Task Force on Climate-related Financial Disclosures Report **2025**

Introduction:

At Globe Life, we recognize the potential impacts of climate change and the importance of this issue to investors, the communities we serve, and the health of our planet. This report reflects Globe Life's commitment to transparently managing climate-related risks and opportunities and is aligned with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). Through our TCFD report, we seek to share and better understand how the changing climate may impact our business in the years to come. We know that climate change can present risks to physical infrastructure, human health and resource security, as well as risks arising from the transition to a low-carbon economy. As we look towards the future, we plan to continue to incorporate consideration of such risks into our strategic thinking and risk management processes.

This report covers data collected for the 2024 and 2025 calendar and fiscal years, and shares actions taken by the Company in 2026, as noted throughout the report.

GOVERNANCE

Disclose the company’s governance around climate-related risks and opportunities.

TCFD Recommendation	Response
a) Describe the board’s oversight of climate-related risks and opportunities.	Globe Life believes sustainable business practices are an important component of both good corporate citizenship and sound fiscal management. As part of its general responsibility for overseeing the Company’s corporate strategy and approach to Enterprise Risk Management (ERM), the Globe Life Inc. Board of Directors (the “Board”) monitors and guides management’s assessment of climate-related risks and opportunities. The Board recognizes climate change risks as a consideration in the development and implementation of the Company’s strategic objectives. This approach is consistent with Globe Life’s continued focus on ensuring the long-term sustainability of the Company and its business operations, while creating long-term value for its shareholders. The Board’s Audit Committee, one of its three standing committees, assists the Board by monitoring the impact of climate change on financial risks. Additionally, the Board discusses climate-related issues with management, as necessary and appropriate. In early 2026, the Board welcomed a new independent Director with direct sustainability leadership experience, allowing for additional expertise in sustainability strategy and practices in board-level discussions.
b) Describe management’s role in assessing and managing climate-related risks and opportunities.	The Company has a Sustainability Committee, a sub-committee of the ERM Committee, comprised of a cross-functional group of key leaders and internal subject matter experts including but not limited to Risk Management, Facilities, Legal, Investments and Human Resources. The Sustainability Committee typically meets quarterly and reports on its activities regularly to the ERM Committee. The Company’s Chief Risk Officer and Chair of the ERM Committee provides quarterly updates to the Audit Committee regarding risk topics and initiatives, including those that are climate related. The Company has a formal sustainability function (the “Sustainability team”) within the Compliance and Risk Department, in support of its ongoing commitment to embed Environmental, Social and Governance (ESG) considerations into business decision-making and risk management processes, where appropriate. The Sustainability team is responsible for helping to facilitate the Company’s sustainability strategy and

	initiatives, consistent with guidance provided by the Sustainability Committee and the Board. The Sustainability team supports efforts to enhance the Company's sustainability disclosures, including those associated with climate-related risks and opportunities.

STRATEGY

Disclose the actual and potential impacts of climate-related risks and opportunities on the company’s businesses, strategy, and financial planning where such information is material.

TCFD Recommendation	Response
a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	We believe Globe Life's long-term viability depends on our ability to fulfill the financial promises we make to our policyholders and to create value for our shareholders. We consider the risks and opportunities that climate change may present to our business and strategy, across both physical impacts and the transition to a low-carbon economy. The Company’s identification and assessment of risks and opportunities will be recurring and may change over time as we evaluate the impact and likelihood of climate-related physical and transitional risks. Globe Life's climate-related risks and opportunities identified in the table below were informed by two distinct assessments: climate risk scenario workshops conducted in 2025 and a physical risk assessment conducted in 2022 and refreshed in 2025. The specific scenarios used in both assessments are detailed in Section C below.

