

## TORCHMARK CORPORATION

Annualized Premium In Force

(Unaudited)

(Dollar amounts in thousands)

### IN FORCE AT END OF PERIOD

	<u>4Q 17</u>	<u>4Q 16</u>	<u>\$ Incr (Decr)</u>	<u>% Incr (Decr)</u>
<b>LIFE</b>				
Globe Life Direct Response	\$796,628	\$782,222	\$14,406	2
American Income Agency	1,059,216	966,990	92,226	10
LNL Exclusive Agency	295,235	288,005	7,230	3
Other Distribution	<u>222,020</u>	<u>225,519</u>	<u>(3,499)</u>	<u>(2)</u>
Total Life	<u>2,373,099</u>	<u>2,262,736</u>	<u>110,363</u>	<u>5</u>
<b>HEALTH</b>				
Direct Response	76,672	74,261	2,411	3
American Income Agency	84,775	78,947	5,828	7
LNL Exclusive Agency	205,136	210,260	(5,124)	(2)
UA Independent	382,853	385,309	(2,456)	(1)
Family Heritage	<u>268,584</u>	<u>249,857</u>	<u>18,727</u>	<u>7</u>
Total Health	<u>1,018,020</u>	<u>998,634</u>	<u>19,386</u>	<u>2</u>
TOTAL IN FORCE	\$3,391,119	\$3,261,370	\$129,749	4
Discontinued Operations - Part D	\$0	\$219,455	(\$219,455)	(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.