GLOBE LIFE INC. Annualized Premium In Force⁽¹⁾

(Unaudited) (Dollar amounts in thousands)

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	March 31, 2020		March 31, 2019		Change		%
<u>LIFE</u>							
American Income Life Division	\$	1,230,659	\$	1,152,414	\$	78,245	7
Direct to Consumer Division		842,040		821,990		20,050	2
Liberty National Division		311,003		301,829		9,174	3
Other		218,959		221,270		(2,311)	(1)
Total Life		2,602,661		2,497,503		105,158	4
HEALTH							
Medicare Supplement:							
United American Division		436,519		404,292		32,227	8
Direct to Consumer Division		77,208		78,936		(1,728)	(2)
Liberty National Division		34,671		40,301		(5,630)	(14)
American Income Life Division		127		172		(45)	(26)
Total Medicare Supplement		548,525		523,701		24,824	5
Other Health:							
Family Heritage Division		316,951		293,137		23,814	8
Liberty National Division		164,961		158,466		6,495	4
American Income Life Division		96,256		89,680		6,576	7
United American Division		10,341		11,205		(864)	(8)
Direct to Consumer Division		311		378		(67)	(18)
Total Other Health		588,820		552,866		35,954	7
Total Health		1,137,345		1,076,567		60,778	6
Total Premium In Force	\$	3,740,006	\$	3,574,070	\$	165,936	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.

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