Time Horizon	Climate-related Risks	Climate-related Opportunities
Short-term: 0-3 years	• Regulatory requirements related to Canada's Office of the Superintendent of Financial Institutions (OSFI) in Guideline B-15 (Climate Risk Management) and evolving U.S. state-level climate disclosure requirements *(transition)*. • Acute impacts of climate change such as increased frequency of extreme weather events (drought, wildfires, extreme precipitation, hurricanes, flooding, etc.) may disrupt our business operations, including possible supply chain interruptions *(physical).* • The increased adoption and integration of artificial intelligence into business operations may result in materially higher resource consumption and associated greenhouse gas (GHG) emissions *(transition).*	• Drive increased employee engagement and interest in environmental stewardship both at the workplace and at home through education and training *(transition).* • Focus on resource efficiency of facilities through implementation of sustainable best practices *(transition).* • Consider opportunities to decarbonize operations at Company-owned facilities *(transition).*
Medium-term: 3-5 years	• Risk of reputational and talent acquisition impact resulting from a perceived lack of climate-related commitments *(transition).* • Inability to procure lower-emission energy sources due to policy shifts impacting future strategic reduction opportunities *(transition).*	• Explore ways to reduce GHG emissions and climate-related risks in our supply chain *(transition).* • Develop a decarbonization roadmap to support future target setting, as appropriate, and operational efficiencies *(transition).*

		• Poorly implemented climate transition globally may generate macroeconomic stress, elevated unemployment, and deteriorating health and social welfare outcomes, which could adversely affect Globe Life's policyholders. This in turn may lead to increased lapses, and a reduction in the volume of business, particularly among the middle- and lower-income Americans we serve *(transition).*	
	Long-term: 5-20 years	• Potential declines in investment values over the long-term in carbon intensive industries *(transition).* • Possible increased frequency of claims related to adverse impact to mortality/morbidity rates if climate-related risks continue to increase *(physical).* • Continued uncertainty regarding the future scope of climate regulation, evolving stakeholder expectations of investors, customers, and employees, and the broader impacts of climate change *(transition).*	• As assets in our portfolio mature, allocate capital to investments that align with our risk/return profile, which may include investments related to climate change solutions (e.g., renewable energy, low-carbon technologies, associated infrastructure, etc.) *(transition).* • Evolve risk management practices and pricing capabilities to incorporate climate data, health trends, and geographic factors to create more accurate risk profiles, enhancing the Company's ability to continue to offer competitively priced products to our customers *(transition).* • Build scalable processes to proactively address evolving climate disclosure regulatory requirements and

	expectations, enabling the Company to remain agile and adaptable *(transition).* • Consider the merit of establishing a science-based target for GHG emissions reduction *(transition).*
b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	Globe Life has qualitatively assessed how climate-related risks and opportunities identified in this report may impact our business, strategy, and financial planning. The following describes the potential impact of climate-related risks and opportunities across key areas of our business. While we have not yet fully determined the financial or strategic materiality of these opportunities, we recognize their potential to deliver substantive positive benefits, such as increased talent engagement and retention, shareholder confidence, and operational cost savings over the long term. **Regulatory Compliance** Climate-related regulatory requirements continue to evolve, presenting both compliance obligations and strategic considerations for Globe Life. In Canada, OSFI Guideline B-15 establishes climate risk management and disclosure expectations for federally regulated financial institutions (FRFIs), including life insurance companies operating in Canada. While Guideline B-15 does not present an operational impact to Globe Life today, the requirement for Scope 3 GHG emissions disclosure beginning in fiscal year 2028 supports the case for continued investment in data quality, GHG inventory accuracy, and sustainability reporting. In the United States, state-level climate disclosure requirements continue to evolve, adding further complexity to Globe Life's compliance landscape. Globe Life views the evolution of climate disclosure requirements as an opportunity to build scalable processes tailored to the business that enable the Company to remain agile and adaptable in meeting emerging obligations. **Investments** Over the long term, climate-related risks and regulations may affect the prospects of companies and other entities whose securities we hold, or our willingness to continue to hold their securities, including potential losses or decline in investment values in carbon-intensive industries. These factors may also influence

investor sentiment regarding the Company and investments in our portfolio. As assets mature, Globe Life allocates capital to investments that align with our risk/return criteria, which may include investments and tax credits related to climate change solutions such as renewable energy, lower-carbon technologies, and associated infrastructure. We consider our prudent approach to investment management, described in the Risk Management section of this report, to be a mitigating factor with respect to the impacts that climate-related risks and regulations may have on our investments.

