

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

IN FORCE AT END OF PERIOD

	<u>4Q 09</u>	<u>4Q 08</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
LIFE				
Direct Response	\$578,223	\$553,740	\$24,483	4
American Income Agency	549,540	494,191	55,349	11
LNL Exclusive Agency	317,413	322,179	-4,766	-1
Military	198,909	202,453	-3,544	-2
UA Independent	27,740	30,998	-3,258	-11
Other Distribution	100,389	103,961	-3,572	-3
Total Life	<u>1,772,214</u>	<u>1,707,522</u>	<u>64,692</u>	<u>4</u>
HEALTH				
Direct Response	55,108	48,105	7,003	15
American Income Agency	71,836	67,560	4,276	6
LNL Exclusive Agency	365,027	448,264	-83,237	-19
UA Independent	337,270	353,411	-16,141	-5
Part D	197,319	181,009	16,310	9
Total Health	<u>1,026,560</u>	<u>1,098,349</u>	<u>-71,789</u>	<u>-7</u>
TOTAL IN FORCE	\$2,798,774	\$2,805,871	-\$7,097	0