

TORCHMARK CORPORATION
Annualized Premium In Force (Unaudited)
(In thousands)

IN FORCE AT END OF PERIOD

	<u>2Q 05</u>	<u>2Q 04</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
LIFE				
Direct Response	\$467,534	\$435,768	\$31,766	7
American Income Agency	390,549	359,225	31,324	9
LNL Exclusive Agency	319,584	322,885	-3,301	-1
Military	203,424	190,748	12,676	7
UA Independent	48,147	53,912	-5,765	-11
UA Branch Office Agency	18,038	19,269	-1,231	-6
Other Distribution	117,009	119,027	-2,018	-2
Total Life	<u>1,564,285</u>	<u>1,500,834</u>	<u>63,451</u>	<u>4</u>
HEALTH				
Direct Response	39,203	35,948	3,255	9
American Income Agency	59,383	54,531	4,852	9
LNL Exclusive Agency	150,454	168,585	-18,131	-11
UA Independent	452,373	485,423	-33,050	-7
UA Branch Office Agency	322,047	327,930	-5,883	-2
Total Health **	<u>1,023,460</u>	<u>1,072,417</u>	<u>-48,957</u>	<u>-5</u>
TOTAL IN FORCE	\$2,587,745	\$2,573,251	\$14,494	1
** Includes Med Supp In Force	\$617,139	\$668,828	-\$51,689	-8