

## TORCHMARK CORPORATION

Annualized Premium In Force (Unaudited)

(In thousands)

### IN FORCE AT END OF PERIOD

|                        | <u>4Q 14</u>       | <u>4Q 13</u>       | <u>\$ Incr<br/>(Decr)</u> | <u>% Incr<br/>(Decr)</u> |
|------------------------|--------------------|--------------------|---------------------------|--------------------------|
| <b>LIFE</b>            |                    |                    |                           |                          |
| Direct Response        | \$721,261          | \$688,866          | \$32,395                  | 5                        |
| American Income Agency | 807,935            | 749,165            | 58,770                    | 8                        |
| LNL Exclusive Agency   | 285,201            | 287,079            | -1,878                    | -1                       |
| Other Distribution     | <u>230,148</u>     | <u>230,291</u>     | <u>-143</u>               | <u>0</u>                 |
| Total Life             | 2,044,545          | 1,955,401          | 89,144                    | 5                        |
| <b>HEALTH</b>          |                    |                    |                           |                          |
| Direct Response        | 72,659             | 55,270             | 17,389                    | 31                       |
| American Income Agency | 71,942             | 71,354             | 588                       | 1                        |
| LNL Exclusive Agency   | 226,599            | 240,581            | -13,982                   | -6                       |
| UA Independent         | 358,381            | 319,185            | 39,196                    | 12                       |
| Family Heritage        | 217,742            | 201,054            | 16,688                    | 8                        |
| Part D                 | <u>316,089</u>     | <u>322,763</u>     | <u>-6,674</u>             | <u>-2</u>                |
| Total Health           | 1,263,412          | 1,210,207          | 53,205                    | 4                        |
| <b>TOTAL IN FORCE</b>  | <b>\$3,307,957</b> | <b>\$3,165,608</b> | <b>\$142,349</b>          | <b>4</b>                 |