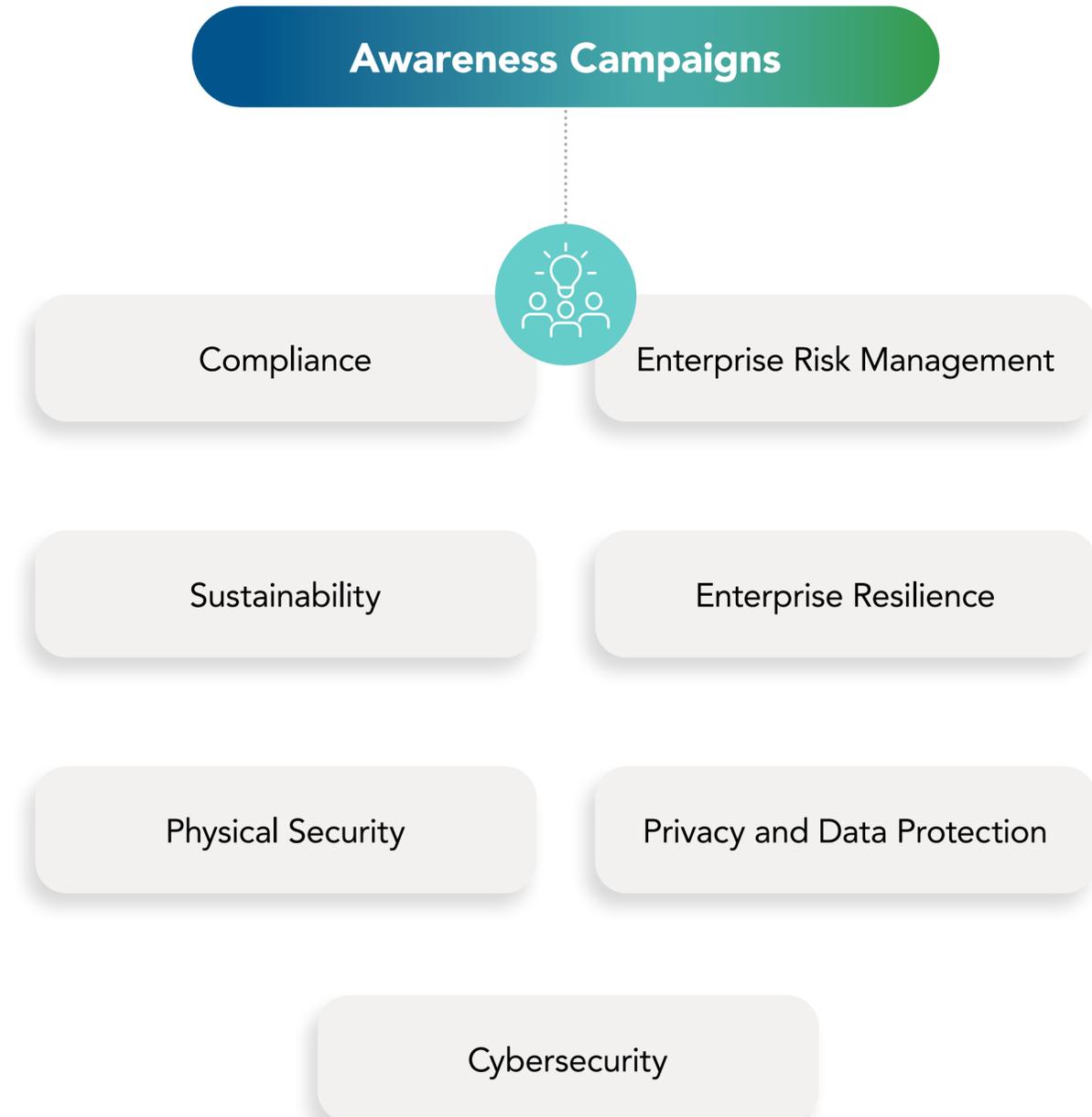
Globe Life's Compliance program is designed to meet evolving legal and regulatory requirements and helps identify, prevent, and mitigate compliance risks faced by the Company. We aim to drive business success by upholding integrity, transparency, and ethical conduct while supporting responsible business growth.

In 2025, we conducted seven awareness campaigns across multiple departments to strengthen our culture of compliance and risk management.

These campaigns demonstrate our commitment to fostering a culture of integrity and accountability while working to ensure our employees have the knowledge and tools necessary to support ethical business practices and risk mitigation across all areas of our operations.



Awareness Campaigns



Board of Directors

Director Responsibilities

Directors fulfill two basic functions, decision-making and oversight, subject to the fiduciary duties of care and loyalty. The duty of care requires directors to act with appropriate diligence when making business decisions and exercising oversight. The duty of loyalty requires directors to act in good faith, placing the best interests of the Company and its shareholders ahead of their personal interests.

Accordingly, a director must become generally familiar with and knowledgeable about our business, including the economic and competitive environment in which we operate. A director is not, however, expected or required to become an expert regarding all areas of our business or any specific aspects thereof.

Directors are expected to attend and participate in Board meetings and the meetings of all Board committees to which they have been appointed, either in person or by teleconference or other electronic means. Directors receive Board and committee meeting agendas and related materials sufficiently in advance of meetings to allow them to review and participate in an informed manner. Directors receive and are expected to review minutes of Board meetings and the committees on which they serve. Directors are informed about the activities of those Board committees on which they do not serve through the circulation of committee minutes or written or oral reports from such committees to the full Board. Directors may inspect the books and records of Globe Life Inc. and its subsidiaries and may inspect Company facilities as reasonably appropriate for the performance of their duties.

Board Membership Criteria

We believe there should be wide latitude in the selection of new candidates for membership on the Board. Potential candidates are assessed in the context of the then-current composition of the Board and the particular needs of the Company.



Selection of Directors

The selection of directors, both for initial election and renomination as incumbents, is a crucial part of Globe Life Inc.'s corporate governance.

The development of a broad, inclusive pool of potential director candidates based on the director's independence and qualification standards is at the core of the selection process. Recommendations of potential Board candidates may come from the existing directors, the Co-Chairmen and Chief Executive Officers, the Lead Director, other members of management, shareholders, or external resources used to identify prospective candidates. The Governance and Nominating Committee, in conjunction with the Co-Chairmen and Chief Executive Officers and the Lead Director, reviews the qualifications and attributes of candidates for membership on the Board from whatever source such candidates are received and thereafter reports its recommendations regarding director nominees to the full Board. The Board reviews all candidates proposed for nomination by the Governance and Nominating Committee and may choose to appoint such person(s) to the Board in the interim periods between Annual Meetings of Shareholders or to submit such nominees to the shareholders for election or re-election to the Board at an Annual Meeting of Shareholders.

Director Tenure

Directors are elected annually for one-year terms, subject to the Board's Retirement and Tenure Policy. This policy provides that, absent extraordinary circumstances, non-employee directors will retire at the Annual Meeting of Shareholders of Globe Life Inc. immediately following the earlier of their 74th birthday or their completion of 18 years of service on the Board. Management directors retire at the Annual Meeting of Shareholders immediately following their 70th birthday.

Size of the Board

Our By-Laws provide that the Board will have no less than seven nor more than 15 members. The By-Laws further state that the exact number of directors will be established from time to time by a resolution of the Board. Maintaining Board membership in this numerical range provides Globe Life Inc. the flexibility to accommodate the availability of an outstanding candidate without hindering effective discussion or diminishing individual accountability.

Independence

At least a majority of the members of the Board shall at all times be "independent" within the guidelines and regulations of the New York Stock Exchange and Securities and Exchange Commission, as then currently set forth. The Board, with the subject director abstaining, shall, after considering all the relevant circumstances, make an affirmative determination that the director has no material relationship with Globe Life Inc. or its subsidiaries (either directly or as a partner, shareholder or officer of an organization that has a relationship with Globe Life Inc. or its subsidiaries) before a director will qualify as independent. Annually, the Governance and Nominating Committee, as well as the Board, will consider the relationships that each director has with Globe Life Inc. and its subsidiaries to ensure compliance with NYSE and SEC requirements. The Board has adopted and disclosed on Globe Life Inc.'s website additional categorical standards to assist it in determining director independence. The Board's independence determinations are disclosed in our annual disclosure documents.

Committees

The Board is vested with the authority to create such committees as it deems necessary and appropriate. Currently, there are three standing Committees of the Board: Audit, Compensation, and Governance and Nominating. The Board may also from time to time establish certain special purpose committees, designating the duties and members of such committees. Each Committee Chair, in consultation with other committee members, determines the frequency and length of committee meetings.

The Company's Sustainability reporting structure to the Board is illustrated in an [appendix](#) to this report.





Enterprise Risk Management Committee

The ERM Committee consists of senior-level executives who identify and review major risks to the Company, develop processes and plans to monitor, address, and mitigate such risks, and establish risk tolerance levels. Additionally, by receiving regular reports from the Chair of the Sustainability Committee, the ERM Committee helps ensure that major sustainability-related risks to the Company are identified and incorporated into the ERM Risk Universe, and that processes and plans to monitor and mitigate such risks are implemented as appropriate. The Chair of the Audit Committee also serves as a non-voting member of the ERM Committee and the official liaison of the Board of Directors to the Committee. The ERM Committee regularly reports to Globe Life Inc.'s Co-Chairmen and Chief Executive Officers and to the Board of Directors following Committee meetings and makes such recommendations as the Committee deems necessary or appropriate.

Our ERM Department helps the ERM Committee to identify, assess, prioritize, mitigate, monitor, and report the Company's most significant risks. The ERM Department supports the Company's business units in evaluating and managing risk in their respective areas, partners with senior management to facilitate appropriate and timely risk reporting from the business units to the ERM Committee and/or to the Board, as necessary.

Sustainability Committee

Our Sustainability Committee is comprised of key personnel from our management team. This Committee helps to ensure environmental responsibility and sustainability remain a continuing focus for our leadership. The Sustainability Committee's responsibilities include, but are not limited to, the following:

Identifying and reviewing factors (e.g., facility management, disaster recovery, climate risk impacts, data security, investments, corporate expenditures, workplace issues, and inclusion) that could affect the Company's sustainability agenda.



Scrutinizing the efficiency of our operations for areas in which we can improve our environmental responsibility and sustainability practices, alongside our purpose to help lower- to middle-income families achieve financial protection from adverse circumstances.



Developing policies and procedures that promote sustainable business practices at the Company and tracking the progress achieved through those policies and procedures.



Reviewing and updating Globe Life's sustainability disclosures.



The Sustainability Committee is a sub-committee of our Enterprise Risk Management (ERM) Committee. The Chair of the Sustainability Committee, our Executive Vice President, General Counsel and Chief Risk Officer, provides regular reports on our sustainability practices and agenda to our ERM Committee.