Mortality and Morbidity

At Globe Life, one of our strategic priorities is to provide financial protection-oriented life and supplemental health products designed to offer basic protection that fits within a consumer's budget. Climate-related risks may have an adverse impact on health outcomes, potentially increasing claims and impacting the profitability of our products. Climate change makes conditions more favorable to the spread of infectious diseases, increases air pollution that exacerbates respiratory conditions, and raises the risk of heat stroke and cardiac arrest. Many of the root causes of climate change also increase the risk of novel viruses through deforestation and habitat loss, which forces animals to migrate and potentially share germs with other animals or people.

There are many complexities involved in quantifying the impacts of climate change on human life, including how the transition to a low-carbon economy unfolds over the coming years and decades. Although currently uncertain and not material to Globe Life, the pace and design of climate transition policies could have consequences for the broader economy, and by extension, for Globe Life's policyholders. An abrupt or poorly coordinated energy transition could generate economic disruption, including job losses and deteriorating health and social welfare outcomes, which may reduce the financial resilience of the middle- and lower-income people we serve. This could manifest in increased policy lapses or reduced demand for new coverage, outcomes that Globe Life monitors as part of its ongoing assessment of climate-related risks to our business model and financial planning.

To the extent that environmental factors impact mortality and morbidity over time, that experience is reflected in our pricing and underwriting assumptions, which may be adjusted as necessary to reflect the latest climate science and health impact estimations. Our current mortality risk assessments involve scenario testing which helps to inform our capital adequacy over a twelve-month period. These scenarios do not reflect increases in mortality from specific causes but inherently reflect elevated mortality experience which may be related to the impacts of climate change. To date, we have not observed significant impacts to our pricing assumptions or expected mortality experience but are aware that the impacts of climate change may emerge over time. Globe Life views the evolution of climate data and health trends as an opportunity to evolve our risk management practices and pricing capabilities consistent with sound actuarial principles. Incorporating climate data, health trends, and geographic factors, where relevant, helps enable more accurate risk profiles, which may enhance the Company's ability to continue to offer competitively priced products to our customers.

Operations

Globe Life's operational locations are subject to a range of physical climate-related risks, as identified through our physical risk assessment. While water stress presents the highest projected risk exposure identified in the physical risk assessment, our operations are not water intensive. Water use is primarily limited to domestic purposes, building cooling, and landscaping irrigation, and we do not anticipate this risk will materially impact our operations. We aim to monitor local water risk and implement efficiency measures where appropriate. Our overall hurricane exposure remains limited to one geographic area and is not considered significant given our diversified real estate portfolio. Sea level rise and inland flooding present low projected risk exposure across all assessed sites, with minimal expected impact on our portfolio.

The increased frequency and severity of extreme weather events presents a risk to Globe Life's business operations, including potential disruptions to facilities, technology, vendors, and personnel. To mitigate these risks and limit the impact of potential disruptions, Globe Life's Enterprise Resilience Program maintains comprehensive business continuity plans that incorporate site-level climate and weather hazard assessments across all Globe Life locations. Additional details regarding Globe Life's operational risk management processes are described in the Risk Management section of this report.

Globe Life relocated its headquarters operations within McKinney, Texas in 2025, transitioning to a LEED Silver certified facility that was constructed in 2022. As climate-related regulatory requirements and stakeholder expectations around emissions transparency continue to evolve, Globe Life views this transition as a way to help improve resource efficiency and reduce its operational carbon footprint. The facility's modern building systems are designed to optimize energy performance, and the relocation is anticipated to reduce Globe Life's Scope 1 and 2 greenhouse gas emissions while generating long-term operational cost savings from improved building performance.

Talent and Employee Engagement

We recognize that employees and prospective employees are increasingly interested in how companies are addressing climate change, and that a perceived lack of action on climate-related commitments may adversely impact talent acquisition, retention, and employee engagement. The potential financial implications of this transition risk, including cost of recruiting and onboarding replacement talent, are well recognized.

