

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

**IN FORCE AT END OF PERIOD**

	<u>4Q 08</u>	<u>4Q 07</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
<b>LIFE</b>				
Direct Response	\$553,740	\$530,137	\$23,603	4
American Income Agency	494,191	469,486	24,705	5
LNL Exclusive Agency	304,490	304,584	-94	0
Military	202,453	205,824	-3,371	-2
UA Independent	30,998	34,758	-3,760	-11
UA Branch Office Agency	17,689	18,140	-451	-2
Other Distribution	103,961	109,936	-5,975	-5
Total Life	<u>1,707,522</u>	<u>1,672,865</u>	<u>34,657</u>	<u>2</u>
<b>HEALTH</b>				
Direct Response	48,105	44,708	3,397	8
American Income Agency	67,560	67,976	-416	-1
LNL Exclusive Agency	138,151	140,802	-2,651	-2
UA Independent	353,411	388,940	-35,529	-9
UA Branch Office Agency	310,113	395,773	-85,660	-22
Part D	181,009	195,685	-14,676	-7
Total Health	<u>1,098,349</u>	<u>1,233,884</u>	<u>-135,535</u>	<u>-11</u>
<b>TOTAL IN FORCE</b>	<b>\$2,805,871</b>	<b>\$2,906,749</b>	<b>-\$100,878</b>	<b>-3</b>