

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

IN FORCE AT END OF PERIOD

	<u>4Q 13</u>	<u>4Q 12</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
LIFE				
Direct Response	\$688,866	\$659,026	\$29,840	5
American Income Agency	749,165	705,417	43,748	6
LNL Exclusive Agency	287,079	295,396	-8,317	-3
Other Distribution	<u>230,291</u>	<u>235,178</u>	<u>-4,887</u>	<u>-2</u>
Total Life	1,955,401	1,895,017	60,384	3
HEALTH				
Direct Response	55,270	60,206	-4,936	-8
American Income Agency	71,354	73,280	-1,926	-3
LNL Exclusive Agency	240,581	259,452	-18,871	-7
UA Independent	319,185	321,836	-2,651	-1
Family Heritage	201,054	187,979	13,075	7
Part D	<u>322,763</u>	<u>325,749</u>	<u>-2,986</u>	<u>-1</u>
Total Health	1,210,207	1,228,502	-18,295	-1
TOTAL IN FORCE	\$3,165,608	\$3,123,519	\$42,089	1