To help mitigate this risk, Globe Life's sustainability strategy, informed by the Company's materiality assessment that identified Talent Engagement, Attraction and Retention as a material ESG topic, places a strong emphasis on employee engagement and transparency around sustainability, with program initiatives designed to support the Company's broader strategic priorities. Each year, the Sustainability team contributes to Globe Life's annual compliance awareness campaign series, which reaches employees across the organization through multiple internal communications channels. In 2025 and 2026, the campaigns included an employee commuter survey, which directly supported our Category 7 GHG emissions calculations, alongside activities designed to educate and engage employees on sustainability topics.

Artificial Intelligence

As artificial intelligence (AI) becomes more integrated into business operations across industries, Globe Life recognizes that increased reliance on AI-powered tools and technologies carries implications for the Company's environmental footprint. AI systems rely on data centers that require significant amounts of energy and water to operate and cool, and as Globe Life's use of these technologies grows, so may the indirect resource consumption and greenhouse gas emissions associated with their use. While Globe Life does not currently operate its own data centers, the energy and water consumption associated with

	AI-powered tools and services is largely attributable to the operations of third-party technology providers, representing a source of Scope 3 greenhouse gas emissions that the Company is working to continue to understand and quantify. Globe Life recognizes the importance of understanding the resource implications of AI usage as part of broader efforts to manage our environmental footprint and plans to incorporate these considerations into future sustainability planning, as feasible and appropriate.
c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Globe Life seeks to evaluate the resilience of its strategy through a physical climate risk assessment covering key operational locations and climate risk scenario workshops. Overall physical risk exposure was found to be manageable at this time, and the workshops, facilitated by an independent third-party advisor, validated our current approach to mitigating and monitoring climate risk. **Physical Climate Risk Assessment** Globe Life conducted a physical risk assessment in 2022, refreshed in 2025, that covers six locations the Company determined best represent its real estate portfolio, including sites in Texas, Ohio, Oklahoma, and Alabama. Potential climate change impacts are evaluated under two Intergovernmental Panel on Climate Change (IPCC) scenarios: SSP2-4.5 (2.7°C warming) and SSP5-8.5 (>4°C warming). The assessment currently covers the following hazards over a long-term horizon (i.e., 5-20 years): wildfire, inland flooding, heatwaves, sea level rise, hurricanes, water stress, and tornadoes. The physical risk assessment identified the following climate hazard exposures across assessed sites: water stress presents high projected risk exposure at certain assessed sites; wildfire, heatwave, hurricanes, and tornadoes present medium projected risk exposure at select sites; and sea level rise and inland flooding present low projected risk exposure across all assessed sites. This assessment provides important insights regarding physical risk exposure across our operational locations and will be updated on an as-needed basis to help ensure continued accuracy.

Climate Risk Scenario Workshops

To further evaluate the resilience of our strategy under different climate pathways, Globe Life also conducted climate risk scenario workshops in 2025 with a cross-functional team facilitated by an independent third-party advisor.

The analysis utilized RCP (Representative Concentration Pathway) and SSP (Shared Socioeconomic Pathway) scenarios, developed by the Intergovernmental Panel on Climate Change (IPCC), projected to the year 2100, to evaluate two different climate scenarios, including a below 2°C scenario in line with TCFD's recommendations:

- SSP1-1.9 – Low Emissions Scenario: Global surface temperature warming is limited to 1.5°C, focusing on transition risks associated with the shift to a low-carbon economy.
- SSP3-7.0 – High Emissions Scenario: Global surface temperature warming of 4-5°C, emphasizing physical climate risks from operating in a world with significant climate mitigation challenges.

Participants also engaged in questions designed to evaluate the Company's preparedness for these scenarios and identify strategic opportunities to mitigate identified risks.

RISK MANAGEMENT

Disclose how the company identifies, assesses, and manages climate-related risks.

TCFD Recommendation	Response
a) Describe the organization's processes for identifying and assessing climate-related risks.	Globe Life's ERM Department supports the Company's strategic objectives and facilitates the identification, assessment, prioritization, mitigation and reporting of the Company's risks in line with sound underwriting and actuarial principles. The ERM Department assesses the likelihood of a risk occurring and how quickly Globe Life may experience an impact, taking into account several residual risk factors in its assessment. Climate risk is characterized as a transverse risk with the potential to impact numerous risks across our risk taxonomy. As such, the Sustainability team actively participates in risk assessments with risk owners to help ensure climate-related risks are identified and assessed across the organization.

