

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

IN FORCE AT END OF PERIOD

| | <u>4Q 06</u> | <u>4Q 05</u> | <u>\$ Incr (Decr)</u> | <u>% Incr (Decr)</u> |
|-------------------------|--------------------|--------------------|---------------------------|--------------------------|
| LIFE | | | | |
| Direct Response | \$496,772 | \$472,733 | \$24,039 | 5 |
| American Income Agency | 430,598 | 403,333 | 27,265 | 7 |
| LNL Exclusive Agency | 311,975 | 318,435 | -6,460 | -2 |
| Military | 206,858 | 205,485 | 1,373 | 1 |
| UA Independent | 39,613 | 44,819 | -5,206 | -12 |
| UA Branch Office Agency | 16,710 | 17,315 | -605 | -3 |
| Other Distribution | 112,961 | 115,515 | -2,554 | -2 |
| Total Life | <u>1,615,487</u> | <u>1,577,635</u> | <u>37,852</u> | <u>2</u> |
| HEALTH | | | | |
| Direct Response | 41,996 | 39,446 | 2,550 | 6 |
| American Income Agency | 63,810 | 60,747 | 3,063 | 5 |
| LNL Exclusive Agency | 148,817 | 145,341 | 3,476 | 2 |
| UA Independent | 418,734 | 443,701 | -24,967 | -6 |
| UA Branch Office Agency | 385,505 | 337,175 | 48,330 | 14 |
| Part D | 234,219 | 0 | 234,219 | |
| Total Health | <u>1,293,081</u> | <u>1,026,410</u> | <u>266,671</u> | <u>26</u> |
| TOTAL IN FORCE | \$2,908,568 | \$2,604,045 | \$304,523 | 12 |