Information Security

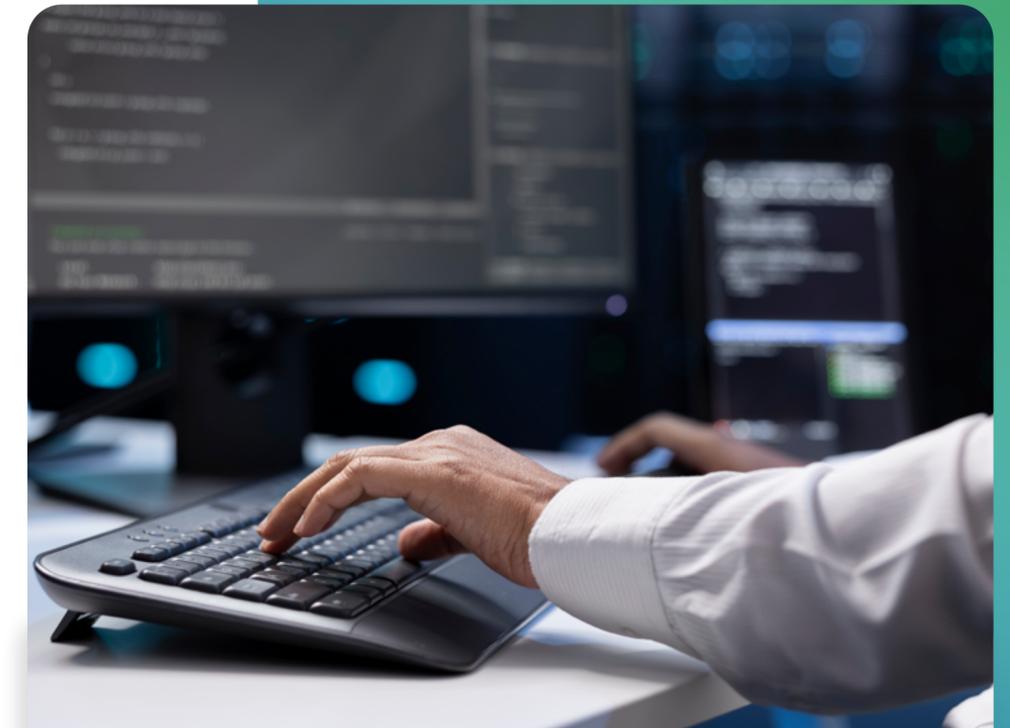
Properly gathering, maintaining, and protecting the personal information of our customers, agents, and employees is critical to our business. The Board of Directors and management consider Information Security to be a key enterprise risk for the Company, and every employee is required to comply with data security and privacy laws and regulations when processing personal information.

Information security is addressed under the leadership of our Chief Information Security Officer (CISO), who reports to our Executive Vice President, General Counsel and Chief Risk Officer. The CISO provides updates to and takes direction from the Operational Risk Committee (ORC), a sub-committee of our ERM Committee, where important policy and risk decisions are made by accountable executives. The ORC provides executive direction with respect to our Information Security Program and reviews risks associated with the confidentiality, integrity, and availability of critical business systems and sensitive customer and Company data. Our CISO also provides quarterly reports on information security to the Audit Committee and the full Board. This top-down management direction aids in the development and maintenance of physical, electronic, and procedural safeguards to comply with applicable regulations and to protect the personal information of our customers, independent agents, and employees. These measures, as set forth in enterprise-wide security policies and standards, are designed to help prevent the loss, misuse, unauthorized access or disclosure, alteration, or destruction of such personal information.

Our Information Security Program is aligned with applicable laws, regulations, and generally accepted practices from the International Standards Organization (ISO) and the National Institute of Standards and Technology (NIST) Cybersecurity Framework.

Each year we use an independent benchmarking service to ensure our information security capabilities evolve at the pace necessary to counteract the rapidly evolving threat environment and remain in sync with industry security practices. Our information security policies, processes, and performance are also audited each year by independent auditors as a part of our Sarbanes-Oxley compliance program. We understand that each of our team members plays a role in appropriately safeguarding the personal information of our customers, agents, and employees. All employees receive annual awareness training on information security to help them maintain strong security practices. We also provide awareness materials and best practices to our independent agents. The awareness program addresses the human aspects of emerging threats by training on social engineering tactics such as phishing as well as on system and data protection. Furthermore, access to personal information is restricted to those team members who “need to know” when such information is a part of delivering the products and services requested.

Third-party vendors who store or access consumer information or access Company systems are subject to a vetting and review process consistent with the level of risk. This vetting is necessary to provide assurance that third parties comply with the stringent privacy and security requirements of the insurance industry.



The Information Security Incident Response Plan outlines the process for handling information security incidents. This plan includes the steps necessary to identify, respond, and recover from an incident. We train and assess our response preparations through exercises designed to prepare for specific attacks. Material cyber incidents and potential breaches are escalated to executive leadership and managed with our Crisis Management Program.



AI Governance and Oversight

Our AI Enablement Council (AIEC) serves as the governing body for AI use cases at Globe Life. The AIEC maintains robust evaluation protocols for risk oversight and works to ensure responsible AI adoption while safeguarding corporate assets and maintaining regulatory compliance across all business operations. The Council is made up of representatives from Information Technology (IT), IT Security, Information Security, Compliance, Privacy, Enterprise Risk, Procurement, Vendor Risk Management, and Legal.

Globe Life has established a four-pillar governance framework for AI implementation:



Governance and Oversight

Established systematic review processes to prevent unauthorized AI implementations and monitors AI use cases to align with corporate risk tolerance.

Vendor Risk Management

Unified procurement workflows include checkpoints that identify AI-enabled vendor solutions and trigger mandatory AIEC review and approval for all vendor AI products and services.

Legal and Contractual Safeguards

Standardized contractual language protects Globe Life from unauthorized vendor AI usage and requires disclosure of new AI intellectual property protections for AI-generated content and data usage rights.

Policy and Compliance Framework

The AI Acceptable Use Policy establishes best practices for ethical and efficient AI deployment across the enterprise, while internal policy frameworks aligned to NAIC and NIST standards are designed to support responsible AI adoption and regulatory compliance.



In 2025, Globe Life finalized its Responsible Use Policy for AI and Emerging Technologies. This policy establishes guidelines for adoption, development, and usage of AI systems, with specific requirements for risk management, data protection, and human oversight to support responsible implementation across business operations. The policy requires Data Protection Impact Assessments (DPIA) for AI implementations and mandates human validation of all AI-generated outputs before business use to help ensure responsible deployment. The policy includes specific requirements for risk management, data protection, annual training with technology updates, and establishes an annual audit process conducted by Internal Audit. This seeks to ensure ongoing compliance and accountability, demonstrating Globe Life’s commitment to responsible AI implementation that protects team members, consumers, customers, and the Company while supporting business objectives.

Responsible AI Use

Globe Life has implemented AI technologies to enhance operational efficiency and employee productivity. As we continue expanding our AI capabilities, Globe Life has begun examining how to track and manage AI-related energy usage to better understand consumption patterns and environmental impact.

Employee Utilization



More than

280k

Prompts

Nearly

52%

of employees utilized
Globe Life's AI tool

Tailored AI Solutions

To enhance employee productivity and knowledge access, we employ different AI personas tailored to specific business functions and user needs. These specialized personas provide employees with relevant support for their particular roles and tasks, while enabling resource optimization based on individual task requirements. Globe Life has developed two key AI personas, the Assistant, which is a general-purpose persona that operates with broadly available knowledge, and the knowledge-enhanced Customer Service persona.



Globe Life's Customer Service AI persona represents a significant advancement in knowledge management and employee support. This specialized model has been enhanced with Globe Life's Customer Service Training documents and internal knowledge base to help representatives across all divisions quickly access information.

The Customer Service persona has been particularly beneficial for new-hire onboarding, providing immediate access to the knowledge required to support Globe Life's business operations.

This knowledge-enhanced approach helps Customer Service teams navigate the substantial amount of information they need to track across all divisions.

Business Continuity and Crisis Management

Our resilience capabilities work to proactively identify contingencies and mitigate significant events that may adversely affect our business operations, cash flow, and reputation. Our business continuity plans prioritize critical business processes and outline recovery procedures through our Crisis Management Program.

Our Crisis Management Program is based on the Incident Command System and is designed to manage the impact of high-severity events. These hazards may affect our operations, Company data, or employee safety.

Our Company could potentially be impacted by a natural disaster, ransomware attack, or other threat. We have developed a disaster recovery plan to prevent or help lessen the impact of these events. This plan is updated and tested on a recurring period to verify the integrity of the information, and to ensure that operations can continue safely.

The consumer information we retain as a necessary part of our business operations may be the target of threat actors who seek to obtain and sell this non-public information. We have developed response playbooks and incident management plans to respond to and recover from these attacks. These plans include steps to provide protection for the identities of consumers who may be affected by a data breach. A cyber insurance policy is also in place to mitigate the financial impact of this type of event.

We proactively plan for:

Ransomware Attacks



Natural Disasters



Infectious Diseases



Additionally, we plan mitigation for hazards like severe weather and infectious diseases, which may affect the health and safety of our employees. We follow a mass notification process to communicate with employees and update a business continuity hotline. The Company has also contracted with a third party to provide Mobile Recovery Centers (MRCs) in the event of loss or damage to one of its office buildings. MRCs are equipped with hardware and network access to support the continuity of business operations. Globe Life conducts regular resilience exercises to test systems, processes, and equipment. In April 2025, the Company invited employees to participate in the exercise and explore an MRC on-site at our McKinney, TX campus.

Vendor Risk Management

Globe Life maintains a Vendor Risk Management Program to oversee and manage significant vendors that deliver a product or service to the organization. The Vendor Risk Management Program provides a standardized framework to aggregate risks and conduct due diligence activities. This process enables the organization to assess the risks associated with using vendors and ensures adherence to Globe Life's policies and standards and applicable laws and regulations. Additionally, the Company's Third-Party Code of Conduct sets forth the standards of integrity and business conduct that Globe Life expects every vendor to follow.



Consumer Privacy

At Globe Life, we understand protecting our customers' and consumers' privacy is essential. We recognize the trust consumers place in us when sharing personal information, and are committed to safeguarding trust through privacy protection measures. We established a Privacy Program that is designed to ensure we handle personal information with the utmost care and transparency. This program governs how we collect, use, share, and protect information across all our operations.

We believe in clear communication about our privacy practices. Our online [Privacy Policy](#) details how we collect and use personal information through our websites and mobile applications. Additionally, we provide printed Privacy Notices to our customers, explaining our information practices and how to contact us with questions or concerns.

We strive to stay current with evolving privacy laws and regulations, adapting our practices as needed.

