GLOBE LIFE INC.
Life Annualized Premium In Force[1] Rollforward and Lapse Rates
(Dollar amounts in thousands)
(Unaudited)

	September 30, 2026		June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025	
	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate
American Income Life Division										
Beginning of quarter	$1,897,864		$1,881,534		$1,869,082		$1,844,158		$1,823,059	
Net sales	96,611		94,733		101,337		102,379		96,520	
Lapses										
First year	(30,925)	9.63%	(29,575)	9.29%	(41,571)	12.86%	(31,231)	9.65%	(30,964)	9.66%
Renewal year	(46,444)	2.95%	(44,412)	2.84%	(44,648)	2.91%	(42,122)	2.78%	(42,018)	2.80%
	(77,369)	4.08%	(73,987)	3.93%	(86,219)	4.64%	(73,353)	3.99%	(72,982)	4.01%
Deaths and other[2]	1,734		(4,416)		(2,666)		(4,102)		(2,439)	
End of quarter	1,918,840		1,897,864		1,881,534		1,869,082		1,844,158	
Direct to Consumer Division										
Beginning of quarter	924,741		929,964		924,242		933,322		934,653	
Net sales	24,023		26,578		27,188		28,580		27,176	
Lapses										
First year	(14,894)	25.10%	(12,725)	20.75%	(10,151)	16.72%	(16,189)	26.00%	(14,107)	23.01%
Renewal year	(16,259)	1.92%	(17,468)	2.06%	(15,327)	1.81%	(17,428)	2.05%	(17,233)	2.01%
	(31,153)	3.43%	(30,193)	3.32%	(25,478)	2.81%	(33,617)	3.68%	(31,340)	3.42%
Deaths and other[2]	4,998		(1,608)		4,012		(4,043)		2,833	
End of quarter	922,609		924,741		929,964		924,242		933,322	
Liberty National Division										
Beginning of quarter	436,127		430,852		428,124		423,731		419,716	
Net sales	25,978		26,131		25,358		27,872		24,296	
Lapses										
First year	(8,975)	8.75%	(8,315)	8.26%	(7,530)	7.68%	(10,522)	10.37%	(8,110)	7.79%
Renewal year	(12,216)	3.83%	(11,232)	3.52%	(12,239)	3.83%	(11,363)	3.57%	(10,732)	3.37%
	(21,191)	5.03%	(19,547)	4.65%	(19,769)	4.73%	(21,885)	5.21%	(18,842)	4.46%
Deaths and other[2]	(1,818)		(1,309)		(2,861)		(1,594)		(1,439)	
End of quarter	439,096		436,127		430,852		428,124		423,731	
Other	196,541		198,128		199,478		199,695		201,332	
Total Life	$3,477,086		$3,456,860		$3,441,828		$3,421,143		$3,402,543	

(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.