TORCHMARK CORPORATION

Annualized Premium In Force

(Unaudited) (Dollar amounts in thousands)

	At end of period		Increase (Decrease)	
	Mar 2019	Mar 2018	Amount	%
LIFE				
Globe Life Direct Response	\$ 821,990	\$ 804,289	\$ 17,701	2
American Income Agency	1,152,414	1,073,409	79,005	7
LNL Exclusive Agency	301,829	295,301	6,528	2
Other Distribution	221,270	221,422	(152)	_
Total Life	2,497,503	2,394,421	103,082	4
HEALTH				
Direct Response	79,314	77,467	1,847	2
American Income Agency	89,852	77,985	11,867	15
LNL Exclusive Agency	198,767	201,761	(2,994)	(1)
UA Independent	415,497	381,198	34,299	9
Family Heritage	293,137	272,538	20,599	8
Total Health	1,076,567	1,010,949	65,618	6
Total In Force	\$ 3,574,070	\$ 3,405,370	\$ 168,700	5

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.