Globe Life's approach to privacy aligns with industry best practices and follows established frameworks, including the National Institute of Standards and Technology (NIST) Privacy Framework. We maintain full compliance with applicable laws and regulations, including Gramm-Leach-Bliley Act (GLBA), Health Insurance Portability and Accountability Act (HIPAA), Canada's Personal Information Protection and Electronic Documents Act (PIPEDA), New Zealand's Privacy Act 2020, and California Consumer Privacy Act (CCPA).

We strive to stay current with evolving privacy laws and regulations, adapting our practices as needed. All Globe Life employees receive comprehensive, role-specific annual privacy training to provide them with information so they understand the importance of protecting customer and consumer information. We continuously review and enhance our policies and procedures with the aim of maintaining the highest standards of confidential information handling.

Investment Management

Globe Life invests to earn a return to support our liabilities derived from products sold by Globe Life Inc.'s operating insurance subsidiaries. The Company invests primarily in investment-grade, long-dated fixed maturities, which provide the best match for our long-term fixed liability products. These assets have historically provided attractive risk-adjusted, capital-adjusted returns due in large part to our ability to hold securities to maturity regardless of fluctuations in interest rates or equity markets. Since we expect to hold our investments to maturity, we take special care to invest in entities that can survive multiple economic cycles. Our conservative investment philosophy emphasizes the preservation of capital.

We work to ensure we are compensated for the risk associated with our investments and that these risks are within our policy limits. To manage this risk, Globe Life's Investment Management team administers a credit risk management process that includes thorough underwriting at the time of the initial investment decision and fundamental credit analysis on a continual basis, supplemented by a quantitative analysis at least as frequently as monthly. Risk is mitigated by diversifying across asset classes, sectors, issuers, vintages, ratings, geographies, etc. Risk limits are set and monitored to manage expected credit and market losses and concentration risk across asset classes, sectors, and issuers.

In keeping with our conservative investment philosophy, we focus on the long-term financial sustainability of our investments and strive to understand all risks that may impact our investment returns. We believe environmental, social and governance (ESG) factors can impact our investment portfolio performance and are necessary considerations for long-term investing. In determining where to place our investments, we incorporate a robust risk management process in which we carefully evaluate the risks and opportunities inherent in each investment, including those related to pertinent ESG issues that may impact the value of an investment. For our fixed-maturity investments, we capture relevant ESG risk impacts as part of the credit outlook for issuers to develop a complete view of the long-term default and downgrade risk. We rely on the credit ratings provided by nationally recognized statistical rating organizations (NRSROs) to determine the level of statutory capital to hold for our investments and to determine the portfolio ratings quality used for monitoring compliance with our investment policies. The major NRSROs (Moody's, S&P, and Fitch) include relevant ESG-related risks in their respective credit rating methodologies. As part of our process, we may also monitor the ESG ratings from external providers to understand how such ratings may impact our investments.

As of December 31, 2025, a portion of our portfolio included investments in municipal bonds that support education, healthcare and other essential services, limited partnerships that develop low-income housing, and renewable energy.

\$1.9b

Municipal Bonds that support education, healthcare, affordable housing and other essential services



\$442m

Limited partnerships that develop low-income housing



\$72m

Renewable energy





Globe Life has conducted scenario testing based on historical experience and forward-looking analysis to evaluate portfolio risk. See “[Company Resilience and Climate-related Scenarios](#)” section of the Company’s TCFD Report for details regarding the Company’s consideration of various future outcomes related to our changing climate.

Globe Life understands the importance of stable housing for our communities and their families. Within our portfolio, we are invested in more than **\$1.1 billion** in state housing finance agencies, which deliver financing to make possible the purchase, development, and rehabilitation of affordable homes and rental apartments for low- and middle-income households. In addition, Globe Life has committed to invest more than **\$442 million** in specific Low Income Housing Tax Credit funds, which support the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

In 2025, the Company completed the purchase of a **\$65M** renewable energy tax credit to support battery storage projects in Texas.

\$65m



Our Environmental Responsibility

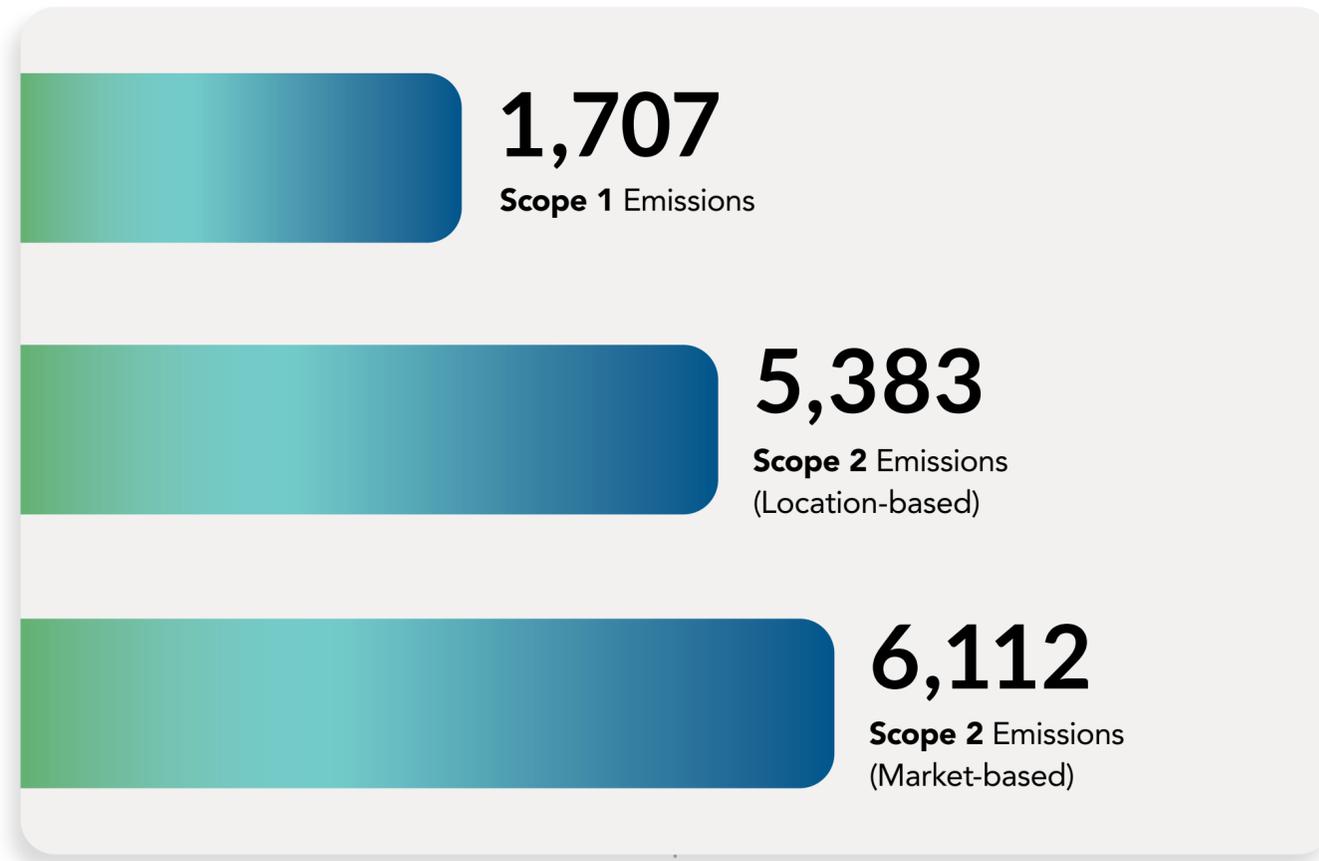
Environmental responsibility is an important part of our overall sustainability strategy. We recognize the potential impacts of climate change and the importance of this issue to investors, the communities we serve, and the health of our planet. We strive to reduce our environmental impact through targeted initiatives at our corporate facilities. Our approach includes implementing efficiency measures, encouraging office recycling and waste reduction, reducing paper and water usage, and tracking our greenhouse gas emissions to support transparent reporting. We believe these efforts help us operate responsibly while supporting long-term value creation.

To enhance our disclosures related to climate risk, Globe Life published its fourth TCFD-aligned report in 2025. For reference, our [TCFD Report](#) is attached as an appendix to this report.



2025 Greenhouse Gas Emissions

Metric Tons CO_{2e}



TOTAL SCOPE 1 & 2

Location-based

7,090

TOTAL SCOPE 1 & 2

Market-based

7,819

Scope 3 Emissions*

8,735

Category 1:
Purchased goods and services

2,826

Category 4:
Upstream transportation and distribution

2,237

Category 6:
Business travel

5,107

Category 7:
Employee commuting (incl. teleworking)

4,273

Category 13:
Downstream Leased Assets



TOTAL SCOPE 3

(calculated for Cat 1, 4, 6, 7, and 13)

23,178

*For Scope 3, we have included significant sources of GHG emissions in our value chain, excluding Category 15 (Investments)

New Globe Life Headquarters

In early 2025, the Company announced its strategic decision to relocate its headquarters within McKinney, Texas to a facility completed in 2022. The new campus is a significant investment in creating a modern, sustainable workplace to support both environmental stewardship and employee well-being. It represents who we are as an organization — forward-looking, people-centered, and committed to sustainability and long-term value.

Designed to bring the outside in, the campus features multiple outdoor spaces, and abundant natural light — all aimed at fostering collaboration and productivity. The campus is surrounded by outdoor trails providing space for walking and convenient connections to nearby food and retail developments. It features state-of-the-art amenities including an on-site fitness center, wellness rooms, mother’s rooms, and 24/7 food and beverage services.

This relocation is anticipated to reduce Globe Life’s Scope 1 and 2 greenhouse gas emissions through enhanced energy efficiency systems. We also expect the move may generate long-term operational cost savings from improving building performance while providing an enhanced employee workspace that supports organizational resilience and well-being.

Relocation to the new headquarters began in fourth quarter of 2025 and will continue through early 2026. As we gradually move out of the old headquarters, we are working to responsibly decommission the site and prepare for next steps.

Building Performance and Wellness

Our new headquarters has earned both LEED (Leadership in Energy and Environmental Design) Silver certification for sustainability building practices and a Fitwel 2-Star rating for promoting the health and well-being of building occupants.



Sustainable Building Features

Our new headquarters incorporates several innovative features designed to support both environmental performance and employee well-being:

Smart Glass Technology:

The campus features a dynamic glass system with four different tint settings which maximizes natural light throughout the day without the need for blinds and is expected to reduce electricity needs for lighting and HVAC.

Electric Vehicle Charging Stations:

On-site EV charging stations can reduce pollution by promoting alternatives to conventional vehicles, providing sustainable transportation support for employees and visitors.

Water Leak Detection System:

The campus utilizes an AI-powered leak detection system providing 24/7 monitoring with instant mobile app alerts and remote shutoff capabilities to prevent water damage and reduce water waste.

Building Management System:

As part of energy-saving efforts at our new headquarters, we are working to incorporate building management system software to better track energy consumption and related savings. This system is designed to optimize HVAC operations and support our commitment to operational efficiency and environmental stewardship.

