

TORCHMARK CORPORATIONAnnualized Premium In Force
(Unaudited)

(Dollar amounts in thousands)

| | At end of period | | Increase (Decrease) | |
|----------------------------|---------------------|---------------------|---------------------|----------|
| | Dec 2018 | Dec 2017 | Amount | % |
| LIFE | | | | |
| Globe Life Direct Response | \$ 812,780 | \$ 796,628 | \$ 16,152 | 2 |
| American Income Agency | 1,129,384 | 1,059,216 | 70,168 | 7 |
| LNL Exclusive Agency | 300,846 | 295,235 | 5,611 | 2 |
| Other Distribution | 221,718 | 222,020 | (302) | — |
| Total Life | 2,464,728 | 2,373,099 | 91,629 | 4 |
| HEALTH | | | | |
| Direct Response | 79,325 | 76,672 | 2,653 | 3 |
| American Income Agency | 88,237 | 84,775 | 3,462 | 4 |
| LNL Exclusive Agency | 201,294 | 205,136 | (3,842) | (2) |
| UA Independent | 414,656 | 382,853 | 31,803 | 8 |
| Family Heritage | 290,186 | 268,584 | 21,602 | 8 |
| Total Health | 1,073,698 | 1,018,020 | 55,678 | 5 |
| Total In Force | <u>\$ 3,538,426</u> | <u>\$ 3,391,119</u> | <u>\$ 147,307</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.