

**GLOBE LIFE INC.**  
**Life Annualized Premium In Force<sup>(1)</sup> Rollforward and Lapse Rates**  
(Unaudited)  
(Dollar amounts in thousands)

	December 31, 2021		September 30, 2021		June 30, 2021		March 31, 2021		December 31, 2020	
	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate
<b>American Income Life Division</b>										
Beginning of quarter	\$1,427,818		\$1,394,464		\$1,354,878		\$1,325,293		\$1,292,549	
Net sales	74,007		73,649		73,233		69,623		71,185	
Lapses										
First year	(19,181)	8.23%	(16,700)	7.30%	(15,028)	6.81%	(17,627)	8.16%	(16,002)	7.55%
Renewal year	(22,655)	1.91%	(20,721)	1.79%	(20,366)	1.80%	(18,821)	1.71%	(18,746)	1.74%
	(41,836)	2.95%	(37,421)	2.70%	(35,394)	2.62%	(36,448)	2.76%	(34,748)	2.70%
Deaths and other <sup>(2)</sup>	(1,581)		(2,874)		1,747		(3,590)		(3,693)	
End of quarter	1,458,408		1,427,818		1,394,464		1,354,878		1,325,293	
<b>Direct to Consumer Division</b>										
Beginning of quarter	928,520		918,660		899,778		881,012		891,794	
Net sales	33,805		33,069		42,281		39,691		39,230	
Lapses										
First year	(15,445)	15.83%	(16,304)	15.52%	(11,365)	10.43%	(12,226)	11.38%	(17,557)	15.59%
Renewal year	(15,363)	1.90%	(13,326)	1.67%	(10,029)	1.29%	(9,979)	1.31%	(11,265)	1.48%
	(30,808)	3.39%	(29,630)	3.29%	(21,394)	2.42%	(22,205)	2.56%	(28,822)	3.30%
Deaths and other <sup>(2)</sup>	(2,320)		6,421		(2,005)		1,280		(21,190)	
End of quarter	929,197		928,520		918,660		899,778		881,012	
<b>Liberty National Division</b>										
Beginning of quarter	336,199		330,157		322,693		318,545		315,033	
Net sales	18,827		18,209		17,923		16,225		18,065	
Lapses										
First year	(6,062)	8.88%	(5,308)	8.14%	(4,289)	7.20%	(4,651)	8.27%	(4,523)	8.31%
Renewal year	(6,653)	2.47%	(5,971)	2.23%	(5,343)	2.01%	(7,015)	2.66%	(5,773)	2.20%
	(12,715)	3.76%	(11,279)	3.39%	(9,632)	2.96%	(11,666)	3.65%	(10,296)	3.25%
Deaths and other <sup>(2)</sup>	(979)		(888)		(827)		(411)		(4,257)	
End of quarter	341,332		336,199		330,157		322,693		318,545	
<b>Other</b>	<u>214,248</u>		<u>214,842</u>		<u>214,801</u>		<u>215,015</u>		<u>215,099</u>	
<b>Total Life</b>	<u>\$2,943,185</u>		<u>\$2,907,379</u>		<u>\$2,858,082</u>		<u>\$2,792,364</u>		<u>\$2,739,949</u>	

(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.

(2) Include foreign exchange adjustments, source data adjustments, changes in coverage and timing differences.

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