Operational Efficiencies

Our corporate offices and printing facilities account for a substantial portion of our direct energy, water consumption, and waste generation. We continue to look for innovative ways to improve the operation of our owned and leased facilities to reduce our environmental footprint.

Printing Operations

Globe Life owns and operates printing and mailing facilities in Oklahoma City, OK, and Waco, TX. This in-house approach enables us to maintain recycling programs and implement more sustainable practices at both facilities.



Recycling Programs: In 2025, we recycled approximately 773 Metric Tons of paper, cardboard, scrap metals, and plastics at our Oklahoma City printing facility. At the Waco printing facility, we recycled 74 Metric Tons of paper and cardboard, which our vendor delivers to a paper mill where it is converted into new paper products.



Sustainable ink usage: We continue using water- and soy-based inks rather than environmentally harmful solvent-based inks.



Smart motor technology: We maintain a proactive approach to technology evaluation and assess smart-motor technology as part of our ongoing equipment portfolio lifecycle management process. Legacy equipment, operating at acceptable efficiency levels and effectively supporting production requirements, is kept for as long as possible. As equipment evaluations take place, several objectives are prioritized in the decision-making process: operational needs, cost-effectiveness, and energy savings potential.

Reduction Efforts

Paper Reduction



We continuously seek opportunities to reduce paper use across our office and print operations while encouraging policyholders to engage with us electronically. Our mobile application enables policyholders to access policy information and choose electronic billing, contributing to approximately 87% of premiums now being received electronically.

Our insurance subsidiaries also leverage paperless technologies to market and sell their products. For example, the sales agents of our insurance subsidiaries receive insurance applications electronically from customers, avoiding the need for paper copies. Further, consumers can apply for our Direct to Consumer products online, without having to complete a paper application.

Waste Reduction



Our commitment to environmental sustainability is shared by our employees through daily recycling efforts. Our facilities support recycling of paper, cardboard, plastic, and aluminum.

We are committed to enhancing environmental sustainability practices throughout our operations and continue to evaluate ways to preserve natural resources, reduce waste generated in our operations, and divert more waste from landfills.



Direct to Consumer Response to Pandemic-Driven Market Changes

In response to evolving consumer preferences and rising operational costs, Globe Life's Direct to Consumer Division implemented measures designed to align with customer behavior while optimizing resource allocation.

The COVID-19 pandemic altered how customers interact with businesses and accelerated a significant shift toward digital engagement, prompting Globe Life's Direct to Consumer Division to adapt its operations in response to changing customer needs and market conditions. What began as a necessity during lockdowns has become customers' preferred method of communication, with online interactions increasingly favored over traditional mail and call center communications.

Several external factors combined to drive this operational shift: the U.S. Postal Service experienced significant delivery delays due to pandemic-related disruptions; paper manufacturers shut down mills as demand from mailers declined, driving up paper costs; and printing manufacturers reduced their paper supply orders. Additionally, the USPS has continued to increase postage rates annually, further impacting mail-based communication costs.

In response to these market conditions and evolving customer preferences, the division adapted by utilizing response history and geographic analysis to optimize mail campaigns while maintaining an omnichannel approach to support customer preferences for digital, phone, or mail-based interactions. This customer-driven response has yielded measurable results over the post-pandemic period: online applications have increased from 37% in 2020 to 57% in 2025, while paper applications have decreased from 41% to 22% over the same period. It has also resulted in a decline in direct mail costs while focusing acquisition spend to the internet.

This shift demonstrates how customer-centric operational adjustments can improve service delivery and reduce environmental impact through decreased paper consumption and postal volume.

Appendix

Globe Life Inc.

Sustainability Data Summary

		2025	2024	2023
ECONOMIC HIGHLIGHTS				
Financial Performance	Total Revenues (\$ in thousands)	\$5,994,318	\$5,778,069	\$5,447,533
	Net Income (\$ in thousands)	\$1,161,238	\$1,070,762	\$970,755
	Diluted Net Income Per Share	\$14.07	\$11.94	\$10.07
	Dividends Declared Per Share	\$1.08	\$0.96	\$0.9
	Total Assets (\$ in thousands)	\$30,813,692	\$29,076,181	\$28,051,499
	Net Operating Income (\$ in thousands)	\$1,198,387	\$1,108,984	\$1,026,644
	Net Investment Income (\$ in thousands)	\$1,130,198	\$1,135,631	\$1,056,884
Life Insurance	<i>Number of Policies in Force</i>			
	Whole Life - Traditional	9,085,450	9,092,122	9,050,091
	Whole Life - Interest Sensitive ⁵	161,883	169,054	176,339
	Term	4,531,580	4,600,839	4,680,364
	Other	505,876	495,894	479,664
	Total Number of Policies in Force	14,284,789	14,357,909	14,386,358
	Average Face Amount (\$ in thousands)	\$16.2	\$16.0	\$15.8
	Life Insurance in Force (\$ in thousands)	\$231,539,315	\$229,799,541	\$226,596,936
	New Policies Issued	1,615,943	1,684,458	1,735,072

⁵ The Company does not currently sell interest-sensitive whole life products.

Supplemental Health	<i>Annualized Premium in Force</i>			
	Limited Benefit Plans (\$ in thousands)	\$896,994	\$824,844	\$782,424
	Medicare Supplement (\$ in thousands)	\$752,676	\$651,002	\$602,877
ENVIRONMENTAL				
GHG Emissions (Metric tons CO₂E)⁶	Scope 1 Emissions	1,707	1,459	1,553
	Scope 2 Emissions (Location-based)	5,383	5,322	5,392
	Scope 2 Emissions (Market-based)	6,112	5,348	5,665
	TOTAL Scope 1 & 2 (Location-based)	7,090	6,780	6,945
	TOTAL Scope 1 & 2 (Market-based)	7,819	6,806	7,217
	<i>Scope 3 Emissions</i>			
	Category 1: Purchased goods and services	8,735	17,985	19,019
	Category 4: Upstream transportation and distribution	2,826	9,351	9,081
	Category 6: Business travel	2,237	2,718	2,852
	Category 7: Employee commuting (incl. teleworking)	5,107	3,831	6,334
	Category 13: Downstream leased assets	4,273	4,266	4,497
TOTAL Scope 3 (calculated for Cat 1, 4, 6, 7 and 13)	23,178	38,151	41,782	
Electricity⁷	Total Electricity Consumption (MWh)	15,391	15,003	14,285
Water	Total Water Usage (kGal)	25,879	19,280	25,588
Waste (Metric tons)	Total Waste Recycled/Reused	932	1,175	1,326
	Total Waste Disposed	225	— ⁸	256

⁶ For Scope 3, we have included significant sources of GHG emissions in our value chain, excluding Category 15 (Investments).

⁷ Electricity consumption figures include estimated data from Globe Life's leased sites.

⁸ 2024 waste data was not available while the Company was re-evaluating its approach to calculating waste data.

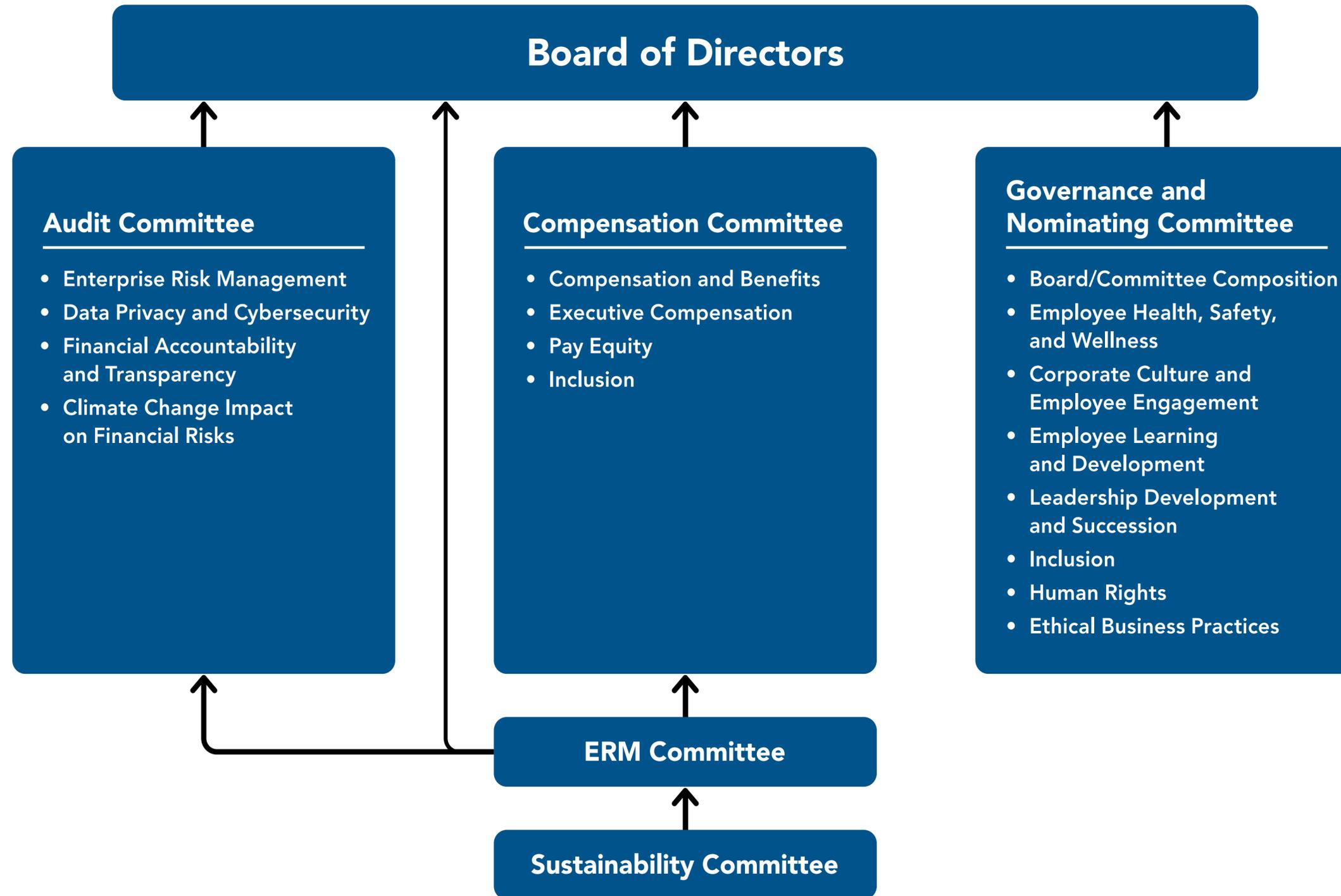
		2025	2024	2023
SOCIAL				
Workforce Data	Total Headcount	3,737	3,732	3,636
	<i>Gender</i>			
	Female	68%	68%	68%
	Male	32%	32%	32%
	<i>Generations</i>			
	Baby Boomer (1946-1964)	13%	14%	16%
	Generation X (1965-1977)	28%	29%	29%
	Generation Y/Millennials (1978-1995)	45%	44%	45%
	Generation Z (1996-2012)	14%	13%	10%
	<i>Race/Ethnicity</i>			
	White	51%	51%	52%
	Black or African American	25%	25%	24%
	Hispanic or Latino	13%	13%	12%
	Asian	10%	9%	9%
	American Indian or Alaskan Native	–%	1%	1%
	Native Hawaiian or Pacific Islander	–%	–%	–%
	Other or Not Specified	1%	1%	1%
Women in Leadership Roles	53%	43%	42%	
People of Color in Leadership Roles	31%	22%	21%	
Sales Force Data	Number of Exclusive Producing Agents	16,567	13,726	13,376
	<i>Gender</i>			
	Female	48%	49%	50%
	Male	52%	51%	50%

