

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

IN FORCE AT END OF PERIOD

	<u>4Q 05</u>	<u>4Q 04</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
LIFE				
Direct Response	\$472,733	\$442,997	\$29,736	7
American Income Agency	403,333	376,595	26,738	7
LNL Exclusive Agency	318,435	317,897	538	0
Military	205,485	198,601	6,884	3
UA Independent	44,819	50,975	-6,156	-12
UA Branch Office Agency	17,315	18,829	-1,514	-8
Other Distribution	115,515	117,441	-1,926	-2
Total Life	<u>1,577,635</u>	<u>1,523,335</u>	<u>54,300</u>	<u>4</u>
HEALTH				
Direct Response	39,446	36,550	2,896	8
American Income Agency	60,747	58,550	2,197	4
LNL Exclusive Agency	145,341	165,445	-20,104	-12
UA Independent	443,701	471,439	-27,738	-6
UA Branch Office Agency	337,175	324,467	12,708	4
Total Health **	<u>1,026,410</u>	<u>1,056,451</u>	<u>-30,041</u>	<u>-3</u>
TOTAL IN FORCE	\$2,604,045	\$2,579,786	\$24,259	1
** Includes Med Supp In Force	\$591,668	\$642,228	-\$50,560	-8