CORPORATE GOVERNANCE GUIDELINES OF GLOBE LIFE INC.

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Globe Life Inc.
Corporate Governance Guidelines

The following Corporate Governance Guidelines have been adopted by the Board of Directors of Globe Life Inc. to assist the Board in exercising its responsibilities. The Corporate Governance Guidelines reflect the Board's commitment to monitor policy and decision-making effectiveness both at the Board and management levels in order to enhance long-term shareholder value. These Guidelines will be reviewed by the Board annually, acting through its Governance and Nominating Committee, and are subject to modification from time to time. Waivers of the Guidelines may only be made by the Board.

A. DIRECTOR RESPONSIBILITIES

Directors' activities are to be geared to meeting two basic functions: decision-making and oversight. In the discharge of these functions, it is a director's responsibility to exercise his or her duty of care (by exercising appropriate diligence in making decisions and taking other actions, as well as in overseeing management of the corporation) and his or her duty of loyalty (by exercising his or her powers as a director in good faith in the best interests of the corporation and not in his or her own interest or in the interest of another person or organization with which he or she is associated).

Accordingly, a director should become generally familiar with and knowledgeable about Globe Life Inc.'s business, including the economic and competitive environment in which it operates. A director is not, however, expected or required to become an expert regarding all areas of Globe Life Inc.'s business or any specific aspects thereof. Directors are expected to attend and participate in Board meetings and the meetings of all Board committees to which they have been appointed, either in person or by teleconference or other electronic means. Directors will receive Board and committee meeting agendas and related meeting materials sufficiently in advance of meetings to allow them to review the same and enable them to participate in an informed manner at all meetings. Directors will receive and are expected to review minutes of Board meetings and the committees on which they serve. Directors will be kept informed of the activities of those Board committees on which they do not serve through circulation of committee minutes or written or oral reports from such committees to the full Board. Directors may inspect the books and records of Globe Life Inc. and its subsidiaries and may inspect their facilities as reasonably appropriate for the performance of their duties. A director who is unable to attend a Board or Board committee meeting (which is understood will occur on occasion) is expected to notify the Corporate Secretary of Globe Life Inc., who will advise the Co-Chairmen of the Board and/or the relevant Committee Chair.

Directors are expected to be present at the Annual Meeting of Shareholders unless they have an emergency, illness or an unavoidable conflict.

B. DIRECTOR QUALIFICATION STANDARDS

(1) Board Membership Criteria

Globe Life Inc. believes there should be wide latitude in the selection of new candidates for membership on the Board. Potential candidates should be assessed in the context of the then current composition of the Board and the particular needs of Globe Life Inc.

(a) Independence

At least a majority of the members of the Board of Directors shall at all times be "independent" within the guidelines and regulations of the New York Stock Exchange and Securities and Exchange Commission, as then currently set forth. The Board of Directors, with the subject director abstaining, shall, after considering all of the relevant circumstances, make an affirmative determination that the director has no material relationship with Globe Life Inc. or its subsidiaries (either directly or as a partner, shareholder or officer of any organization that has a relationship with Globe Life Inc. or its subsidiaries) before a director will be qualified as "independent". Annually, the Governance and Nominating Committee as well as the Board will review the relationships that each director has with Globe Life Inc. and its subsidiaries to ensure compliance with NYSE and SEC requirements. The Board has adopted and disclosed on Globe Life Inc.'s website additional categorical standards to assist it in determining director independence. Globe Life Inc. will disclose these independence determinations in its annual disclosure documents.

(b) Limit on Number of Other Public Company Boards on which a Director Serves

A non-management director of Globe Life Inc. ("Outside Director") may serve on the boards of directors of a total of four (4) unaffiliated, publicly traded companies. A Chief Executive Officer or other executive officer of Globe Life Inc. who serves on the Board may serve on the board of one (1) unaffiliated, publicly traded company. An individual should carefully evaluate the required time commitments for each board on which he or she serves and determine that he or she can adequately fulfill his or her duties as a director or executive officer of Globe Life Inc., as well as any other boards on which he or she serves.

Directors and executive officers of Globe Life Inc. are expected to advise the Co-Chairmen of the Board (or the Lead Director in the case of a Chief Executive Officer) and the Chair of the Governance and Nominating Committee of any company directorships and any assignments to the audit or compensation committees of any other board.

(c) Former Chief Executive Officer's Board Membership

The matter of service of a former Chief Executive Officer of Globe Life Inc. on the Board will be decided on a case-by-case basis. A former Chief Executive Officer serving on the Board would not be considered an independent director for purposes of corporate governance for the period specified by the NYSE rules.