GOVERNANCE				
Board Composition & Independence	Total Directors	12	11	12
	Percent Independent Directors	83%	82%	83%
	Board Average Age	64.6	64.0	63.0
	Retirement Age and Tenure Policy (yes/no)	yes	yes	yes
	Average Director Tenure	4.8	4.5	5.1
	Independence of Standing Board Committees (yes/no)	yes	yes	yes
	Independent Chairman (yes/no)	no	no	no
	Independent Lead Director (yes/no)	yes	yes	yes
Board Diversity	Number of Women on the Board	5	5	6
	Percent of Directors Who Are Women	42%	45%	50%
	Percent of Independent Directors Who are Women	50%	56%	60%
	Number of Directors with Racial/Ethnic Diversity	3	3	3
	Percent of Directors with Racial/Ethnic Diversity	25%	27%	25%
Board & Committee Meetings	Number of Board and Committee Meetings During the Calendar Year	25	25	25
	Number of Directors Attending Less than 75 Percent of Meetings During the Calendar Year	0	0	0
	Executive Session (yes/no)	yes	yes	yes
	Executive Session of Independent Directors(yes/no)	yes	yes	yes

		2025	2024	2023
Stockholder Rights	Annual Election of Directors (yes/no)	yes	yes	yes
	Majority Voting Standard for Director Elections (yes/no)	yes	yes	yes
	Single Voting Class (yes/no)	yes	yes	yes
	Proxy Access (yes/no)	yes	yes	yes
	Poison Pill (yes/no)	no	no	no
Executive Compensation	Clawback Provision for Executive Compensation (yes/no)	yes	yes	yes
	Double-Trigger Vesting Upon Change in Control (yes/no)	yes	yes	yes
	Stock Ownership Guidelines (yes/no)	yes	yes	yes
	CEO Stock Ownership Multiple of Base Salary	6x	6x	6x
	Non-Management Director Stock Ownership Guidelines (yes/no)	yes	yes	yes
	Non-Management Director Stock Ownership Multiple of Annual Cash Retainer	5x	5x	5x
POLICIES THAT PROMOTE RESPONSIBLE BUSINESS PRACTICES				
Supplier Management	Third Party Code of Conduct	<input checked="" type="checkbox"/>		Links to our corporate governance policies can be found in the Corporate Governance section of our Investors page
	Code of Business Conduct and Ethics	<input checked="" type="checkbox"/>		
Human Rights & Ethics	Code of Ethics for CEO and Sr. Financial Officers	<input checked="" type="checkbox"/>		
	Human Rights and Labor Policy	<input checked="" type="checkbox"/>		
	Anti-Bribery & Anti-Corruption Policy	<input checked="" type="checkbox"/>		
	Complaint Procedures/Ethics Hotline	<input checked="" type="checkbox"/>		

2025 Materiality Assessment Key Topics Definition List

Topic	Definition
Board Governance	Maintaining a governance structure that ensures accountability and alignment with long-term stakeholder interests.
Climate Risk Management	Managing and disclosing climate-related risks relevant to Globe Life, including physical (impacts to Globe Life facilities due to physical hazards such as extreme weather events) and transition risks (impacts related to transitioning to low-carbon future), with consideration of how these risks may impact mortality and morbidity trends that affect underwriting or pricing.
Compliance, Ethics, and Integrity	Having proper guidelines for the conduct of Globe Life and its employees and contractors that seek to ensure business operations and relationships are conducted in a compliant and ethical manner.
Data Privacy and Cybersecurity	Protecting the privacy of Globe Life's customers and workforce as well as the operations of Globe Life's cybersecurity systems, in compliance with applicable data privacy regulations.
Energy and Emissions	Seeking to track and reduce activities that directly or indirectly result in the consumption of energy and release of greenhouse gases that contribute to climate change, in accordance with applicable sustainability regulations and stakeholder expectations.
Enterprise Risk Management	Identifying, assessing, monitoring, and managing risks that may impact Globe Life's strategic trajectory. This includes holistic risk management across Globe Life and its value chain.
Financial Inclusion	Promoting and supporting equitable access to insurance resources. Offering products, services, and/or making investments in Globe Life's customers and communities to encourage financial stability, opportunity, and inclusion.
Inclusive Culture	Having policies and practices in place that foster a diverse, inclusive, and fair work environment. Recognizing the value of diverse voices, fairness, and equity at Globe Life for its stakeholders.
Responsible Investments	Following a strategy and practice to consider potentially relevant environmental, social, and governance issues in investment decisions in order to mitigate material risks or enhance value creation opportunities.
Responsible Product Information	Providing current and future customers with access to transparent and accurate information about Globe Life's products. This includes utilizing clear and concise marketing to ensure products are easy to understand.
Sustainable Products	Incorporating relevant sustainability considerations when developing, creating, and offering new and existing products. This includes considerations of climate risk in underwritten products and claims management, such as the potential impact of climate change on insured individuals' health and well-being.
Talent Engagement, Attraction, and Retention	Having processes and practices for attracting and retaining talent, training and career progression, and employee engagement and development.
Transparent Sustainability Reporting and Disclosure	Reporting transparent, clear, and accurate information, ensuring continued trust and transparency in stakeholder relations. Reporting will be done in accordance with applicable sustainability regulations and making voluntary disclosures against industry standardized frameworks, where appropriate.





Task Force on Climate-related Financial Disclosures Report 2024



Introduction:

At Globe Life, we recognize the potential impacts of climate change and the importance of this issue to investors, the communities we serve, and the health of our planet. This report reflects Globe Life’s commitment to providing transparency into our approach to managing climate-related risks and opportunities and is aligned with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). Through our TCFD report, we seek to share and better understand how the changing climate may impact our business in the years to come. We know that climate change can present risks to physical infrastructure, human health and resource security, as well as risks arising from the transition to a low-carbon economy. As we look towards the future, we plan to continue to incorporate consideration of such risks into our strategic thinking and risk management processes.

Structured around the four pillars of the TCFD – Governance, Strategy, Risk Management, and Metrics and Targets – each section of this report is designed to support effective disclosure of the eleven TCFD recommendations. This report covers data collected for the 2023 and 2024 calendar and fiscal years, and also shares actions taken by the Company in 2025, as noted throughout the report.

Governance - *Disclose the organization's governance around climate-related risks and opportunities*

Board Oversight

Globe Life believes sustainable business practices are an important component of both good corporate citizenship and sound fiscal management. As part of its general responsibility for overseeing the Company's corporate strategy and approach to Enterprise Risk Management (ERM), the Globe Life Inc. Board of Directors (the "Board") monitors and guides management's assessment of climate-related risks and opportunities. The Board recognizes climate change risk as one consideration in the development and implementation of the Company's strategic objectives. This approach is consistent with Globe Life's continued focus on ensuring the long-term sustainability of the Company and its business operations, while creating long-term value for its shareholders. The Board's Audit Committee, one of its three standing committees, assists the Board by monitoring the impact of climate change on financial risks. Additionally, the Board engages with management on climate-related issues, as necessary and appropriate, with respect to climate-related challenges and opportunities identified by management.

The Company's independent Lead Director earned the Climate Leadership Certificate from Diligent Corporation, which is an asset in facilitating conversations at the Board level to address climate-related issues.

Management's Role

The Company has a Sustainability Committee, a sub-committee of the Enterprise Risk Management (ERM) Committee, comprised of a cross-functional group of key leaders and internal subject matter experts. The Sustainability Committee typically meets quarterly and reports on its activities regularly to the ERM Committee. The Company's Chief Risk Officer and Chair of the ERM Committee provides quarterly updates to the Audit Committee regarding risk topics and initiatives, including those that are climate-related.

The Company has a formal sustainability function (the "Sustainability team") within the Compliance and Risk Department, in support of its ongoing commitment to embed Environmental, Social and Governance (ESG) considerations into business decision-making and risk management processes, where appropriate. The Sustainability team is responsible for helping to facilitate the Company's sustainability strategy and initiatives, consistent with guidance provided by the Sustainability Committee and the Board. The Sustainability team supports efforts to enhance the Company's sustainability disclosures, including those related to climate risks and opportunities.

Strategy - *Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material*

Headquarters Relocation Initiative

In early 2025, the Company announced its strategic decision to relocate its headquarters operations within McKinney, Texas, to a recently constructed facility completed in 2022. We believe this relocation aligns with the Company's commitment to environmental stewardship and operational efficiency.

For example, the facility's LEED Silver certification reflects environmental responsibility and resource efficiency in building design and operations. Additionally, the property achieved a two-star Fitwel rating in 2022, recognizing health and wellness design standards that support occupant well-being. Renewal of this rating is planned for 2025. The modern building systems are specifically designed to optimize energy performance and operational effectiveness.

From a climate perspective, this relocation is anticipated to reduce Globe Life's Scope 1 and 2 greenhouse gas emissions, through enhanced energy efficiency systems. We also expect the move will generate long-term operational cost savings from improved building performance while providing an enhanced employee workspace that supports organizational resilience and well-being.

The headquarters relocation is scheduled to commence in the fourth quarter of 2025, and we view it as representing a tangible step in the Company's efforts to reduce its environmental footprint while maintaining operational excellence.

Identified Climate-related Risks and Opportunities

We believe that the long-term viability of our Company is paramount to our ability to fulfill the financial promises we make to our policyholders and to create value for our shareholders. To help us plan for the future, Globe Life considers the risks and opportunities associated with the consequences of climate change and how these may impact our business model and strategy over the coming years and decades. In accordance with the recommendations of the TCFD, our assessment of climate risks and opportunities takes into account both the risks related to the physical impacts of climate change and the risks related to the transition to a low-carbon economy.

The Company's identification and assessment of risks and opportunities will be recurring and may change over time as we evaluate the impact and likelihood of climate-related physical and transitional risks.

In the second quarter of 2025, Globe Life conducted climate risk scenario workshops to examine how various climate scenarios may affect the Company's strategy, risk management, and business model over the long term.

