GLOBE LIFE INC. Annualized Premium In Force⁽¹⁾

(Unaudited) (Dollar amounts in thousands)

	At end of period						
	December 31, 2019		December 31, 2018		- Change		%
<u>LIFE</u>							
American Income Life Division	\$	1,220,483	\$	1,129,384	\$	91,099	8
Direct to Consumer Division		831,739		812,780		18,959	2
Liberty National Division		309,792		300,846		8,946	3
Other		219,614		221,718		(2,104)	(1)
Total Life		2,581,628		2,464,728	,	116,900	5
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HEALTH							
Medicare Supplement:		444.400		400.007		40.005	40
United American Division		444,132		403,207		40,925	10
Direct to Consumer Division		77,902		78,939		(1,037)	(1)
Liberty National Division		35,799		42,073		(6,274)	(15)
American Income Life Division		149		196		(47)	(24)
Total Medicare Supplement		557,982		524,415		33,567	6
Other Health:							
Family Heritage Division		312,479		290,186		22,293	8
Liberty National Division		161,364		159,221		2,143	1
American Income Life Division		96,298		88,041		8,257	9
United American Division		10,588		11,449		(861)	(8)
Direct to Consumer Division		327		386		(59)	(15)
Total Other Health		581,056		549,283		31,773	6
Total Health		1,139,038		1,073,698		65,340	6

\$

3,538,426

182,240

3,720,666

\$

Total Premium In Force

Note: The following divisions are exclusive agencies of Globe Life Inc.: American Income Life Division, Family Heritage Division, and Liberty National Division.

⁽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.