	As part of the ERM evaluation, the Company conducts annual risk assessments with the aim to identify and mitigate material risks, informed by the periodic climate risk-specific assessments referenced in Section C above, to help define the impacts from climate change on credit risk, regulatory compliance risk, and mortality and morbidity risk. To support site-level preparedness, the Enterprise Resilience team maintains a Site Information Card for each office, production, and warehouse location. Hazards are identified in collaboration with site owners and validated using multiple authoritative external sources, including county-level resources, NOAA, and FEMA's National Risk Index. This process helps ensure that location-specific climate and weather risks are documented and incorporated into continuity planning across all Globe Life locations. For more information on climate-related risk factors, see Globe Life's most recent Annual Report on Form 10-K.
b) Describe the organization’s processes for managing climate-related risks.	**Regulatory Compliance** Managing regulatory compliance risk is critical to the Company’s ongoing operations. The Sustainability team remains dedicated to managing emerging climate-related regulatory requirements and aligning our public disclosures accordingly. **Investments** Globe Life invests to support liabilities from our insurance subsidiaries, focusing primarily on investment-grade, long-dated fixed maturities that align with our long-term liability products. Our conservative investment philosophy prioritizes capital preservation and risk-adjusted, capital-adjusted returns, supported by our ability to hold securities to maturity through varying market conditions. We invest in entities we believe are built to withstand multiple economic cycles and ensure risks remain within established investment policy limits. Investment risks, including climate-related risks, are managed through a rigorous credit risk process that includes thorough underwriting at initial investment, ongoing fundamental credit analysis, and at least monthly quantitative review. Risk is mitigated through diversification across asset classes, sectors, issuers,

ratings, geographies, and vintages, with defined limits to manage credit, market, and concentration risk. Our long-term investment focus drives us to identify and understand a variety of factors that may impact returns.

We believe ESG factors may be material to long-term portfolio performance. Each investment is evaluated for relevant ESG risks and opportunities, consistent with applicable laws and regulations. For fixed-maturity holdings, material ESG considerations are integrated into issuer credit outlooks to better assess long-term default and downgrade risk. We may rely on nationally recognized statistical rating organizations (NRSROs) credit ratings, including those from Moody's, S&P, and Fitch, which incorporate relevant ESG factors into their methodologies. As part of our process, we may also monitor the ESG ratings from external providers to understand how such ratings may impact our investments.

Mortality and Morbidity

The Company is interested in how the impacts from climate change may contribute to increased mortality and morbidity rates. However, from an attribution standpoint, several challenges exist with respect to the data currently available. Coding on medical claims may not be granular enough to allow for the interconnectedness between climate-related risks and the medical condition, mortality status, or cause of death. While some techniques may exist to differentiate excess mortality caused by extreme weather from natural volatility, and exacerbated by comorbidities, challenges remain when attempting to attribute mortality or morbidity to a single extreme weather event for a particular area over a defined timeframe. Furthermore, socioeconomic factors in exposure, mitigation and outcome may affect segments of the population differently.

We will continue to monitor trends in future mortality expectations to ensure that adequate underwriting and pricing adjustments are made to reflect our risk exposure. We also consider the dispersed geographic nature of our insurance policies throughout the U.S. as a mitigating factor, as isolated impacts from climate change events would not impact our portfolio universally. As new data and processes emerge to assess these risks, we intend to continue to refine our assessment.