The workshops engaged a cross-functional team in discussions facilitated by an independent third-party advisor. These sessions were structured to evaluate Globe Life's operational landscape through the lens of two distinct climate scenarios projected to the year 2100.

The analysis utilized RCP (Representative Concentration Pathway) and SSP (Shared Socioeconomic Pathway) scenarios, developed by the Intergovernmental Panel on Climate Change (IPCC), to represent two different climate scenarios:

- **SSP1-1.9 - Low Emissions Scenario:** This scenario assumes global surface temperature warming is limited to 1.5°C, focusing on transition risks associated with the shift to a low-carbon economy. Key considerations included increased climate regulation, policy changes, and market shifts toward sustainable practices.
- **SSP3-7.0 - High Emissions Scenario:** This scenario models global surface temperature warming of 4-5°C, emphasizing physical climate risks from operating in a world with significant climate mitigation challenges. Primary focus areas included extreme weather events, sea level rise, and other physical climate impacts.

Workshop participants engaged with questions designed to evaluate our preparedness and identify strategic opportunities, such as:

- How do the Company's current strategy, policies, and capabilities prepare it for the future described in each scenario?
- What strategic initiatives could the Company implement to best take advantage of the opportunities to mitigate identified risks?

This assessment enabled the Company to re-examine climate-related risks and opportunities, providing valuable insights as we continue to evaluate the potential impact that climate change may have on our business.

Time Horizon	Climate Risks	Climate Opportunities
Short-term: 0-3 years	<ul style="list-style-type: none"> Increased regulatory requirements related to California's Climate Corporate Data Accountability Act (SB 253) and evolving state-level climate disclosure requirements (<i>transition</i>). Acute impacts of climate change such as increased frequency of extreme weather events (drought, wildfires, extreme precipitation, hurricanes, flooding, etc.) may disrupt our business operations, including possible supply chain interruptions. (<i>physical</i>) 	<ul style="list-style-type: none"> Drive increased employee engagement and interest in environmental stewardship both at the workplace and at home through education and training (<i>transition</i>) Focus on resource efficiency of facilities through implementation of sustainable best practices (<i>transition</i>) Consider opportunities to decarbonize operations at Company-owned facilities (<i>transition</i>)
Medium-term: 3-5 years	<ul style="list-style-type: none"> Risk of adverse business impact related prospective employees developing a negative view of the Company due to a lack of action/ establishment of climate-related commitments (<i>transition</i>) Inability to procure lower-emission energy sources due to policy shifts (<i>transition</i>) 	<ul style="list-style-type: none"> Explore ways to reduce greenhouse gas (GHG) emissions and climate-related risks in our supply chain (<i>transition</i>) Develop a decarbonization roadmap to support future target setting, as appropriate, and operational efficiencies (<i>transition</i>)
Long-term: 5-20 years	<ul style="list-style-type: none"> Potential losses or decline in investment values over the long-term in carbon intensive industries (<i>transition</i>) We may experience increased frequency of claims related to adverse impact to mortality/morbidity rates if greenhouse gas emission levels continue to increase (<i>physical</i>) Increased regulatory requirements and growing demand for transparency from investors, shareholders, customers, and employees (<i>transition</i>) 	<ul style="list-style-type: none"> As carbon-intensive assets in our portfolio mature, strategically allocate capital to investments that align with our risk/return profile, which may include investments related to climate change solutions (e.g., renewable energy, low-carbon technologies, green infrastructure, etc.) (<i>transition</i>) Evolve risk management practices and pricing capabilities to incorporate climate data, health trends, and geographic factors to create more accurate risk profiles, enhancing the Company's ability to continue to offer competitively-priced products to our customers (<i>transition</i>) Build scalable processes to proactively address evolving climate disclosure regulatory requirements and expectations, enabling the Company to remain agile and adaptable (<i>transition</i>) Consider the relevance of establishing a science-based target for GHG emission reduction (<i>transition</i>)

Impacts

Globe Life has adapted its strategy to include efforts to increase climate-related disclosures and mature the Company's Sustainability program. Foundational elements include conducting a materiality assessment to identify key ESG issues for the Company, a full GHG inventory for the 2023 and 2024 reporting years, and substantial alignment of our Sustainability Report with the Sustainability Accounting Standards Board (SASB) Standard for Insurance.

These activities have influenced our awareness and understanding of climate-related impacts. We have qualitatively assessed how the identified climate-related risks may impact our business strategy and financial planning. Some examples of this impact follow.

- We recognize that employees are increasingly interested in how companies are addressing climate change - and falling short in this area may impact talent retention and employee engagement, as well as engagement with certain stakeholders. To help mitigate this risk, our Sustainability strategy places a strong emphasis on employee engagement, including initiatives to involve employees in sustainability efforts, encourage and foster a culture of transparency, and regularly communicate our progress across the organization.
- With respect to our investment portfolio, our assessment of climate-related risk over the long term indicates that climate change and related regulation may affect the prospects of companies and other entities whose securities we hold, or our willingness to continue to hold their securities. Climate change may also influence investor sentiment regarding the Company and investments in our portfolio. From a strategic perspective, we consider that our prudent approach to investment management, detailed more fully in the remainder of this report, is a mitigating factor with respect to the impacts that climate-related risks may have on our investments.
- At Globe Life, one of our strategic priorities is to provide financial protection-oriented life and supplemental health products designed to offer basic protection that fits within a consumer's budget. Physical risks from climate change may have an adverse impact on health outcomes, potentially increasing claims and impacting the profitability of our products. To the extent that environmental factors impact mortality and morbidity over time, that experience is reflected in our pricing and underwriting assumptions, which may be adjusted as necessary to follow the latest climate science and health impact estimations.
- From an operational perspective, our Enterprise Resilience program (described more fully below) prepares for extreme weather incidents that may disrupt business operations. To limit the impact of these disruptions, we implement site-specific business continuity plans and have local business continuity coordinators to manage incidents at each of our offices.

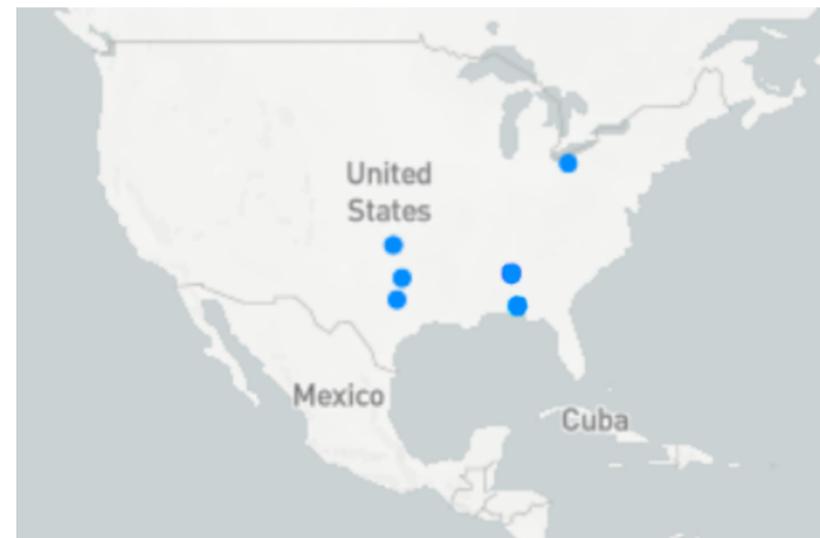
In the preceding section of this report, we identified opportunities related to climate change. While we have not yet fully determined the financial or strategic materiality of these opportunities, we recognize their potential to deliver other substantive positive benefits, such as increased talent engagement and retention, shareholder confidence, and operational cost savings over the long term.

Company Resilience and Climate-related Scenarios

Physical Climate Risk Assessment

In previous TCFD Reports, the Company disclosed results from a comprehensive physical risk assessment conducted in 2022, which evaluated potential climate change impacts on key operational locations under two Intergovernmental Panel on Climate Change (IPCC) scenarios: SSP2-4.5 (2.7°C warming) and SSP5-8.5 (>4°C warming). The following climate hazards were assessed: wildfire, inland flooding, heatwaves, sea level rise, hurricanes, and water stress. In 2025, we refreshed this assessment by reviewing publicly available climate risk data and found no material changes to our risk profile, which we believe supports the validity of our original findings. As part of our 2025 data refresh, tornado risk was also assessed using FEMA's National Risk Index, which is based on over 50 years of historic data.

Following is a summary of assessment locations, risk exposure levels, and key results.



Six locations were selected to best represent the Company's real estate portfolio, including sites in Texas, Ohio, Oklahoma and Alabama.

Projected Risk Exposure Level	Considerations
Low	Monitor: Limited chance of projected exposure but maintain continued observance
Medium	Cautious: Consider investing in climate resilient infrastructure
High	Alert: Consider site relocation or other applicable mitigations

Key Assessment Results (20-Year Time Horizon):

High Risk Exposure:

- Water Stress:** Identified as the only hazard in the assessment presenting high projected risk exposure at certain assessed sites under both climate scenarios. Our operations are not water-intensive, and we do not rely on water for core business functions. Our water use is primarily limited to domestic purposes, building cooling, and landscaping irrigation. As such, we do not anticipate this risk will disrupt or materially impact our operations. We aim to continue to monitor local water risk and implement efficiency measures where appropriate.

Medium Risk Exposure:

- **Wildfire and Heatwave:** Present medium projected risk exposure for select sites.
- **Hurricanes:** Present medium projected risk exposure for one site; however, our overall hurricane exposure remains limited to that specific geographic area and is not considered significant given our diversified real estate portfolio.
- **Tornadoes:** Present medium projected risk exposure for our real estate portfolio.

Low Risk Exposure:

- **Sea Level Rise and Inland Flooding:** All assessed sites demonstrate low projected risk exposure, with minimal expected impact on our portfolio.

Risk Management and Resilience Measures:

This assessment provides important insights regarding physical risk exposure across our operational locations and will be updated on an as-needed basis to help ensure continued accuracy. The Company has implemented action plans featuring specific resilience measures, including a disaster recovery plan designed to prevent or mitigate the impact of climate-related events. We strive to update this plan annually to help ensure business continuity and the safety of our operations in the event of a disaster.

The Company remains committed to monitoring evolving climate risks and adapting our risk management strategies accordingly to protect our operations, employees, and investors.

See "[Managing Climate-related Risks](#)" section of this report for more information about how the Company prepares for disruptions in business operations.

Risk Management - *Disclose how the organization identifies, assesses, and manages climate-related risks*

Identifying and Assessing Climate-related Risks

Globe Life's ERM Department supports the Company's strategic objectives and facilitates the identification, assessment, prioritization, mitigation and reporting of the Company's risks in line with sound underwriting and actuarial principles.

