

**GLOBE LIFE INC.**  
**Interest on Reserves and Deferred Acquisition Costs (DAC)**  
(Unaudited)  
(Dollar amounts in thousands)

	<b>2020</b>				
	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>YTD</b>
Interest on:					
DAC	\$ 58,725	\$ 58,773	\$ 59,479		\$ 176,977
Reserves	(204,171)	(206,391)	(209,911)		(620,473)
Net	<u>\$ (145,446)</u>	<u>\$ (147,618)</u>	<u>\$ (150,432)</u>	<u>\$ —</u>	<u>\$ (443,496)</u>

	<b>2019</b>				
	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>YTD</b>
Interest on:					
DAC	\$ 56,438	\$ 56,766	\$ 57,468	\$ 57,759	\$ 228,431
Reserves	(196,278)	(198,081)	(200,506)	(202,114)	(796,979)
Net	<u>\$ (139,840)</u>	<u>\$ (141,315)</u>	<u>\$ (143,038)</u>	<u>\$ (144,355)</u>	<u>\$ (568,548)</u>