

GLOBE LIFE INC.
GAAP and Statutory Premium Comparison—American Income Life Division
(Dollar amounts in thousands)
(Unaudited)

Life				
Period	Collected Premium⁽²⁾			GAAP Premium
	American Income Life Insurance Company⁽¹⁾	National Income Life Insurance Company⁽¹⁾	Total	American Income Life Division
2025	\$ 1,658,994	\$ 133,475	\$ 1,792,469	\$ 1,791,356
2024	1,572,484	125,563	1,698,047	1,698,209
2023	1,472,996	116,264	1,589,260	1,588,702
2022	1,397,097	108,476	1,505,573	1,505,034
2021	1,302,844	100,242	1,403,086	1,401,898
2020	1,167,886	90,029	1,257,915	1,257,726
2019	1,078,332	82,370	1,160,702	1,160,495
2018	1,005,202	76,324	1,081,526	1,081,333
2017	928,391	70,909	999,300	999,279
2016	850,699	62,649	913,348	913,355

Health				
Period	Collected Premium⁽²⁾			GAAP Premium
	American Income Life Insurance Company⁽¹⁾	National Income Life Insurance Company⁽¹⁾	Total	American Income Life Division
2025	\$ 116,548	\$ 8,600	\$ 125,148	\$ 124,947
2024	114,760	8,437	123,197	123,123
2023	112,350	8,127	120,477	120,332
2022	109,595	7,745	117,340	117,353
2021	107,457	7,461	114,918	114,742
2020	98,511	7,160	105,671	105,734
2019	92,352	6,849	99,201	99,447
2018	86,657	6,753	93,410	93,313
2017	82,357	6,742	89,099	89,036
2016	77,874	6,521	84,395	84,382

(1) American Income Life Insurance Company and National Income Life Insurance Company are statutory insurance subsidiaries of Globe Life Inc. and together represent primarily the American Income Life Division, as reported under GAAP. Globe Life's life insurance subsidiaries are required to file statutory financial statements with state insurance regulatory authorities. Accounting principles used to prepare these statutory financial statements differ from GAAP. For more information, please see *Note 2—Statutory Accounting* of the Company's Annual Report on Form 10-K.

(2) Collected premium represents collected direct statutory premium, excluding reinsurance. Considering the differences between the GAAP and statutory bases of accounting for earned premiums, collected direct statutory premium, excluding reinsurance, provides for a more complete comparison to GAAP reported premium and demonstrates the close relationship between the two figures. Collected direct statutory premium represents the premium collected on life and health policies during a given year and, as seen above, is comparable to the American Income Life Division's GAAP reported premium. The collected direct statutory premiums are reported on Line 95 of Schedule T of the respective company's Annual Statement.