

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

	<b>2022</b>				
	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>YTD</b>
Interest on:					
DAC	\$ 63,748	\$ 64,254	\$ 66,243	\$ 66,598	\$ 260,843
Reserves	(226,246)	(228,630)	(231,464)	(233,453)	(919,793)
FHLB funding agreement	—	—	(12)	(59)	(71)
Net	<u>\$ (162,498)</u>	<u>\$ (164,376)</u>	<u>\$ (165,233)</u>	<u>\$ (166,914)</u>	<u>\$ (659,021)</u>

	<b>2021</b>				
	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>YTD</b>
Interest on:					
DAC	\$ 60,827	\$ 61,365	\$ 62,333	\$ 62,864	\$ 247,389
Reserves	(214,925)	(217,945)	(221,188)	(223,764)	(877,822)
Net	<u>\$ (154,098)</u>	<u>\$ (156,580)</u>	<u>\$ (158,855)</u>	<u>\$ (160,900)</u>	<u>\$ (630,433)</u>