Climate-related risks are integrated into the Company's ERM framework through consideration of financial, reputational, operational, compliance/legal and customer impacts. In 2024, the Sustainability team actively participated in core risk assessments with risk owners as part of this integration process. The ERM Department also assesses how likely it is for a risk to occur and how quickly Globe Life may experience an impact if a risk occurs, taking into account several residual risk factors in its assessment. Climate risk is characterized as a cross-cutting risk with the potential to impact numerous risks across our risk universe. See more information on climate-related risk factors in our 2024 10-K.

Annually, we file our Own Risk and Solvency Assessment (ORSA) summary report with applicable insurance regulators for our insurance subsidiaries. Globe Life incorporates the emergence and potential impacts of climate change in the Company's ORSA. As part of the ERM evaluation, the Company conducts annual risk assessments with the aim to identify and mitigate material risks identified by the Company. Our most recent risk assessments incorporated the qualitative impacts from climate change in our evaluation of credit risk, regulatory compliance risk and mortality/morbidity risk. Our process for assessing and managing these specific risks is described in more detail below, along with details regarding our business continuity planning efforts.

Globe Life continues to develop a risk-conscious culture through communication, governance and reporting across multiple levels of the enterprise. The Company maintains a risk liaison network which is comprised of employees from across the organization who coordinate with management, the ERM Committee, and/or the ERM Department to contribute to the ERM framework by assisting in the identification, prioritization, assessment, mitigation and reporting of risks. Among this group, discussion and consideration of emerging risks is encouraged.

Managing Climate-related Risks

Investments

Globe Life invests to earn a return in order to support our liabilities derived from products sold by Globe Life Inc.'s operating insurance subsidiaries. The Company invests primarily in investment-grade, long-dated fixed maturities that provide the best match for our long-term fixed liability products. These assets have historically provided attractive risk-adjusted, capital-adjusted returns due in large part to our ability to hold securities to maturity regardless of fluctuations in interest rates or credit markets. Since we expect to hold our investments to maturity, we take special care to invest in entities that can survive multiple economic cycles. Our conservative investment philosophy emphasizes the preservation of capital.

We work to ensure we are being compensated for the risk associated with our investments and that these risks are within our investment policy limits. To manage this risk, Globe Life's Investment Management team administers a credit risk management process that includes thorough underwriting at the time of the initial investment decision and fundamental credit analysis on a continual basis, supplemented by quantitative analysis at least as frequently as monthly. Risk is mitigated by diversifying across asset classes, sectors, issuers, vintages, ratings, geographies, etc. Risk limits are set and monitored to manage expected credit and market losses and concentration risk across asset classes, sectors, and issuers.

In keeping with our conservative investment philosophy and in line with sound underwriting and actuarial principles, we focus on the long-term financial sustainability of our investments and strive to understand all risks that may impact our investment returns. We believe ESG factors can impact our investment portfolio performance and are necessary considerations for long-term investing. In determining where to place our investments, we incorporate a robust risk management process. We carefully evaluate the risks and opportunities inherent in each investment, including those related to pertinent ESG issues that may impact the value of an investment, consistent with, and subject to, our fiduciary duty and applicable laws and regulations. For our fixed-maturity investments, we aim to capture relevant ESG risks impacts as part of the credit outlook for issuers to develop a more complete view of the long-term default and downgrade risk for each issuer. We use the credit ratings provided by the nationally recognized statistical rating organizations (NRSROs) to determine the level of statutory capital to hold for our investments and the portfolio ratings quality used for monitoring compliance with our investment policies. The major NRSROs (Moody's, S&P, and Fitch) include relevant ESG-related risks in their respective credit rating methodologies. As part of our process, we may also monitor the ESG ratings from external providers to understand how such ratings may impact our investments.

Mortality/Morbidity

From a mortality and morbidity risk perspective, climate change makes conditions more favorable to the spread of infectious diseases, including Lyme disease, waterborne illnesses (acute diarrhea, cholera and other communicable diseases) and mosquito-borne diseases such as malaria and dengue fever. Increasing levels of greenhouse gases in the atmosphere create air pollution that exacerbates respiratory conditions, and higher ambient temperatures increase the risk of heat stroke and cardiac arrest. Many of the root causes of climate change also increase the risk of novel viruses. Deforestation, which occurs mostly for agricultural purposes, is the largest cause of habitat loss worldwide. Loss of habitat forces animals to migrate and potentially contact other animals or people and share germs. Large livestock farms can also serve as a source for spillover of infections from animals to people.

The Company is interested in how the impacts from climate change may contribute to increased mortality and morbidity rates. However, from an attribution standpoint there are several challenges inherent in the data currently available. For example, coding on medical claims may not be granular enough to allow for the interconnectedness between climate risks and the medical condition, mortality status, or cause of death. In addition, while some techniques may exist to differentiate excess mortality caused by extreme weather from natural volatility, and exacerbated by comorbidities, challenges remain when attempting to attribute mortality or morbidity to a single extreme weather event for a particular area over a defined timeframe. Furthermore, socioeconomic factors in exposure, mitigation and outcome may affect segments of the population differently.

Our current mortality risk assessments involve scenario testing which helps to inform our capital adequacy over a twelve-month period. These scenarios do not reflect increases in mortality from specific causes, but inherently reflect elevated mortality experience which may be related to the impacts of climate change. To date, we have not observed significant impacts to our pricing assumptions or expected mortality experience but are aware that the impacts of climate change may emerge over time. We will continue to monitor trends in future mortality expectations to ensure that adequate underwriting and pricing adjustments are made to reflect our risk exposure. We also consider the dispersed geographic nature of our insurance policies throughout the U.S. as a mitigating factor, as isolated impacts from climate change events would not impact our portfolio universally.

There are many complexities involved in quantifying the impacts of climate change on human life, including how the transition to a low-carbon economy unfolds over the coming years and decades. As new data and processes emerge to assess these risks, we intend to continue to refine our assessment.

Regulatory Compliance

Globe Life is subject to regulation by federal and state regulatory agencies. Managing regulatory compliance risk is therefore critical to the Company's ongoing operations. In recent years, regulators have accelerated the creation, monitoring and enforcement of climate risk disclosure standards. The Sustainability team remains dedicated to managing climate risk and aligning our public disclosures with emerging compliance requirements. The team partners with the Compliance team, third-party sustainability consultants, and external legal counsel with expertise in climate-related disclosures.

Operations

In terms of operational risk management, Globe Life's Enterprise Resilience team incorporates climate-related risks into its processes for business continuity planning by focusing on an "all-hazards" approach. The team works with each department regarding four situations: (1) loss of facility, (2) loss of technology, (3) loss of vendor, and (4) loss of people.

The Company has contracted with a third party to provide Mobile Recovery Centers (MRCs) in the event of loss or damage to any of its office buildings. The MRCs are fully equipped with hardware and network access to support continuity of business operations. Globe Life conducts regular resilience exercises to test the viability of the units. The Company periodically invites employees to participate in resilience exercises and to explore an MRC. On-site MRC exercises were held at our Waco, Texas and Oklahoma City, Oklahoma facilities in 2023 and 2024, respectively, and at our headquarters in McKinney, Texas in 2025.

We plan mitigation for hazards like severe weather and infectious diseases which may affect the health and safety of our employees. In order to proactively communicate to employees during these events, the Company maintains a mass notification process and a business continuity hotline for updates so that employees can be informed regarding recovery from these events. Globe Life also maintains a work-from-home program that allows eligible employees at all our corporate offices to work from their homes on either a full- or part-time basis.

Metrics and Targets - *Disclose the metrics and targets used to assess and manage climate-related risks and opportunities*

Metrics Used by the Organization

In order to manage the Company's impact on the environment at the operational level, we measure Scope 1 and 2 GHG emissions and are working to establish processes to gather information and calculate Scope 3 emissions. For the 2023 and 2024 reporting years, we disclosed estimations for certain Scope 3 emissions, calculated in alignment with Greenhouse Gas Protocol guidelines, including Categories 1, 4, 6, 7 and 13.¹ The Company also measures electricity consumption, water usage, and waste, including the proportion recycled and disposed in landfills, as disclosed in the Company's 2024 Sustainability Report. Investments in carbon-intensive sectors have been identified.

Greenhouse Gas (GHG) Emissions in Metric Tons CO _{2e}		
	2024	2023
Scope 1 Emissions	1,459	1,553
Scope 2 Emissions (Location-based)	5,322	5,392
Scope 2 Emissions (Market-based)	5,348	5,665
TOTAL Scope 1 & 2 (Location-based)	6,780	6,945
TOTAL Scope 1 & 2 (Market-based)	6,806	7,218
Scope 3 Emissions*		
Category 1: Purchased goods and services	17,985	19,019
Category 4: Upstream transportation and distribution	9,351	9,081
Category 6: Business travel	2,718	2,852
Category 7: Employee commuting (incl. Teleworking)	3,831	6,334
Category 13: Downstream Leased Assets	4,266	4,497
TOTAL Scope 3 (calculated for Cat 1, 4, 6, 7, and 13)	38,151	41,782

* For Scope 3, we have included significant sources of GHG emissions in our value chain, excluding Category 15 (Investments)

¹ These categories are defined by the Greenhouse Gas Protocol 'Corporate Value Chain (Scope 3) Accounting and Reporting Standard' and include: Category 1 (Purchased Goods and Services); Category 4 (Upstream Transportation and Distribution); Category 6 (Business Travel); Category 7 (Employee Commuting); Category 13 (Downstream Leased Assets).

Targets Used by the Organization

The Company has not yet set targets to manage its climate-related risks and opportunities. Ongoing reporting in alignment with the TCFD framework continues to inform the Company's understanding of climate risks. We believe that making informed decisions will allow us to mitigate and adapt to the financial impacts of climate risks and participate in climate-related opportunities arising from the transition to a low-carbon economy.

We know climate change is an issue that can only be addressed through collective action. As we continue to assess how climate-related risks and opportunities may impact the Company, we are committed to learning more about ways to reduce our impact on the environment.

Cautionary Statements

This Report contains certain forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and Section 27A of the Securities Act of 1933, as amended. Statements that do not relate strictly to historical or current facts are based on current expectations, estimates, projections, opinions or beliefs of Globe Life Inc., its affiliates, or its subsidiaries (collectively, "Globe Life") as of the date of this Report. Such statements are forward-looking and are usually identified by the use of words such as "seek," "strive," "anticipate," "estimate," "could," "would," "will," "may," "forecast," "approximate," "expect," "project," "intend," "plan," "believe" and other words of similar meaning, or the negative thereof, in connection with any discussion of future operating or financial matters.

We caution readers regarding certain forward-looking statements contained in the foregoing discussion and elsewhere in this document, and in any other statements made by, or on behalf of Globe Life, whether or not in future filings with the Securities and Exchange Commission (SEC). Any statement that is not a historical fact, or that might otherwise be considered an opinion or projection concerning Globe Life or its business, whether express or implied, is meant as and should be considered a forward-looking statement. Such statements represent management's opinions concerning future operations, strategies, financial results or other developments.

