

TORCHMARK CORPORATION

Annualized Premium In Force

(Unaudited)

(Dollar amounts in thousands)

IN FORCE AT END OF PERIOD

	<u>1Q 17</u>	<u>1Q 16</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
LIFE				
Globe Life Direct Response	\$794,027	\$768,518	\$25,509	3
American Income Agency	987,226	901,914	85,312	9
LNL Exclusive Agency	288,698	284,645	4,053	1
Other Distribution	224,533	227,648	(3,115)	(1)
Total Life	<u>2,294,484</u>	<u>2,182,725</u>	<u>111,759</u>	5
HEALTH				
Direct Response	75,416	73,561	1,855	3
American Income Agency	80,015	75,322	4,693	6
LNL Exclusive Agency	206,796	212,773	(5,977)	(3)
UA Independent	372,754	366,780	5,974	2
Family Heritage	253,176	235,893	17,283	7
Total Health	<u>988,157</u>	<u>964,329</u>	<u>23,828</u>	2
TOTAL IN FORCE	\$3,282,641	\$3,147,054	\$135,587	4
Discontinued Operations - Part D	\$0	\$220,532	(\$220,532)	(100)

Annualized premium in force is a statistical measure used as an indicator of potential growth in premium revenue. It is defined as the premium income that would be received over the following twelve months at any given date on all active policies if those policies remain in force throughout the twelve month period.