

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

IN FORCE AT END OF PERIOD

	<u>4Q 15</u>	<u>4Q 14</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
LIFE				
Direct Response	\$757,518	\$721,261	\$36,257	5
American Income Agency	880,021	807,935	72,086	9
LNL Exclusive Agency	284,597	285,201	(604)	0
Other Distribution	228,362	230,148	(1,786)	(1)
Total Life	<u>2,150,498</u>	<u>2,044,545</u>	<u>105,953</u>	5
HEALTH				
Direct Response	72,423	72,659	(236)	0
American Income Agency	74,058	71,942	2,116	3
LNL Exclusive Agency	216,139	226,599	(10,460)	(5)
UA Independent	376,302	358,381	17,921	5
Family Heritage	234,120	217,742	16,378	8
Total Health	<u>973,042</u>	<u>947,323</u>	<u>25,719</u>	3
TOTAL IN FORCE	\$3,123,540	\$2,991,868	\$131,672	4
Discontinued Operations - Part D	226,375	316,089	(89,714)	(28)