Forward-looking statements are based upon estimates and assumptions that are subject to significant business, economic and competitive uncertainties, many of which are beyond our control, including uncertainties related to the impact of the recent pandemic and associated direct and indirect effects on our business operations, financial results and financial condition. If these estimates or assumptions prove to be incorrect, the actual results of Globe Life may differ materially from the forward-looking statements made on the basis of such estimates or assumptions. Whether or not actual results differ materially from forward-looking statements may depend on numerous foreseeable and unforeseeable events or developments, which may be national in scope, related to the insurance industry generally, or applicable to Globe Life specifically.

Materiality is used within this document to describe issues relating to ESG strategies that we consider to be of high or medium importance in terms of stakeholder interest. For the purposes of this document, materiality should not, therefore, be read as equating to any use of the word under the securities or other laws of the U.S. or any other jurisdiction, or as used in the documents Globe Life files from time to time with the SEC. No part of this Report should be taken to constitute an invitation or inducement to invest in Globe Life, nor should this Report be relied upon in making investment decisions.

Additionally, terms such as “ESG,” “impact” and “sustainability” can be subjective in nature, and there is no representation or guarantee that these terms will reflect the views, policies, frameworks or preferred practices of any particular investor or other third party or reflect market trends. Any ESG, climate or impact goals, commitments, incentives and initiatives outlined in this Report are, unless explicitly stated otherwise purely voluntary, not binding on our business and/or management and do not constitute a guarantee, promise or commitment regarding actual or potential positive impacts or outcomes. Statistics and metrics contained herein are estimates and may be based on assumptions or developing standards. Globe Life has established, and may in the future establish, certain ESG-related goals, targets, commitments, incentives and initiatives, including but not limited to those relating to greenhouse gas emissions reductions. There can be no assurance that the goals, commitments, incentives, or initiatives as described herein will continue, and they may change, even materially. The actual investment process used for any or all of Globe Life’s investments may differ materially from the process described herein.

Readers are also directed to consider other risks and uncertainties described in other documents on file with the SEC, including Globe Life's 2024 10-K.

Except where specifically noted otherwise, the reporting period for this Report focuses primarily on fiscal year 2024 activities. All references to a year throughout the Report refer to Globe Life's fiscal years, unless calendar, fiscal, or reporting year is specified. This Report was published on August 27, 2025, and the information in this Report is only as current as the date indicated. Globe Life specifically disclaims any obligation to update or revise the information herein, including any forward-looking statements, because of new information, future developments, or otherwise.

The information provided herein is for informational purposes only and is not and may not be relied on in any manner as advice or as an offer to sell or a solicitation of an offer to buy interests in any fund or other product sponsored or managed by Globe Life or any of its affiliates. Any such offer or solicitation shall only be made pursuant to a final confidential private placement memorandum (as amended and/or restated from time to time) and the applicable fund's subscription documents, which will be furnished to qualified investors on a confidential basis at their request for their consideration in connection with such offering.



2025 SASB Index

We are providing disclosures aligned with the Sustainability Accounting Standards Board (SASB) Insurance Industry Standard. This report covers data for the 2025 calendar year.

<i>SASB Activity Metric</i>	<i>Code</i>
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	FN-IN-000.A
Response: As of 12/31/2025, Globe Life had 14,284,789 life insurance policies in force. The break down by product line is:	
Whole Life – 9,247,333	
Term - 4,531,580	
Other – 505,876	

Transparent Information & Fair Advice for Customers

<i>SASB Accounting Metric</i>	<i>Code</i>
Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	FN-IN-270a.1
Response: Globe Life discloses all material legal proceedings in accordance with the Securities and Exchange Commission (SEC) requirements. Please see Note 6, Commitments and Contingencies, in Globe's Form 10-K for the year ended December 31, 2025. Losses and/or legal proceedings related to marketing and communications, if any, were immaterial.	
Complaints-to-claims ratio	FN-IN-270a.2
Response: Globe Life does not track claims data in the manner specified for this metric.	



Customer retention rate

FN-IN-270a.3

Response: We calculate a retention rate based on annualized premium. The percentages below are reflective of a quarterly average for 2025 for our three major life insurance divisions, American Income, Liberty National and Globe Life And Accident. Together, the premiums generated by these three entities comprise **92%** of Globe Life's in force premium.

First year	86.87%
Renewal year	97.30%
Total	96.05%

Description of approach to informing customers about products

FN-IN-270a.4

Response: See Serving our Customers section on p. 8 of the Company's [2025 Sustainability Report](#)

Incorporation of Environmental, Social, and Governance Factors in Investment Management

SASB Accounting Metric

Code

Total invested assets, by industry and asset class

FN-IN-410a.1

Response: Globe Life discloses investment information in U.S. dollars by asset type, industry exposures, and credit quality in *Note 4, Investments*, in Globe's Form 10-K for the year ended December 31, 2025 as well as in the Other Financial Information found on the Investors subsite of the Globe Life Website.

Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies

FN-IN-410a.2

Response: See Investment Management section on p. 41 of the Company's [2025 Sustainability Report](#)



Policies Designed to Incentivize Responsible Behavior

<i>SASB Accounting Metric</i>	<i>Code</i>
Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1
<i>Response:</i> This topic is not relevant for Globe Life.	
Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	FN-IN-410b.2
<i>Response:</i> See Our Products section on p. 9 of the Company's 2025 Sustainability Report	

Environmental Risk Exposure

<i>SASB Accounting Metric</i>	<i>Code</i>
Probable Maximum Loss (PML) of insured products from weather-related natural catastrophe	FN-IN-450a.1
<i>Response:</i> This topic is not relevant for Globe Life.	
Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	FN-IN-450a.2
<i>Response:</i> This topic is not relevant for Globe Life.	
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FN-IN-450a.3



Response: For the past sixty years, Globe Life has marketed low-face amount, basic life protection products to families. We view the data accumulated over this timeframe as an instrumental tool that informs our approach to underwriting and pricing. To the extent that environmental factors impact mortality and morbidity over time, that experience is reflected in our pricing assumptions. The diversified nature of our inforce block is also a mitigating factor with respect to environmental risks due to the lack of concentration risk. Our inforce block is comprised of a large number of low face amount policies that are widely-dispersed geographically.

We monitor and evaluate the impact of environmental risks to our business as part of our enterprise risk management process. See the Company's [2024 TCFD Report](#) for more information on how the Company incorporates environmental risks into its strategy and risk management processes.

Systemic Risk Management

SASB Accounting Metric

Code

Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives

FN-IN-550a.1

Response: Globe Life does not have exposure to derivative instruments.

Total fair value of securities lending collateral assets

FN-IN-550a.2

Response: Globe Life does not participate in securities lending transactions.

Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities

FN-IN-550a.3

Response: Our products are not sensitive to movements in interest rates and we hold excess capital and liquidity at the holding company for unexpected events or liquidity needs. We have no exposure to systemic non-insurance activities such as repo, securities lending, or derivative contracts. The risks for which a potential capital or liquidity impact could be determined are identified and various stress scenarios are tested to model potential impacts to liquidity and capital. Our liquidity is primarily derived from multiple sources: positive cash flow from operations, a portfolio of marketable securities, pre-capitalized trust securities facility, a revolving credit facility, commercial paper, and advances from the Federal Home Loan Bank. For additional information regarding the Company's capital and liquidity management related to its insurance activities, see the *Financial Condition* section of the *Management's Discussion and Analysis* in the Company's Form 10-K.

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Forward-looking statements are based upon estimates and assumptions that are subject to significant business, economic and competitive uncertainties, many of which are beyond our control, including uncertainties related to the impact of the recent pandemic and associated direct and indirect effects on our business operations, financial results and financial condition. If these estimates or assumptions prove to be incorrect, the actual results of Globe Life may differ materially from the forward-looking statements made on the basis of such estimates or assumptions. Whether or not actual results differ materially

from forward-looking statements may depend on numerous foreseeable and unforeseeable events or developments, which may be national in scope, related to the insurance industry generally, or applicable to Globe Life specifically.

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There can be no assurance that Globe Life's ESG-related policies and procedures as described in this Report will continue or that consideration

of ESG factors will be applied to a particular investment; such policies and procedures could change, even materially. Globe Life is permitted to determine in its discretion that it is not feasible or practical to implement or complete certain of its ESG initiatives, policies, and procedures based on cost, timing, or other considerations. ESG factors are only some of the many factors Globe Life may consider in making an investment. Although Globe Life views the consideration of ESG to be an opportunity to potentially enhance or protect the performance of its investments over the long-term, Globe Life cannot guarantee that its ESG program, which depends in part on qualitative judgments, will positively impact the performance of any individual investment or the Fund as a whole. To the extent Globe Life engages with portfolio companies on ESG-related practices and potential enhancements thereto, there is no guarantee that such engagements will improve the performance of the investment, and the market or society may not view any ESG results as desirable. In addition, the act of selecting and evaluating material ESG factors is subjective by nature. Globe Life may be subject to competing demands from different investors and other stakeholder groups with divergent views on ESG matters, including the role of ESG factors in the investment process, and there is no guarantee that the criteria utilized or judgment exercised by Globe Life or a third-party ESG advisor will reflect the views, internal policies or preferred practices of investors, other asset managers or with market trends. There can be no assurance that the operations and/or processes of Globe Life as described herein will continue, and such processes and operations may change, even materially. The actual investment process used for any or all of Globe Life's investments may differ materially from the process described herein.

Certain information contained herein has been obtained from third parties, and in certain cases have not been updated through the date hereof. While these third party sources are believed to be reliable, Globe Life makes no representation or warranty, express or implied, with respect to the accuracy,

fairness, reasonableness or completeness of any of the information contained herein, and expressly disclaims any responsibility or liability therefor. Actual results may differ materially from any forward-looking statements.

Readers are also directed to consider other risks and uncertainties described in other documents on file with the SEC, including Globe Life's 2025 Form 10-K Annual Report.

Except where specifically noted otherwise, the reporting period for this Report focuses primarily on fiscal year 2025 activities. All references to a year throughout the Report refer to Globe Life's fiscal years, unless calendar, fiscal, or reporting year is specified. This Report was published on March 19, 2026 and the information in this Report is only as current as the date indicated. Globe Life specifically disclaims any obligation to update or revise the information herein, including any forward-looking statements, because of new information, future developments, or otherwise.

The information provided herein is for informational purposes only and is not and may not be relied on in any manner as advice or as an offer to sell or a solicitation of an offer to buy interests in any fund or other product sponsored or managed by Globe Life or any of its affiliates. Any such offer or solicitation shall only be made pursuant to a final confidential private placement memorandum (as amended and/or restated from time to time) and the applicable fund's subscription documents, which will be furnished to qualified investors on a confidential basis at their request for their consideration in connection with such offering.