

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

**IN FORCE AT END OF PERIOD**

	<u>3Q 05</u>	<u>3Q 04</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
<b>LIFE</b>				
Direct Response	\$469,403	\$438,319	\$31,084	7
American Income Agency	397,989	367,561	30,428	8
LNL Exclusive Agency	318,399	320,069	-1,670	-1
Military	204,545	195,270	9,275	5
UA Independent	46,566	52,529	-5,963	-11
UA Branch Office Agency	17,757	19,126	-1,369	-7
Other Distribution	116,430	118,255	-1,825	-2
Total Life	<u>1,571,089</u>	<u>1,511,129</u>	<u>59,960</u>	<u>4</u>
<b>HEALTH</b>				
Direct Response	39,431	36,516	2,915	8
American Income Agency	60,337	56,957	3,380	6
LNL Exclusive Agency	146,426	169,087	-22,661	-13
UA Independent	447,563	478,231	-30,668	-6
UA Branch Office Agency	326,802	327,159	-357	0
Total Health **	<u>1,020,559</u>	<u>1,067,950</u>	<u>-47,391</u>	<u>-4</u>
<b>TOTAL IN FORCE</b>	<b>\$2,591,648</b>	<b>\$2,579,079</b>	<b>\$12,569</b>	<b>0</b>
<b>** Includes Med Supp In Force</b>	<b>\$603,237</b>	<b>\$653,810</b>	<b>-\$50,573</b>	<b>-8</b>