(d) Directors Who Change Their Present Job Responsibilities

Directors are selected on the basis of their individual qualifications and attributes. The Board does not believe that the qualities which led the Board to select a given individual for membership on the Board change merely because of a change in that director's current job responsibilities. It is anticipated that a director who assumes a new position with an inherent conflict of interest between his or her new job and his or her Globe Life Inc. Board membership would tender his/her resignation from the Board. A director who is an employee of Globe Life Inc., a subsidiary or an affiliate ("Inside Director") who leaves to accept employment elsewhere is expected to tender his or her resignation as a director. Situations involving Inside Directors whose responsibilities change or who retire from Globe Life Inc. or its subsidiaries are approached on a case-by-case basis.

(2) Size of the Board

The By-Laws of Globe Life Inc. provide that the Board will have not less than seven (7) nor more than fifteen (15) members. The By-Laws further state that the exact number of directors will be established from time-to-time by a resolution of the Board. Maintaining Board membership in this numerical range provides Globe Life Inc. the flexibility to accommodate the availability of an outstanding candidate without hindering effective discussion or diminishing individual accountability.

(3) Director Terms

All directors will be elected annually for one-year terms, subject the Board's Retirement and Tenure Policy set forth herein.

(4) Retirement Age and Tenure Policy

Effective April 30, 2019, Outside Directors will retire at the Annual Meeting of Shareholders of Globe Life Inc. immediately following the earlier of their 74th birthday or their completion of 18 years of service on the Board. Under extraordinary circumstances only, the Board may determine that the interests of Globe Life Inc. and its shareholders would be better served by nominating or re-nominating a director after he or she reaches the aforementioned retirement age or number of completed terms for an additional one-year term; provided, however, that exceptions to the director retirement age and tenure policy under extraordinary circumstances may not be made for an individual director to permit more than a total of two additional terms.

Inside Directors retire at the Annual Meeting of Shareholders immediately following their 70th birthday.

(5) Selection of the Chairman or Co-Chairmen of the Board

The Board of Directors has broad discretion in the selection of a Chairman or Co-Chairmen of the Board.

C. SELECTION OF DIRECTORS

The selection of directors, both for initial election and re-nomination as incumbents, is a crucial part of Globe Life Inc.'s corporate governance. The development of a broad, inclusive pool of potential director candidates that meet the director independence and qualification standards is at the core of the selection process. Recommendations of potential Board candidates may come from the existing directors, the Co-Chairmen and Chief Executive Officers, the Lead Director, other members of management, shareholders or external resources used to identify prospective candidates. The Governance and Nominating Committee, in conjunction with the Co-Chairmen and Chief Executive Officers and the Lead Director, reviews the qualifications and attributes of candidates for membership on the Board from whatever source such candidates are received and thereafter reports its recommendations regarding director nominees to the full Board. The Board reviews all candidates proposed for nomination by the Governance and Nominating Committee and may choose to elect such person(s) to the Board in the interim periods between Annual Meetings of Shareholders or to submit such nominees to the shareholders for election or re-election to the Board at an Annual Meeting of Shareholders.

D. DIRECTOR ACCESS TO SENIOR MANAGEMENT AND INDEPENDENT ADVISORS

Directors have full and complete access to management of Globe Life Inc. and its subsidiaries and are encouraged to take advantage of this access. Such access is enhanced by the attendance at Board meetings of the Chief Financial Officer, General Counsel, Chief Actuary, Chief Investment Officer, Chief Information Officer, Chief Strategy Officer, Chief Marketing Officer, Chief Talent Officer, Chief Administrative Officer, and Executive Vice President - Underwriting and Sales Administration of Globe Life Inc. On occasion, various other members of senior management of Globe Life Inc. and the principal insurance subsidiaries attend Board meetings so that they may share a particular insight or expertise with the Board.

The Board and its committees are authorized to retain, at Globe Life Inc.'s expense, their own independent advisors, experts, consultants, counsel and accounting professionals, from time to time, when such persons or firms are deemed necessary.

E. BOARD INTERACTION WITH INSTITUTIONAL INVESTORS, ANALYSTS, THE PRESS, CUSTOMERS AND SHAREHOLDERS

The Board believes that management should speak for Globe Life Inc. The involvement of Board members in interactions with institutional investors, analysts, the press, customers and shareholders would occur with the knowledge of senior management and typically, at the request of such management.

Any interested parties, including employees, policyholders and shareholders, who desire to communicate with the Outside Directors regarding Globe Life Inc. may do so by writing to the Lead Director of the Board in care of the Corporate Secretary, Globe Life Inc., 7677 Henneman Way, McKinney, Texas 75070.

Any interested parties may communicate with the full Board of Directors or a specific director or directors in care of the Corporate Secretary, Globe Life Inc., 7677 Henneman Way, McKinney, Texas 75070.

