

TORCHMARK CORPORATION

Annualized Premium In Force

(Unaudited)

(Dollar amounts in thousands)

IN FORCE AT END OF PERIOD

	<u>2Q 17</u>	<u>2Q 16</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
LIFE				
Globe Life Direct Response	\$802,960	\$781,632	\$21,328	3
American Income Agency	1,013,333	930,966	82,367	9
LNL Exclusive Agency	290,819	286,757	4,062	1
Other Distribution	<u>223,754</u>	<u>227,405</u>	<u>(3,651)</u>	(2)
Total Life	<u>2,330,866</u>	<u>2,226,760</u>	<u>104,106</u>	5
HEALTH				
Direct Response	76,448	73,309	3,139	4
American Income Agency	81,509	77,098	4,411	6
LNL Exclusive Agency	204,867	211,407	(6,540)	(3)
UA Independent	369,584	367,361	2,223	1
Family Heritage	<u>258,850</u>	<u>241,227</u>	<u>17,623</u>	7
Total Health	<u>991,258</u>	<u>970,402</u>	<u>20,856</u>	2
TOTAL IN FORCE	\$3,322,124	\$3,197,162	\$124,962	4
Discontinued Operations - Part D	\$0	\$216,480	(\$216,480)	(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.