	Operations Globe Life’s Enterprise Resilience team incorporates climate-related risks into its business continuity planning through an all-hazards approach, focusing on four key scenarios: (1) loss of facility, (2) loss of technology, (3) loss of vendor, and (4) loss of personnel. In the event of facility loss or damage, Globe Life has contracted with a third party to provide Mobile Recovery Centers (MRCs) fully equipped with hardware and network access capability to support continued business operations. Resilience exercises are conducted regularly to test the viability of the units, with on-site MRC exercises held at our McKinney, Texas headquarters in 2025 and our Waco, Texas facility in 2026. The Company also maintains mitigation plans for specific hazards such as severe weather and infectious diseases that may affect the health and safety of our employees. To proactively communicate to employees during these events, the Company maintains a mass notification process and a business continuity hotline. Globe Life also maintains alternate work arrangements as permitted to support employee safety and continuity during hazard events.
c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management.	Globe Life's processes for identifying, assessing, and managing climate-related risks are integrated into the Company’s overall ERM framework. Climate-related risks are evaluated through consideration of financial, reputational, operational, compliance/legal and customer impacts. Globe Life files its Own Risk and Solvency Assessment (ORSA) summary report annually with applicable insurance regulators for its insurance subsidiaries, incorporating the emergence and potential impacts of climate change. The Operational Risk Committee (ORC) provides an additional layer of governance by conducting an annual review and approval of the Company's all-hazards business continuity framework, helping to ensure climate risk is evaluated through multiple organizational lenses. The Sustainability team also partners with the Compliance team, third-party sustainability consultants, and external legal counsel with expertise in climate-related disclosures to help ensure Globe Life remains well-positioned to meet evolving compliance obligations. Globe Life continues to develop a risk-conscious culture through communication, governance, and reporting across multiple levels of the enterprise. The Company maintains a risk liaison network comprised

	of employees from across the organization who coordinate with management, the ERM Committee, and/or the ERM Department to contribute to the ERM framework by assisting in the identification, prioritization, assessment, mitigation, and reporting of climate-related risks.

METRIC AND TARGETS

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities.

TCFD Recommendation	**Response**
a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	The Company measures electricity and natural gas consumption, water usage, and waste, including the proportion recycled and disposed in landfills, as disclosed in the Company's 2025 Sustainability Report. Additionally, the Company collects data around employee commuting habits and work assignments such as remote and hybrid schedules.
b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	To manage the Company's impact on the environment at the operational level, we measure Scope 1 and 2 GHG emissions and are working to establish processes to gather information and calculate Scope 3 emissions. For the 2024 and 2025 reporting years, we disclosed estimations for certain Scope 3 emissions, calculated in alignment with Greenhouse Gas Protocol guidelines, including Categories 1, 4, 6, 7, 13[1]. Investments in carbon-intensive sectors have been identified.

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[1] These categories are defined by the Greenhouse Gas Protocol 'Corporate Value Chain (Scope 3) Accounting and Reporting Standard' and include: Category 1 (Purchased Goods and Services): Category 4 (Upstream Transportation and Distribution); Category 6 (Business Travel); Category 7 (Employee Commuting); Category 13 (Downstream Leased Assets).

Greenhouse Gas (GHG) Emissions in Metric Tons CO_{2e}

	2025	2024
Scope 1 Emissions	1,707	1,459
Scope 2 Emissions (Location-based)	5,383	5,322
Scope 2 Emissions (Market-based)	6,112	5,348
TOTAL Scope 1 & 2 (Location-based)	**7,090**	**6,780**
TOTAL Scope 1 & 2 (Market-based)	**7,819**	**6,806**
Scope 3 Emissions*		
Category 1: Purchased goods and services	8,735	17,985
Category 4: Upstream transportation and distribution	2,826	9,351
Category 6: Business travel	2,237	2,718
Category 7: Employee commuting (incl. teleworking)	5,107	3,831
Category 13: Downstream Leased Assets	4,273	4,266
TOTAL Scope 3 (calculated for Cat 1, 4, 6, 7, and 13)	**23,178**	**38,151**

** For Scope 3, we have included significant sources of GHG emissions in our value chain, excluding Category 15 (Investments).*

c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.

The Company has not yet set targets to manage its climate-related risks and opportunities. Ongoing reporting in alignment with the TCFD framework continues to inform the Company's understanding of climate-related risks. We believe that making informed decisions will allow us to mitigate and adapt to the financial impacts of climate-related risks and participate in climate-related opportunities arising from the transition to a low-carbon economy.

We know climate change is an issue that can only be addressed through collective action. As we continue to assess how climate-related risks and opportunities may impact the Company, we remain committed to learning more about ways to reduce our impact on the environment.