F. DIRECTOR COMPENSATION

It is the belief of Globe Life Inc. that in order to attract and maintain outside directors of the highest caliber, Board compensation must be comparable to and competitive with our peer companies and other prominent U.S. companies. Globe Life Inc. also believes that the compensation paid to Outside Directors should be an appropriate mix of cash and stock-based compensation. Inside Directors do not receive any additional compensation for their service on the Board.

Compensation of Board members is monitored by the Compensation Committee of the Board of Directors with the assistance of senior management of Globe Life Inc. Levels and the forms of compensation paid at Globe Life Inc.'s peer companies are regularly reviewed and compensation studies and any consultants engaged by the Compensation Committee may be utilized in the evaluative process. Periodic adjustments are made in Board compensation by the full Board of Directors based upon recommendations from the Compensation Committee.

Outside Directors may elect to receive all or a portion of their annual cash compensation in quarterly cash payments or they may annually elect to defer their compensation and receive it in the form of grant date market value stock options, restricted stock or restricted stock units or have such deferred compensation held in an interest-bearing account for a five-year period. Outside Directors also automatically receive a portion of their compensation in the form of equity – either as market value stock options, restricted stock or restricted stock units based upon their individual timely elections.

Consulting contracts and other compensatory arrangements involving a director and Globe Life Inc. or any of its subsidiaries will be reviewed pursuant to Globe Life Inc.'s Conflict Of Interest Policy and its Related Party Transactions Policy and will comply with any applicable SEC and NYSE requirements. Contributions by Globe Life Inc. or its subsidiaries to charities with which a director is affiliated will be reviewed by Globe Life Inc.'s Legal Department.

G. DIRECTOR ORIENTATION AND CONTINUING EDUCATION

It is very important that directors of Globe Life Inc. have a basic core knowledge and understanding of Globe Life Inc. and its subsidiaries, their businesses and operations. To that end, the Governance and Nominating Committee of the Board of Directors is charged with developing and maintaining a director orientation/onboarding program for new directors, which includes extensive written background materials, face-to-face meetings with senior management and visits to facilities.

Continuing education for directors is also encouraged with respect to Globe Life Inc.'s business and financial statements, corporate governance and other appropriate subjects. Director continuing education may be provided internally by Globe Life Inc. or may be obtained from outside sources.

H. OPERATION OF BOARD OF DIRECTORS

(1) Board Agendas

The Lead Director, in consultation with the Co-Chairmen and Chief Executive Officers, and senior management, will establish an agenda for each Board meeting. All Board members are free to suggest the inclusion of items for the agenda.

(2) Advance Distribution of Board and Committee Material

It is the practice of Globe Life Inc. to distribute the agenda and relevant exhibits and reports to the Board or Board committees in advance of their meetings. To the extent possible, this Board material is distributed at least five days prior to the Board meeting and committee material is distributed not later than the day prior to the meetings.

(3) Presentations

Presentations are made to the Board both orally and in writing. Not all oral presentations are supported by a written report. Written materials supporting presentations may be distributed to Board members in advance of Board meetings, as described above or, on occasion, at such meetings.

(4) Executive Sessions of the Board

The Outside Directors of Globe Life Inc. will meet in regularly scheduled executive sessions without management present either before, after or otherwise in conjunction with physically-held Board meetings. The Lead Director will preside at each such session or in the Lead Director's absence, another independent director will preside. The name of the Lead Director or of any other such presiding director will be disclosed in Globe Life Inc.'s Proxy Statement. At least one scheduled executive session per year shall be conducted with only directors meeting the NYSE definition of independent present and participating.

(5) Lead Director

A designated Lead Director will be elected by and from the independent members of the Board annually; provided, however, that the person elected as the Lead Director must have served a minimum of one year on the Board to qualify as a Lead Director and that a person may not serve as Lead Director for more than three one-year terms in succession without express agreement of the Board. The Lead Director shall have duties, which include, but are not limited to, the following:

(a) Acting as the principal liaison between the independent directors and the Co-Chairmen of the Board and facilitating the flow of quality and timely information between the independent directors and Company management;

(b) Identifying important issues for Board consideration and coordinating preparation for Board meetings and executive sessions of the Board, including approval of meeting agendas and schedules to assure adequate time for discussion;

(c) Ensuring that directors are encouraged to share their viewpoints and raise questions at Board meetings; facilitating discussion around core issues and helping to achieve consensus;

(d) Leading executive sessions of the Board that encourage open and candid conversations and that provide useful feedback for the Co-Chairmen of the Board;

(e) Leading Board meetings if both Co-Chairmen are not present;

(f) Assisting the Committee Chairs and individual Board members in fulfilling their roles and responsibilities, upon request;

(g) Working with the Governance and Nominating Committee to ensure that a strong executive development and succession planning process operates continuously in the Company and that independent Board members are fully informed of the process and properly fulfill their roles;

