

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

	September 30, 2024		June 30, 2024		March 31, 2024		December 31, 2023		September 30, 2023	
	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate
<b>American Income Life Division</b>										
Beginning of quarter	\$1,716,823		\$1,685,853		\$1,654,197		\$1,635,206		\$1,613,415	
Net sales	96,739		94,668		97,195		76,323		81,066	
Lapses										
First year	(30,070)	10.12%	(25,366)	8.75%	(25,714)	9.60%	(23,242)	8.71%	(22,229)	8.50%
Renewal year	(38,449)	2.74%	(39,631)	2.85%	(35,186)	2.57%	(36,229)	2.67%	(33,207)	2.48%
	(68,519)	4.02%	(64,997)	3.87%	(60,900)	3.72%	(59,471)	3.67%	(55,436)	3.46%
Deaths and other <sup>(2)</sup>	2,835		1,299		(4,639)		2,139		(3,839)	
End of quarter	1,747,878		1,716,823		1,685,853		1,654,197		1,635,206	
<b>Direct to Consumer Division</b>										
Beginning of quarter	940,965		944,494		933,057		938,656		942,859	
Net sales	24,074		30,614		28,563		25,861		26,497	
Lapses										
First year	(14,043)	20.96%	(11,651)	16.91%	(10,091)	15.00%	(12,780)	17.98%	(13,899)	18.45%
Renewal year	(18,917)	2.22%	(17,639)	2.07%	(15,776)	1.86%	(17,583)	2.07%	(17,638)	2.08%
	(32,960)	3.58%	(29,290)	3.18%	(25,867)	2.83%	(30,363)	3.30%	(31,537)	3.42%
Deaths and other <sup>(2)</sup>	(63)		(4,853)		8,741		(1,097)		837	
End of quarter	932,016		940,965		944,494		933,057		938,656	
<b>Liberty National Division</b>										
Beginning of quarter	401,319		391,734		390,693		382,511		374,893	
Net sales	24,352		25,889		21,605		26,046		24,165	
Lapses										
First year	(7,633)	8.84%	(7,847)	8.65%	(8,153)	8.59%	(8,459)	9.07%	(7,770)	8.77%
Renewal year	(10,084)	3.29%	(9,139)	3.03%	(9,805)	3.29%	(8,949)	3.06%	(8,064)	2.78%
	(17,717)	4.51%	(16,986)	4.33%	(17,958)	4.57%	(17,408)	4.51%	(15,834)	4.18%
Deaths and other <sup>(2)</sup>	(1,910)		682		(2,606)		(456)		(713)	
End of quarter	406,044		401,319		391,734		390,693		382,511	
<b>Other</b>	<b>205,263</b>		<b>206,183</b>		<b>207,179</b>		<b>207,798</b>		<b>208,989</b>	
<b>Total Life</b>	<b><u>\$3,291,201</u></b>		<b><u>\$3,265,290</u></b>		<b><u>\$3,229,260</u></b>		<b><u>\$3,185,745</u></b>		<b><u>\$3,165,362</u></b>	

(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.