

TORCHMARK CORPORATION

Annualized Premium In Force

(Unaudited)

(Dollar amounts in thousands)

	At end of period		Increase (Decrease)	
	Sept 2018	Sept 2017	Amount	%
LIFE				
Globe Life Direct Response	\$ 814,188	\$ 799,336	\$ 14,852	2
American Income Agency	1,117,557	1,042,049	75,508	7
LNL Exclusive Agency	299,845	292,672	7,173	2
Other Distribution	221,998	222,823	(825)	—
Total Life	2,453,588	2,356,880	96,708	4
HEALTH				
Direct Response	79,669	76,620	3,049	4
American Income Agency	87,731	83,976	3,755	4
LNL Exclusive Agency	199,501	203,199	(3,698)	(2)
UA Independent	393,309	371,755	21,554	6
Family Heritage	285,282	263,894	21,388	8
Total Health	1,045,492	999,444	46,048	5
Total In Force	<u>\$ 3,499,080</u>	<u>\$ 3,356,324</u>	<u>\$ 142,756</u>	<u>4</u>

Annualized premium in force 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. Annualized premium in force is an indicator of potential growth in premium revenue.