(h) Leading the Board through the Co-CEO/Co-Chairmen succession planning process, including overall timing and candidate identification, selection, and leadership transition;

(i) Working with the Governance and Nominating Committee to ensure that (1) a robust Board and individual director evaluation process occurs regularly; (2) underperforming directors are identified and offered assistance for improvement; and (3) the Board has the appropriate set of skills and experiences to fulfill its responsibilities;

(j) Approving retention of Board consultants, except those explicitly retained pursuant to Committee responsibilities;

(k) Calling special purpose meetings of the independent directors;

(l) Being available for consultation and communication with shareholders upon request of the Co-Chairmen of the Board;

(m) Assisting in a crisis situation by coordinating communication with the Board and providing other assistance as requested by management; and

(n) Performing other duties consistent with the Lead Director role as requested by the Board or management.

Should the Lead Director be unable to meet any of the responsibilities of the position, the independent members of the Board may select one or more of the other independent members to fulfill those responsibilities as they determine to be necessary until the Lead Director is able to do so or until another Lead Director is elected.

(6) Annual Performance Evaluation of the Board

Critical self-examination is an important and ongoing responsibility of any business entity. While the ultimate assessment of the performance of the Board of Directors inherently rests with the shareholders of Globe Life Inc., the Board shall complete an annual self-assessment to determine whether it and its committees are functioning effectively, which shall be coordinated by the Lead Director and overseen by the Governance and Nominating Committee.

I. COMMITTEES OF THE BOARD OF DIRECTORS

(1) Board Committees

The Board of Directors is vested with the authority to create such committees as it deems necessary and appropriate. Currently, there are three standing Committees of the Board: (a) Audit, (b) Compensation, and (c) Governance and Nominating. The responsibilities of these Committees are set forth in the respective Charters of each such Committee, copies of which are located on Globe Life Inc.'s website. The Board may also, from time to time, establish certain special purpose committees, designating the duties and members of such committees.

Each Committee Chair, in consultation with other Committee members, determines the frequency and length of Committee meetings.

(2) Independence of Board Committees

Each of the Audit Committee, Compensation Committee, and Governance and Nominating Committee will be comprised entirely of independent directors who satisfy all the applicable legal, regulatory and stock exchange requirements necessary for an assignment to any such committee.

(3) Committee Assignment and Rotation

Committee assignments for all standing Board committees are made at the annual meeting or any regular meeting of the Board. It has been the custom of the Board to rotate the position of Committee Chair and the members of the various committees of the Board periodically. However, the Board does not feel that rotation of committee members or Committee Chairs should be mandated inasmuch as there may be compelling reasons, such as a particular expertise, for a given director to maintain his or her membership on a given committee for an extended period of time.

(4) Committee Agendas

The Committee Chair, in consultation with the Co-Chairmen and Chief Executive Officers and other members of senior management, will develop the agendas for the respective committees. Any committee member may request that additional items or discussion topics be added to the agenda and brought before the committee.

J. MANAGEMENT SUCCESSION AND SUCCESSION PLANNING

The Board of Directors is ultimately responsible for succession planning and management succession, working with the current Co-Chairmen and Chief Executive Officers and unaffiliated consultants if necessary, to review, evaluate and identify potential candidates, both within and outside of Globe Life Inc. and its subsidiaries, to serve as the successor(s) to the Chief Executive Officer(s). Once a successor is identified and approved by the Board, such person(s) shall serve upon the planned retirement or departure of the Chief Executive Officer(s). In the event of any unplanned departure of a Chief Executive Officer resulting from a resignation, termination, death, temporary or permanent incapacity or disability, or other temporary or permanent absence of such individual, Globe Life Inc.'s Emergency Succession Plan, as approved by the Board, shall be promptly implemented.

Comparable procedures shall be used by the Co-Chairmen and Chief Executive Officers to identify successors to the Chief Financial Officer, General Counsel, Chief Actuary, Chief Investment Officer, Chief Information Officer, Chief Strategy Officer, Chief Marketing Officer, Chief Talent Officer, Chief Administrative Officer, Executive Vice President - Underwriting and Sales Administration, Chief Accounting Officer and the leaders of the sales divisions of Globe Life Inc.'s principal insurance subsidiaries. Such successors shall serve in their respective roles upon the retirement or departure of their predecessors or in the event of an emergency or incapacity of their predecessors.

K. PERFORMANCE ASSESSMENTS OF THE CO-CHIEF EXECUTIVE OFFICERS

Critical self-examination is an important and ongoing responsibility of any business entity. The Co- Chief Executive Officers are generally held accountable for the actions of Globe Life Inc. and are constantly judged vis-à-vis the performance of the business, the earnings of Globe Life Inc., the performance of the stock and management development. The Board shall annually conduct a formal assessment of the performance of the Co-Chief Executive Officers to evaluate their effectiveness in such roles.