Cautionary Statements

This Report contains certain forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and Section 27A of the Securities Act of 1933, as amended. Statements that do not relate strictly to historical or current facts are based on current expectations, estimates, projections, opinions or beliefs of Globe Life Inc., its affiliates, or its subsidiaries (collectively, “Globe Life”) as of the date of this Report. Such statements are forward-looking and are usually identified by the use of words such as “seek,” “strive,” “anticipate,” “estimate,” “could,” “would,” “will,” “may,” “forecast,” “approximate,” “expect,” “project,” “intend,” “plan,” “believe” and other words of similar meaning, or the negative thereof, in connection with any discussion of future operating or financial matters.

We caution readers regarding certain forward-looking statements contained in the foregoing discussion and elsewhere in this document, and in any other statements made by, or on behalf of Globe Life, whether or not in future filings with the Securities and Exchange Commission (SEC). Any statement that is not a historical fact, or that might otherwise be considered an opinion or projection concerning Globe Life or its business, whether express or implied, is meant as and should be considered a forward-looking statement. Such statements represent management's opinions concerning future operations, strategies, financial results or other developments.

Forward-looking statements are based upon estimates and assumptions that are subject to significant business, economic, and competitive uncertainties, many of which are beyond our control, including uncertainties related to the impact of the recent pandemic and associated direct and indirect effects on our business operations, financial results and financial condition. If these estimates or assumptions prove to be incorrect, the actual results of Globe Life may differ materially from the forward-looking statements made on the basis of such estimates or assumptions. Whether or not actual results differ materially from forward-looking statements may depend on numerous foreseeable and unforeseeable events or developments, which may be national in scope, related to the insurance industry generally, or applicable to Globe Life specifically.

Materiality is used within this document to describe issues relating to ESG strategies that we consider to be of high or medium importance in terms of stakeholder interest. For the purposes of this document, materiality should not, therefore, be read as equating to any use of the word under the securities or other laws of the U.S. or any other jurisdiction, or as used in the documents Globe Life files from time to time with the SEC. Similarly, the inclusion of important in this Report should not be constructed as a characterization regarding the materiality or financial impact of that information. No part of this Report should be taken to constitute an invitation or inducement to invest in Globe Life, nor should this Report be relied upon in making investment decisions.

Additionally, terms such as “ESG,” “impact” and “sustainability” can be subjective in nature, and there is no representation or guarantee that these terms will reflect the views, policies, frameworks or preferred practices of any particular investor or other third party or reflect market trends. Any ESG, climate or impact goals, commitments, incentives and initiatives outlined in this Report are, unless explicitly stated otherwise purely voluntary, not binding on our business and/or management and do not constitute a guarantee, promise or commitment regarding actual or potential positive impacts or outcomes. Statistics and metrics contained herein are estimates and may be based on assumptions or developing standards. Globe Life has established, and may in the future establish, certain ESG-related goals, targets, commitments, incentives and initiatives, including but not limited to those relating to greenhouse gas emissions reductions. There can be no assurance that the goals, commitments, incentives, or initiatives as described herein will continue, and they may change, even materially. The actual investment process used for any or all of Globe Life’s investments may differ materially from the process described herein.

Readers are also directed to consider other risks and uncertainties described in other documents on file with the SEC, including Globe Life’s 2025 10-K.

Except where specifically noted otherwise, the reporting period for this Report focuses primarily on fiscal year 2025 activities. All references to a year throughout the Report refer to Globe Life’s fiscal years, unless calendar, fiscal, or reporting year is specified. This Report was published on August 31, 2026, and the information in this Report is only as current as the date indicated. Globe Life specifically disclaims any obligation to update or revise the information herein, including any forward-looking statements, because of new information, future developments, or otherwise.

The information provided herein is for informational purposes only and is not and may not be relied on in any manner as advice or as an offer to sell or a solicitation of an offer to buy interests in any fund or other product sponsored or managed by Globe Life or any of its affiliates. Any such offer or solicitation shall only be made pursuant to a final confidential private placement memorandum (as amended and/or restated from time to time) and the applicable fund’s subscription documents, which will be furnished to qualified investors on a confidential basis at their request for their consideration in connection with such offering.