

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

	September 30, 2025		June 30, 2025		March 31, 2025		December 31, 2024		September 30, 2024	
	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate
<b>American Income Life Division</b>										
Beginning of quarter	\$1,823,059		\$1,792,620		\$1,761,713		\$1,747,878		\$1,716,823	
Net sales	96,520		96,227		98,555		93,343		96,739	
Lapses										
First year	(30,964)	9.66%	(28,563)	9.01%	(32,450)	10.48%	(29,186)	9.36%	(30,070)	10.12%
Renewal year	(42,018)	2.80%	(40,431)	2.74%	(39,693)	2.75%	(37,607)	2.62%	(38,449)	2.74%
	(72,982)	4.01%	(68,994)	3.85%	(72,143)	4.11%	(66,793)	3.83%	(68,519)	4.02%
Deaths and other <sup>(2)</sup>	(2,439)		3,206		4,495		(12,715)		2,835	
End of quarter	1,844,158		1,823,059		1,792,620		1,761,713		1,747,878	
<b>Direct to Consumer Division</b>										
Beginning of quarter	934,653		933,173		922,508		932,016		940,965	
Net sales	27,176		31,096		25,175		23,059		24,074	
Lapses										
First year	(14,107)	23.01%	(12,092)	20.06%	(9,086)	15.48%	(12,607)	20.00%	(14,043)	20.96%
Renewal year	(17,233)	2.01%	(17,186)	2.01%	(15,315)	1.80%	(18,440)	2.17%	(18,917)	2.22%
	(31,340)	3.42%	(29,278)	3.19%	(24,401)	2.68%	(31,047)	3.40%	(32,960)	3.58%
Deaths and other <sup>(2)</sup>	2,833		(338)		9,891		(1,520)		(63)	
End of quarter	933,322		934,653		933,173		922,508		932,016	
<b>Liberty National Division</b>										
Beginning of quarter	419,716		413,659		410,912		406,044		401,319	
Net sales	24,296		24,615		22,469		26,316		24,352	
Lapses										
First year	(8,110)	7.79%	(7,222)	7.23%	(8,470)	8.77%	(6,912)	8.39%	(7,633)	8.84%
Renewal year	(10,732)	3.37%	(10,076)	3.18%	(10,680)	3.39%	(10,201)	3.29%	(10,084)	3.29%
	(18,842)	4.46%	(17,298)	4.15%	(19,150)	4.65%	(17,113)	4.36%	(17,717)	4.51%
Deaths and other <sup>(2)</sup>	(1,439)		(1,260)		(572)		(4,335)		(1,910)	
End of quarter	423,731		419,716		413,659		410,912		406,044	
<b>Other</b>										
	201,332		202,280		203,018		204,128		205,263	
<b>Total Life</b>	<u>\$3,402,543</u>		<u>\$3,379,708</u>		<u>\$3,342,470</u>		<u>\$3,299,261</u>		<u>\$3,291,201</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.