

GLOBE LIFE INC.
Required Interest on Policy Liabilities
(Dollar amounts in thousands)
(Unaudited)

	2025				
	Q1	Q2	Q3	Q4	Full Year
Interest on:					
Reserves	\$ (239,350)	\$ (241,931)	\$ (243,343)	\$ —	\$ (724,624)
FHLB funding agreements	(4,395)	(4,398)	(4,765)	—	(13,558)
Interest on deposit funds	(999)	(1,012)	(1,022)	—	(3,033)
Net	<u>\$ (244,744)</u>	<u>\$ (247,341)</u>	<u>\$ (249,130)</u>	<u>\$ —</u>	<u>\$ (741,215)</u>

	2024				
	Q1	Q2	Q3	Q4	Full Year
Interest on:					
Reserves	\$ (235,325)	\$ (237,309)	\$ (239,421)	\$ (238,203)	\$ (950,258)
FHLB funding agreements	(2,327)	(4,406)	(4,918)	(4,874)	(16,525)
Interest on deposit funds	(1,141)	(1,130)	(1,122)	(1,051)	(4,444)
Net	<u>\$ (238,793)</u>	<u>\$ (242,845)</u>	<u>\$ (245,461)</u>	<u>\$ (244,128)</u>	<u>\$ (971,227)</u>