GLOBE LIFE INC. Annualized Premium In Force⁽¹⁾

(Unaudited) (Dollar amounts in thousands)

| | | At end o | of per | | | |
|------------------------------------|----|---------------------|--------|---------------------|------------|------|
| | Se | ptember 30, 2019 | Se | ptember 30, 2018 | Change | % |
| <u>LIFE</u> | | | | | | |
| American Income Exclusive Agency | \$ | 1,198,567 | \$ | 1,117,557 | \$ 81,010 | 7 |
| Direct Response | | 831,499 | | 814,188 | 17,311 | 2 |
| Liberty National Exclusive Agency | | 307,081 | | 299,845 | 7,236 | 2 |
| Other Agencies | | 220,215 | | 221,998 | (1,783) | (1) |
| Total Life | | 2,557,362 | - | 2,453,588 | 103,774 | 4 |
| | | | | | | |
| HEALTH Medicare Supplement: | | | | | | |
| United American Independent Agency | | 421,407 | | 381,635 | 39.772 | 10 |
| Direct Response | | 78,655 | | 79,272 | (617) | (1) |
| Liberty National Exclusive Agency | | 37,361 | | 43,810 | (6,449) | (1) |
| American Income Exclusive Agency | | 162 | | 43,810 | (0,449) | (13) |
| Total Medicare Supplement | | 537,585 | | 504,927 | 32,658 | (23) |
| | | 557,505 | | 504,527 | 52,050 | U |
| Other Health: | | | | | | |
| Family Heritage Exclusive Agency | | 306,340 | | 285,282 | 21,058 | 7 |
| Liberty National Exclusive Agency | | 160,049 | | 155,691 | 4,358 | 3 |
| American Income Exclusive Agency | | 93,843 | | 87,521 | 6,322 | 7 |
| United American Independent Agency | | 10,814 | | 11,674 | (860) | (7) |
| Direct Response | | 348 | | 397 | (49) | (12) |
| Total Other Health | | 571,394 | | 540,565 | 30,829 | 6 |
| Total Health | | 1,108,979 | | 1,045,492 | 63,487 | 6 |
| | | | | | | |
| Total Premium In Force | \$ | 3,666,341 | \$ | 3,499,080 | \$ 167,261 | 5 |

(1) 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.